

# BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 27, NO. 6 // JUNE 2016

## Power Shift: Consumer Over Manufacturer Demands

pg 16



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# GET GRONK'D!

*K.4 4/16/87*





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# BottomLine



THE VOICE OF INDEPENDENT RETAILERS  
VOL. 27, NO. 6 // JUNE 2016

## features

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### COVER STORY //

#### POWER SHIFT: CONSUMER OVER MANUFACTURER DEMANDS

Shifts and swings happen over time in all industries. New products, options in delivery service and technology used at the point-of-sale, are just some of the factors that can drive these shifts. However, there is a new shift in the retail industry that has seen a direct impact on the store floor. More and more, products that hit the shelves are being driven by consumer demands.

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### SUPPLIER SPOTLIGHT //

#### ANTHONY MARANO COMPANY: THE GROWTH OF A LOCAL FAMILY BUSINESS TO MIDWEST DISTRIBUTOR

The Anthony Marano company has come a long way from being a tomato repacking business that operated in an old warehouse in Chicago's South Water Street Market. The company has since moved to a facility that covers roughly 450,000 square feet on the outskirts of Chicago, Illinois.

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#### U.S. CITIES WANT TO TAX SUGARY DRINKS

USA Today reports that some cities are singling out sugar-sweetened soft drinks as sources for revenue, with proposals that add extra taxes or health-like warning labels—"borrowing from the playbook used to largely stamp out smoking a generation ago."



# chairman's message

**JOHN DENHA // AFPD CHAIRMAN**

## Haters Will Hate

**M**onth after month, over the past five years, AFPD has continued its unprecedented growth via dues and influence yet we continue to hear the same naysayers from familiar areas. AFPD's continued growth brings animosity and continuation of stereotypes. As the first Chaldean Chairman of the AFPD Board of Directors in the last seven years, I do take pride of my heritage, but I am also proud of being a second generation grocer. Many people are not aware that the Middle Eastern community, which I include Chaldeans in, makes up less than 30% of our overall membership. That remains a significant number since our members are over 4,300 locations to date. When people approach me and talk to me about a Chaldean issue, I am very frank with them and tell them to go to the Chaldean Chamber of Commerce.

On the other hand, as AFPD has grown out of the historical Detroit Metro base, many people all over Michigan assume AFPD is very ethnic oriented or represents small stores which really does not tell the whole truth. AFPD is proud to represent very large grocers, convenience stores, liquor stores, gas stations and more regardless of ethnicity.

AFPD is an industry organization and our growth is amazing considering so many others in our industry are struggling if not closing their doors. Just last month I attended the IFRA annual meeting in Mount Pleasant, Michigan and I brought our President & CEO with me along with two other board members and they addressed a group of 30 grocers based all over Michigan and most, if not all, were amazed at what AFPD has to offer. In Ohio, many people think we only represent gas stations, but we do represent a few grocers and are open to picking up a lot more.

Interestingly and unfortunately, when we start working on issues that would help the industry, some groups would rather not work with us because they believe in some sort of ownership, while they have forgotten about why we volunteer on an association board and why associations even exist. The only reason AFPD exists is to help our members, and it is shameful that other organizations' first priority is not the retail member. Maybe that is why we are growing and others are not. As AFPD continues to think outside the box with our growth in the Chicago Metro area and the creation of Benchmark Beverage Company, we know that others will view us as competition instead of understanding how we can all work together for the greater benefit of the retailer community. Some suppliers have even attempted to threaten us with pulling funding from AFPD if we do not follow along with their plans, but as I have mentioned over and over again, AFPD is retail organization and is there for the members. So when non-members complain to me about what AFPD is doing and what we're not doing, I always reply with, how do you know what AFPD is doing or not doing if you are not a member, if you do not receive our weekly eblast, our monthly magazine or even call into the office to ask a question?

As some have said, "haters will hate" but AFPD will continue to serve our members first and foremost, because serving the members is the only reason we exist. What does service mean? Well it depends on what day of the week it is. AFPD staff is open and willing to help any way they can. Nothing is too big or too small for the staff to handle. God Bless and I want to hear from you! ■

### EXECUTIVE COMMITTEE

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# petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

## EMV Installation / Price Signage / Compliance Checks

**T**his month I want to cover three (3) topics that require your attention, and could save you money, in the long run.

### EMV INSTALLATION

When converting your pump controllers and cash registers to the EMV compatible system be sure to obtain an estimate on the cost of labor to install the system and provide some basic training. I've seen instances where the final cost was four (4) times the original estimate. Instead of hundreds of dollars, the complete labor cost came in at thousands of dollars. Get a written estimate of the dollar amount and a description of the service that is included.

### PRICE SIGNAGE

As you are upgrading or replacing your curbside fuel price signs be aware that the description of the product (i.e. Unleaded Regular) must be at least one-half (1/2) the height of the pricing numerals. This regulation, applicable in Michigan, will begin to be enforced in

July, 2017. So you should begin thinking about this requirement when changing your price signs. For example, if the digital numerals on your sign are 18" high, the description of the product being advertised must be at least nine (9") inches high. If you advertising a qualifier, like a car wash, the letters must be at least one-half (1/2) the height of the numerals. I see many non-compliant signs during my travels. Plan ahead as you replace signage. See correct and incorrect examples below.

### COMPLIANCE CHECKS

If you sell alcohol, or if you sell cigarettes, place special emphasis on training your employees to properly check IDs. This summer, when stores are busy, is the usual time when local authorities begin "compliance" checks. Or, as more commonly referred to, "sting" operations. Reinforce with your employees the absolute need to check IDs, post appropriate signage, and refrain from selling "loosies". The fines will hurt financially, and suspension or loss of license is a possible penalty. In addition, a notice of violation of the tobacco or alcohol regulations is also reported to the Lottery Commission, and you could have your Lottery License suspended.

AFPD provides TiPS training to help train your employees on how to check IDs. Stay ahead of the game and review your selling procedures with all you employees this week. AFPD is here to help. Call us if you need more information. ■

#### IN COMPLIANCE



#### NOT IN COMPLIANCE





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# government relations update

DAN PAPINEAU // AFPD DIRECTOR, GOVERNMENT RELATIONS

## Environmentalists in Michigan Have a New Target

What is 100% recyclable, reusable, and made in America? The plastic bags you provide your customers to take the products they purchase from your business. Surprisingly it is these bags that activist local governments are looking to ban from stores within their borders. Prompted by environmental interest groups, the push to ban the use of plastic retail bags has made its way to Michigan. Muskegon and Washtenaw Counties as well as the cities of Walker and Ann Arbor have begun to review the possibility of passing an ordinance disallowing the use of plastic shopping bags that some policy makers claim are bad for the environment; and are instead forcing the use of “reusable” or more environmentally friendly bags. This claim is not only incredibly short sighted but blatantly wrong. Arguably even more alarming is the ostensible adoption of a fee or tax on the use of certain bags in conjunction with the ban which is bad for consumers and bad for retailers.

### PLASTIC BAGS ARE THE RIGHT CHOICE

The truth is these communities are steering shoppers to alternatives that are actually worse for the environment. Reusable bags made from non-woven polypropylene weigh far more than a plastic bag and requires far more energy and water to produce. Additionally, these bags are not readily recyclable and, as a result, more than 95% end up in landfills. In fact, these cloth-like bags must be reused 131 times to ensure they have less of an environmental impact than single plastic bag used once.

The push towards recyclable paper bags is another rather foolish endeavor. Plastic bags, also 100% recyclable like their paper bag counterpart, requires less than 4% of water to produce, generates 80% less waste, and requires 70% less energy to manufacture than paper bags.

Despite the facts, plastic bags have gotten a bad rap. Plastic bags are actually the right choice for the environment, your wallet, and your community. As said before, plastic bags are 100% recyclable. Plastic

retail bags make up less than .3% of the nation's municipal solid waste and typically account for less than 1% of litter. 90% of the U.S. population has access to plastic bag recycling options and they use them. In 2011, over one billion pounds of plastic bags were recycled. This is a 55% increase since 2005.

Plastic bags are also reusable. Nine (9) out of 10 people say they reuse their plastic bags at least once, for everything from waste disposal, storage, and packing material.

Plastic bags are made in America using natural gas and not crude oil imported from other countries. The plastic bag recycling and manufacturing industry adds over \$120 million to Michigan's economy alone and supports hundreds of jobs in 10 facilities across the state.

Not only are plastic bags a better choice for the environment but plastic bag bans are bad for business. Retailers in California saw as much as a 25% decline in business following the implementation of a plastic bag ban. A grocery outlet store told a Portland newspaper that they have lost over \$10,000 to shoplifters using reusable bags. One store found that 300 plastic grocery baskets had been stolen since the bag ban was announced. Following Seattle's ban on plastic bags, nearly 40% of store owners surveyed post-ban reported their costs for carryout bags increased by between 40% and 200%.

### LEGISLATIVE ACTION TO PREEMPT LOCAL BAG BAN ORDINANCES

Working with a coalition of interested business groups, AFPD is advocating for a supporting legislation introduced by Senator Stamas to disallow local governments from enacting plastic bag bans across Michigan. SB 853 was introduced on March 15th and had two committee hearings before being reported to the entire Senate on a party line vote. All Republicans on the Senate Commerce Committee supported the bill. The sole Democrat on the committee opposed despite a plethora of testimony over the benefits of using the plastic bags found in stores today over other alternatives.

The bill passed the Senate and has been referred to the House Commerce Committee.

Having a patchwork of regulations across the State creates an uneven playing field for retailers, some of which could be separated by only a single road. The right answer is to enact a single, common sense policy across the entire State. AFPD will continue to advocate for SB 853. ■





More Products for Consumers!  
More Value for Retailers!



Discount Programs for Qualified Customers!  
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# michigan food safety report

KEVIN BESEY // MICHIGAN DEPARTMENT OF AGRICULTURE AND RURAL DEVELOPMENT DIRECTOR

## Food Establishments are Key to Protecting the Food Supply from Intentional Contamination

In late April, several Michigan grocery stores were involved in an investigation of intentional contamination of food that began when an alert employee noticed a customer behaving suspiciously in the produce section of a store in Washtenaw County. The customer was seen spraying an unknown substance on ready-to-eat food products. The store staff immediately contacted the Ann Arbor Police Department to report the incident, who then involved local public health officials and the Michigan Department of Agriculture and Rural Development. Due to the nature of the incident, the Federal Bureau of Investigation became the lead agency in the criminal investigation, while MDARD worked cooperatively with the Washtenaw County Health Department, Michigan Department of Health and Human Services, and retail grocery stores to evaluate the food safety and human health risks.

Throughout this investigation, the retail grocery stores played an integral role. Video surveillance at the store where the spraying took place led to the FBI issuing photographs of a suspect. An employee at another area grocery store recognized the suspect as a customer, and the FBI was able to use surveillance video footage of that store's check-out lines and parking lot to identify the suspect's credit card number, name and description of his car. This and other citizen tips led to an arrest.

During the investigation, the suspect admitted to spraying a mixture of TomCat brand mouse poison, alcohol-based hand sanitizer and water at two other Ann Arbor area stores. Further investigation by the FBI identified 12 additional stores in Ann Arbor, Flint, Saline, Midland and Birch Run with the potential to be impacted.



MDARD immediately responded to this threat to food safety, sending inspectors to each implicated store to assess the foods, review inventory records and cleaning practices, examine video footage taken at the stores, and re-enforce food security and food safety protocols. Additionally, MDARD contacted the corporate offices and store managers to notify them of a possible food issue in the stores. If potential risks to food safety were identified, food was placed under seizure, removed from sale, and immediately disposed of.

While no illnesses were found to be associated with this intentional contamination, this case showed how vulnerable our food system can be and the importance of constant monitoring to protect our food supply. As always, food industry employees are reminded to be vigilant and to report any suspicious activities.

Examples of things to watch for include employees or strangers who enter or exit your operation through the wrong doors; people who hang around display cases, exposed food displays such as produce or salad bars, or cold/hot food displays; or anyone who leaves suspicious materials in your store.

When you suspect an incident of intentional contamination, your first instinct will be to remove any affected food items to protect your customers.





However, since there are so many unknowns in these types of situations, there are some precautions you need to take to assure the safety of your employees and also to assist in the criminal and food safety investigations. Steps you should take if you suspect intentional food contamination are outlined below:

- 1. Contact your local law enforcement agency to report your suspicions. Make sure to let them know if anyone has shown signs of immediate illness, so they can include emergency medical services with their response.**
- 2. If necessary, cordon off the affected area of the store (this could mean evacuating the store if there are immediate signs of danger).**
- 3. If anyone shows signs of immediate illness, seek emergency medical treatment (call 911).**
- 4. When it is safe to do so, contact your MDARD inspector to report the incident. You can reach your inspector directly, or call the MDARD customer service line at (800) 292-3939.**
- 5. Do not dispose of any potentially contaminated food; follow any directions given by your inspector in relation to the suspect food.**
- 6. If it is safe to do so, hygienically remove suspect food from the retail area.**
  - Do not touch the food with bare hands, and do not smell or taste the suspect food.
  - Wrap suspect food in plastic or place it in a plastic bag.
  - Clearly label the food as suspected unsafe food and separate it from your regular inventory.
  - Keep the food for evidence separate from other food, and, if possible, in the refrigerator.
- 7. Check other food products for contamination.**
- 8. Record the time, date and details of the suspected intentional contamination of food, including which foods are suspected of being contaminated, what you or staff observed, action taken and any customer details, if applicable.**
- 9. Ensure any foods which may have been transferred off the premises are isolated.**
- 10. Maintain records of instructions received and actions taken.**
- 11. Make available any video footage or employee witnesses to assist in the investigation.**
- 12. MDARD will collect samples and have them tested by an accredited laboratory. Law enforcement may collect and test separate samples. Testing will help identify whether contamination has occurred and, if so, what the contaminant is.**

**13. MDARD will work with you to consider whether a food recall is required and assist you in notifying the public if public health concerns exist.**

**14. Advise any customers and staff whom you believe may have been affected, but are not sick, to seek medical advice. Share the Michigan Poison Control hotline, (800) 222-1222.**

Intentional contamination, although rare, has happened in Michigan before. In 2003, a supermarket employee mixed a nicotine-based insecticide into meat in an attempt to get his supervisor in trouble. As a result, 1,700 pounds of ground beef was recalled after 111 people became ill with nicotine poisoning. Although it was determined the amount of insecticide in a quarter-pound burger made from the contaminated meat could have been lethal, no fatalities or long-term health effects occurred. The employee was imprisoned and ordered to pay restitution fees.

These cases remind us of the importance of training and preparation for store managers and staff. Every firm involved in the production, transport, storage, or distribution of food to the public is an integral part of the nation's food defense efforts and needs to be prepared to defend against intentional contamination. Each food industry firm should evaluate their procedures and establish a Food Defense Plan to prepare for and prevent an intentional contamination event at their facility.

A Food Defense Plan is a written plan used to record practices implemented to control/minimize the potential for an intentional contamination event and thereby reduce the overall vulnerability of the food facility. FDA provides multiple educational materials, guidance documents and tools for industry in food defense planning at [www.fda.gov](http://www.fda.gov). MDARD also has tools for helping food establishments develop emergency action plans at [www.michigan.gov](http://www.michigan.gov).

MDARD would like to acknowledge the cooperation and quick response of employees at Michigan's retail grocery stores and local health departments during this incident, and commend them for their role in protecting the safety and security of our food supply. And, remember, if you see something, say something. By being prepared and continuing to be vigilant, together we can assure a safe and wholesome food supply. ■



# michigan lottery report

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

## Red Ball Double Draw Daily 3 Promotion Coming Soon to Boost Player Interest and Sales

**D**aily 3 and Daily 4 games are among the most popular offered by the Michigan Lottery. We often hear from players who have a special story or reason they have played their numbers for years. That personal link, along with the chance to win cash, keeps players regularly playing the Daily 3 and Daily 4 games.

To build on this popularity, the Lottery will bring back one of the most popular Daily 3 promotions this summer: the Red Ball Double Draw. The promotion is scheduled to start on August 1st, and will offer Daily 3 evening players extra chances to win during the promotion.

Beginning August 1st, five white balls and one red ball will be loaded into a drum and a special “Double Draw” will be shown after the regular Daily 3 evening

drawing. If a white ball is drawn, it will be removed from the drum, set aside, and another “Double Draw” will occur the next day. When the red ball is drawn, the Lottery will conduct a second Daily 3 evening drawing. Once the red ball has been drawn, all balls are loaded back into the drum for the next Daily 3 evening drawing. The Red Ball Double Draw promotion applies to Daily 3 evening drawings Monday through Saturday. The promotion is scheduled to end August 31st.

During the Red Ball Double Draw promotion, the Lottery will conduct at least eight Daily 3 evening drawings each week rather than seven. With an extra drawing each week during the promotion, players will have more chances to win and more motivation to buy Daily 3 tickets. We expect this promotion to bring additional store traffic to retailers, boost sales, and also provide more opportunities for retailers to earn more in commissions by cashing winning tickets for players.

Best of all, the promotion is easy for retailers because no additional action or cost is required for a player to take part in the Red Ball Double Draw promotion.

Historically, Daily 3 and Daily 4 promotions have been very successful. They have proven to boost player awareness and interest in daily games, leading to increased sales and commissions for retailers. Additionally, because it has been several years since the Lottery has offered the Red Ball Double Draw promotion, we expect player engagement with this promotion to be very high.

### RETAILERS, PLAYERS CASH IN WITH CLUB KENO DOUBLER DAYS PROMOTION

April’s Club Keno Doubler Days promotion was a tremendous success for Lottery retailers and players. Club Keno sales increased by 16% compared to April 2015.

Players also had success during Club Keno Doubler Days, winning more than \$41 million in total prizes. More than \$2.5 million of that total was from the Doubler Days promotion.

The Club Keno Doubler Days promotion is incredibly popular with retailers and players, and we plan to expand it to other games later this year. ■

### INSTANT TICKETS / PULL TAB TICKETS

#### NEW INSTANT TICKETS:

##### On sale June 7th:

- IG # 737–Fantastic 5’s \$5
- IG # 744–Superstar Cash \$10
- IG # 776–Max Money \$30

#### INSTANT GAMES SET TO EXPIRE:

##### Expiring June 6th:

- IG # 667–Bunco Doubler \$2
- IG # 689–Grills Gone Wild \$2
- IG # 690–Red Hot Bingo \$2
- IG # 691–Sizzling 7’s \$5
- IG # 692–\$1,000,000 Dazzler \$20

##### Expiring July 5th:

- IG # 693–Instant 10 Grand \$1

##### Expiring July 11th:

- IG # 696–Cashword \$2

#### NEW PULL TABS TICKETS:

##### On sale June 7th:

- MI # 582–All American Winners \$1
- MI # 538–Golden Bar Bonanza \$2

#### PULL TABS GAMES SET TO EXPIRE:

##### Expiring June 13th:

- MI # 536–Cash Blast 50¢
- MI # 538–Blue Streak 5’s \$1

##### Expiring July 11th:

- MI # 541–Winner Time Cash \$1

**TICKET ACTIVATION:** Retailers are reminded to activate all game tickets before putting them on sale to ensure winning tickets may be redeemed by players.





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**MICHIGAN  
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Odds of winning depend on the total number of tickets sold through August 31, 2016. One \$50,000 prize and two Season Ticket package prizes to be awarded for every 30,000 tickets sold each at retail and online. One World Series Trip prize to be awarded for every 10,000 tickets sold each at retail and online. 225 prizes of \$100 and 1,200 prizes of \$15 to be awarded for every 10,000 tickets sold at retail. Odds of winning online instant-win game are: \$10: 1 in 20; \$20: 1 in 40; \$30: 1 in 100; \$40: 1 in 200; \$50: 1 in 300; \$100: 1 in 600. Overall odds of winning online instant-win game are: 1 in 10.53. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.



# ohio liquor report

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

## Warm Weather Marketing Tips

**T**he best time to get customers to consider a new brand or product is when they're already in your establishment. In-store advertising and displays are effective ways of letting your customers know about the products that you sell. The regulations for in-store advertising of alcoholic beverages encourage retailers, manufacturers, suppliers and wholesalers to work together and take advantage of mutually beneficial marketing opportunities.

Retailers can accept many different kinds of advertising materials or items from manufacturers, suppliers and wholesalers that promote their products and brands. Visually interesting items that grab the customers' attention such as signs, banners, posters, placards, and illuminated devices for display in the windows of your establishment can be accepted by retailers free of charge with no cost limit per item.

The warm weather brings advertising outside at some retail businesses. Here are some reminders about what is and isn't allowed to help keep you in compliance with the regulations. Brand advertisements can be displayed outside if they are within the defined permit premises (like a deck or patio). Things like "window perf," which are applied from the outside, are also allowed if the sign is displayed only on the interior the retail permit premises.

Ohio Revised Code 4301.22(E) prohibits a retail permit holder from displaying on the outside of any licensed retail premises, or on any lot of ground on which the licensed premises are situated, or on the exterior of any building of which the licensed premises are a part, any sign, illustration, or advertisement bearing the name, brand name, trade



name, trade-mark, designation, or other emblem of or indicating the manufacturer, producer, distributor, place of manufacture, production, or distribution of any beer or intoxicating liquor. In addition, Ohio Administrative Code 4301:1-1-44(D) (1) prohibits billboard advertisement of any brand of alcoholic beverage within five hundred feet of any church, school, or public playground. It is also prohibited on any public or non-public elementary or secondary school property.

Another common issue that arises when the weather is warm is that permit holders want to expand their permit premises and open a deck or patio for their customers. If you would like to have such an expansion, please submitted your request in writing to the Division's Investigative Services Unit using the "Request for Expansion/Diminution of Permit Premises" form (form DLC 4248), which is available on our website. Please remember that any expansion or diminution of the defined permit premises must be approved by the Division before being used.

Advertising the products you sell and providing a nice outdoor area for your customers can be very important for your business to be successful. If you're not sure about any of your advertising activities and need some guidance, or want to expand your permit premises, we are always happy to help. Please contact us via email at [webliqr@com.state.oh.us](mailto:webliqr@com.state.oh.us) or call (614) 644-2472 for assistance. ■





## Back in Full Swing

**T**he Ohio General Assembly is back in full swing and as usual passing a number of bills, most of which have no impact on AFPD members. One bill already passed and signed by the Governor would grant a two week grace period from sales tax for purchase of school supplies in August. The Ohio House passed a controversial Medical Marijuana Bill that the Senate is now considering. This was done in an attempt to stave off a likely ballot issue in November that would be much broader in its use. Also for those members with towing service the House is set to pass HB 341 which would make some positive changes to towing laws in Ohio.

The General Assembly is expected to be in session until the end of June and then recess in July for the Republican Convention in Cleveland and the elections in general. They would return after the November elections for a lame duck session, meaning all bills not passed by the end of this year would have to be reintroduced next year.

AFPD has been in contact with the Ohio Lottery Commission regarding a number of issues on behalf of its members and is hosting a meeting with the Lottery and other interested parties to see if we can agree on positive changes.

AFPD has had numerous conversations with the Ohio EPA on RVP fuels in non-attainment areas and the large difference in prices at the pump in these areas; suggesting that some may be selling regular fuel instead of 7.8 RVP. After our conversations with the EPA they sent out letter to all service stations in Ohio, in non-attainment areas, reminding them of the RVP requirements for summertime fuel. They said they'd be doing random checks on fuel and if you're found to be in violation, you could be fined up to \$50,000. AFPD will also be participating in a meeting with the Ohio EPA on this subject in the very near future.

Lastly, on the political front, Ohio Governor John Kasich, to nobody's surprise, dropped out of the Presidential race which means that barring some unusual circumstances Donald Trump will be the Republican nominee. However Kasich is still being talked about as Vice Presidential material as is Ohio U.S. Senator Sherrod Brown for possible Democrat nominee Hillary Clinton. ■

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## Kasich Signs Bill Eliminating Alcohol Limit on Craft Beer

■ BY WKYC

Ohio Gov. John Kasich has signed the bill eliminating the alcohol limit on craft beers.

The last time Ohio lawmakers increased the limit was in 2002, when it rose from 6% to 12%. That means Ohio breweries can't manufacture beers, like Utopias, that cater to craft beer enthusiasts.

Eliminating the cap would be good news for the 157 craft

breweries operating in Ohio – one of the state's booming industries. Just a year and a half ago, Ohio reached 100 craft breweries, and that number could surpass 200 by the end of the year, said Mary MacDonald, executive director of the Ohio Craft Brewers Association.

Beers with higher alcohol content would be labeled.

Lawmakers say the move levels the playing field and makes Ohio even more attractive to smaller

breweries like BrewDog, a Scottish craft beer company that's building its \$30 million U.S. headquarters — including restaurant and taproom — in suburban Columbus.

A handful of beers BrewDog makes at its UK plant range from 14% to 28% alcohol.

BrewDog says its most popular high-alcohol beer is an American double imperial stout called Tokyo, with 18.2% alcohol. ■



## policy watch

DAN PAPINEAU // AFPD DIRECTOR, GOVERNMENT RELATIONS

### Service Animals and Your Store

Someone walks into your store with their dog and claims their dog is a service animal. What do you do? What can you do? This question was asked by a member a few days ago and in looking into the question I discovered an interesting answer.

To start, it is important to know what a service animal is. The Americans with Disabilities Act (ADA) defines a service animal as a guide dog, signal dog, or other animal individually trained to provide assistance to a person with a disability. If they meet this definition, animals are considered service animals under the ADA regardless of whether they have been licensed or certified by state or local government. It is important to note that the training of a service animal does not need to be done by a licensed or certified trainer. It can simply be done by the owner of the animal. Without any required registration, licensure, certification etc., there is absolutely no way to know whether an animal is a service animal or not. You really just have to take your customers word for it.

A store employee or owner can ask two questions and two questions ONLY of a customer claiming to have a service animal:

1. Is the animal a service animal required because of a disability, and
2. What work or task has the animal been trained to perform?

You may NOT ask about a person's disability, require medical documentation, require a special identification card or training documentation for the service animal or ask that the service animal demonstrate its ability to perform the work or task.

A few more things to know about service animals in your store:

- Emotional support animals, comfort animals,



and therapy dogs are not service animals. The tasks performed by a service animal must be directly related to the individual's disability.

- A service dog must be harnessed, leashed, or tethered unless these devices interfere with the service dog's work.
- If a service animal is being disruptive, an employee or store owner can ask the patron and the animal to leave.
- A business owner is not responsible for the animal when it is on their premises.
- If a business normally charges for damage caused by patrons then a business owner can charge a person for damage caused by their service animal.
- If an employee or a store owner is allergic to a service animal they cannot deny entrance into the business on those grounds.

I hope this provides some clarification on what to do when confronted with a situation involving a service animal. ■



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# POWER SHIFT: CONSUMER OVER MANUFACTURER DEMANDS

■ BY KRIS HARRIS

**S**hifts and swings happen over time in all industries. New products, options in delivery service and technology used at the point-of-sale, are just some of the factors that can drive these shifts. However, there is a new shift in the retail industry that has seen a direct impact on the store floor. More and more, products that hit the shelves are being driven by consumer demands. Smarter and increasingly savvy shoppers not only know what they want, they are demanding their stores carry it or they will find a store that will.

This change is disrupting traditional food channels and means there is less dictation by manufacturers on the types of products that store owners carry. As a result of these customer demands, consumers are becoming the new CEO. According to Sylvain Charlebois, a professor at the University of Guelph's Food Institute, reported in the CBC News, "More and more, consumers are really telling us what they're looking for and so that means that you're actually looking at reversing the supply management scheme into a demand chain-management scheme, which is really about understanding the consumer first before doing anything up the food chain."





It changes the way you see food systems in general.”

Traditionally, food manufacturers had a stronghold on the types of products that found their way to retail shelves. “It was whatever they had and it was very limited as far as product selection,” said Johnny Karmo, owner of Market Square. “It was always the national brand that was being offered and you were stuck with that. You never had the private labels or the generic labels. You had to take it or leave it.”

As a result, store owners were at the mercy of the products pushed by manufacturers and often yielded prime real estate on store shelves. “For independent retailers, there used to be much more of a middleman, who was the broker for many items or manufacturer’s reps such as Kraft, Procter and Gamble or Kimberly-Clark,” explained Tom Bauman, owner of Ric’s Food Center. “The big vendors would typically move our private labels to the bottom of the shelves. By having those reps in the store, they were pretty much able to accomplish that and kind-of made us think that was the best thing.”

However, today’s retailers are much more empowered with the ability to choose the products they stock. “We don’t rely on manufacturers telling us what items are best for us,” said Baumann. “Now, we have to rely on our own reporting and technology to help us best review what is selling, how things are moving, and what type of space we should allow to those items and the placement of those items.”

This recent shift in purchasing power has also allowed consumers to dictate the types of products that pass through the food channel. “Actually, we’re moving completely to more of a customer service mentality,” said Karmo. “We want to satisfy the customer and make sure they get what they want. So we’re going to every channel to find the product they need.”

Healthy eating and label reading are two prime examples of what’s important to today’s customer. “They are all asking for healthy selections and other than the general national brand, they want a specific item that has a specific dietary ingredient that’s good for them,” said Karmo.

In some cases, it’s the amount of information that consumers have access to that is helping drive the change to eat healthier. “People are more health conscious today than they were before and they have more options,” said Phil Kassa, owner of Heartland Marketplace. “Whatever a customer asks for, we usually try to bring it in, especially now with all the food networks, so we’re kind of forced to bring in a little more than we normally would.”

Not only are customers more savvy when shopping, they are beginning to show signs that they’re willing to pay more for what they want. “We sell less ham and more chicken and that is the consumer speaking,” Baumann said. “And it’s chicken that’s antibiotic-free and cage-free that might be a dollar or a dollar and a half more a pound. Consumers are telling us that’s what they want. It’s supply and demand and when the customer demands it, you need to have the supply there.”

Another reason why shoppers are becoming more selective with their purchases is a result of travel and the new and often exotic international flavors they experience. Exposure to foreign cuisine and spices is helping expand taste buds that continue to crave those flavors long after returning home. “Most of my customers travel and they’ve been around the world so they’ve seen other countries and supermarkets in different parts of the world,” Karmo said. “They try to bring some of that back and when they can’t find it, they always come to a store like mine which is a specialty food market.”

The balance between offering traditional products and bringing in new items can be tricky. Retailers, who successfully navigate these waters, see the importance in making sure both sides are covered. “We’re with Affiliated Foods out of Kenosha, WI and they do keep up pretty well on new trends and new products,” said Baumann. “But we need to also be aware of the other side, with wholesalers like D&B Grocers, where we can purchase some value products to excite the customer on the value side as well.”

In order to retain current foot traffic and attract new traffic in their stores, retailers are opening their supply channel to include a wide range of suppliers. “I have over 300 suppliers throughout the country and world that we do business with, so we’ll order from any country,” Karmo said. “We have to, to get that particular product that people want.”

Some retailers are so focused on customer expectation, that they’ll have suppliers for a single item. “We have one guy who brings in a specialty pita chip and that’s it,” said Kassa. “So once a month he comes in to bring the chips. We have more people demanding things at that store, so people expect more out of us there. If we can bring it in, we bring it in.”

There is one consumer demand that is on a steady rise that requires retailers to look no further than their backyard. The increase in customer demand for organic and locally grown products has become much more than a fad. “The proof is Whole Foods Market,” explained



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Karmo. "They used to be a specialty supermarket and now they're a mainstream market. It used to be that organic produce was hard to sell, but nowadays everybody wants it. It's more of the perishable items that people are looking for in terms of healthy fresh foods."

The increase in demand for organic products is commanding an increase in production, which is helping drive down the cost of these once considered specialty items. "Organic is becoming more like the norm," Baumann said. "They're dedicating more space and more acreage for organic products which is actually shrinking the gap between the standard price and the organic price every day."

The power of consumer demands have now forced manufacturers to listen to the customer in new ways in order to meet expectations on product selection. "They definitely are listening," explained Karmo. "Manufacturers are coming up with all kinds of new items, to the point where manufacturers don't realize that stores only have so much space. So, they're creating more products that are basically the same, that have slight differences in them, and yet they want you to place all of them in your store."

However, a disconnect still remains between the manufacturer and consumer and it has to do with the bottom line. "I think they're listening, but there's still the point of volume," Baumann said. "They have to look at what's putting the dollar in their bank and many times it's a process. I think they like to say they're doing that, but are they really?"

Even though customer shopping and eating habits are driving new product selections, there is still a generational difference between consumer demands. "Eating habits have changed a little bit, but for the most part they haven't for the traditional shopper," said Kassa. "But with the younger ones we have a lot more prepared foods on hand, rather than where they have to make it. It's because they either don't know how to cook or they don't have time to."

Whether you're trying to satisfy a traditional shopper or the next generation of shoppers, both have become much more educated with high expectations. Knowing what they want and the willingness to bring it in, is becoming as critical as the need to expand existing supply channels. Consumers are speaking up and what they're asking for is having a larger impact on a retailer's business. "If you're not listening to the customer and what they buy, you'll be history," said Baumann. ■

*Kris Harris is a writer for Denha Media & Communications.*

## ASK THE MEMBER //

### WHAT IS THE BIGGEST CHANGE YOU'VE SEEN IN YOUR CUSTOMER'S SHOPPING HABITS?

"They know what they're doing and they know exactly what they want. Most of my customers are well-informed with my beverages, whether it's wine or craft beers. So the customers have evolved through media, through the papers and other avenues."

HAITHAM JAMIL // BELLA VINO, FARMINGTON HILLS MI

"They are more educated, but not so much in reading boxes. They are pickier now because there are more options now, so they get pickier."

SAMER POOTA // MR. S PARTY STORE, DETROIT MI

"My customers used to shop a couple of times a week, now they shop every day. It's more about freshness. We've seen more people buying meals for each day and more meal planning. Mothers want fresh meals for the family, so you see them come in two, three times a day."

JACOB GARMO // VILLAGE FOOD MARKET, GROSSE POINT FARMS MI

"They're looking for healthier foods, but it's a small percentage of them. With today's products this one has sugar this one has that, they have to change their eating habits. With my store, I don't carry all the varieties; I just carry the regular, everyday items that people use."

JERRY RABBAN // SAV-A-LOT, DETROIT MI

"We constantly bring in new products, so a lot of it would be more health-gear; especially when it comes to the energy drinks and new fruit fuse drinks. They are a good product that's taking off really well and customers are demanding it more."

JON JONOS // HANSENS QUICK STOP, FLUSHING MI

"They cherry-pick now. They go to many different retailers and try to find the best bargains. Consumers are much more educated now. They watch their budget; they watch how much they're spending, so they try to go to different retailers to get the best deals they can."

NORMAN YALDOO // UNIVERSITY FOODS, DETROIT MI



## Stanley's Chicago: Serving Fresh Produce for Nearly 50 Years

■ BY KRIS HARRIS

**S**tanley's Fruits and Vegetables' original location opened in 1967, at the corner of 47th and Kedzie in Chicago, IL. It was opened by Stanley Panagiotaros, who immigrated to the country by himself as a young kid. "My Dad is an immigrant from Greece who came here in 1954," said Stanley's son Peter Panagiotaros, owner of Stanley's Fruits and Vegetables. "He was 18 years-old and worked as a cook. He initially got into the grocery business from my Grandfather."

Three years after opening the store, it was time to move to the store's current location on N. Elston Ave. "His business was doing fine, however the landlord wouldn't sell him the building so he came here and found this place and was able to purchase it," explained Panagiotaros.

The new location provided 7,000 square feet of room that, nearly 25 years later, Peter Panagiotaros would eventually take over as owner of the family business. "I joined in 1994, but I've been going to the markets since I was three years old," said Panagiotaros. "I grew up in the business and I love this. You got to love what you do."

One of the first things Panagiotaros did was he went to great lengths to make Stanley's Fruits and Vegetables a well-known name. "I branded our name and I wanted to get our name out there so people knew who Stanley's was and what we were about," Panagiotaros said. "There were organizations that were looking for donations, so I used to trade produce for a little bit of marketing. I'd put my name on a shirt and before you know it, five, ten years later, Stanley's is a household name."



Within the first year of taking over the store, Panagiotaros decided to offer organic products at the store and has seen sales steadily increase over the years. "We started in 1995 and were probably one of the pioneers of organic," explained Panagiotaros.

Stanley's offers a full line of produce which has grown to become about 40% organic. "I got one of the busiest Whole Foods Market a few blocks away from me, so it was really nice," said Panagiotaros. "The competition was really good."

Panagiotaros has seen a few changes in customer shopping habits over the years, which has led to changes in the store to meet those demands. "I'm putting in a full service salad bar because people want things prepared, people want things ready to go," Panagiotaros said. "They don't have time anymore, so we're going to start home delivery in a couple of weeks."

One of the factors in deciding to venture into home delivery was that the timing had to be right. "When people started back in the 90's, I knew it wasn't ready," said Panagiotaros. "They were ahead of their time, but now, the time is right. We believe that if the order is placed the day before, that with our current structure, we can handle a 100 to 125 deliveries a day."

Timing is important in business, which is why now is a good time for Panagiotaros to join AFPD. "I had heard AFPD mentioned by a few people that I know and now," explained Panagiotaros, "I have a much better opportunity with AFPD. I'm going to get a benefit where we save some money on insurance. I believe that as a group, we all save money."

Panagiotaros credits the Maranos, and his relationship with them, as one of factors when he decided to join. "The Maranos understand and see the future, and try to protect their business accordingly," said Panagiotaros. "I respect them and I cherish that relationship. They brought AFPD on and it looked promising to me, so I joined up." ■

*Kris Harris is a writer for Denha Media & Communications.*

### RETAILER: STANLEY'S FRUITS & VEGETABLES

**Location:** Chicago, Illinois

**Founded:** 1967

**Employees:** 50

**AFPD member since:** 2016

**Slogan:** "Buy Buys of the Season."







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## The Growth of a Local Family Business to Midwest Distributor

■ BY ELAISHIA OUTLEY

**T**he Anthony Marano company has come a long way from being a tomato repacking business that operated in an old warehouse in Chicago's South Water Street Market. The company has since moved to a facility that covers roughly 450,000 square feet on the outskirts of Chicago, Illinois.

Anthony Marano started the establishment back in 1947 and during this time, he dominated the tomato repacking industry. With his son Anton Marano taking over, the company expanded their product lines and built more efficient facilities that would better service their customers.

Now in the third generation, Damon Marano works as the Vice President of Business Development. The family company's vision and commitment have made them the largest Midwest distributor, providing service to retail, foodservice, and wholesale customers alike.

"I don't really want to talk about what the third generation has done yet. We like to stay humble and our work isn't done yet," said Damon.

Despite Damon's modesty in the accomplishments he and his brother Anton Marano have achieved, he focuses on automating the Anthony Marano Co.

"We have more than 100 pieces of equipment," Damon said.

The Marano's have integrated state of the art technology at every level to ensure complete product traceability.

Over the years, the produce that is bought and distributed at the company has grown to fill the larger location. Stocking more than 12,000 items on their shelves not leaving much fresh produce that consumers



wouldn't be able to find. The selection items ranges from Hispanic guava to Asian Thai chilies. With produce specialists averaging around 20 years of experience, customers can trust that they will receive nothing but the best product at the right price. No matter their need or application to exceed customer expectation.

"We sell anything that grows," Damon said.

The family operated establishment has strived to meet their standards that have been set over 65 years ago through hard work, quality and value. In doing so, they have partnered with vendors such as Del Monte, Driscoll, and Dole who are also connected through multi-generations and who share the same practice of making food safety their first priority.

To improve product safety, they are continuing extensive training on proper handling and procedures leading the Marano's to have the cleanest facility certified by Hazard Analysis and Critical Control Points (HACCP), Safe Quality Foods (SQF) and Primus.

The Marano's have become a major city market that repackages, wholesale and distributes to five midwest states that include their home base of Illinois, Michigan, Ohio, Indiana, and Wisconsin.

The company doesn't stop there in their pursuit to becoming a major factor in the Chicago area. They are the spearhead behind AFPD's expansion into creating a headquarters in Chicago.

The Marano's wanted to form a united force for all of the Chicago area independent store owners, like themselves, to form one association.

"Myself and a group of independent retailers felt we needed a sounding board to create an association to bounce ideas off each other, as a more united group and that's 100% competitive," said Damon.

Damon was even in attendance at the AFPD's 32nd Annual Innovations Buying Show that was held in West Bloomfield, Michigan.

"I enjoyed [the show], I thought it was very productive and efficient. I was able to talk to all the right people," Damon said. ■

*Elaisia Outley is a writer for Denha Media & Communications.*

### SUPPLIER: ANTHONY MARANO COMPANY

**Location:** Chicago, Illinois

**Founded:** 1947

**Employees:** 225

**AFPD Member Since:** 2016

**Slogan:** "Produce is our passion, service is our commitment"







# *The Heat Is On*

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## A Chip Off the Old Block

**A**long with being father and son, Chris, 54 and Chase Zebari, 23 have much in common. Chris was the youngest person ever to be appointed on the then AFD board, 26-years-old at the time in 1988 and Chase is the youngest person working in his unit at the University of Michigan Hospital. They both love and still play baseball. Every summer they visit a couple major league ballparks. Since 2001, they have visited 23 out of 30 ballparks. They are planning a trip to Texas this summer.

"It's been on our bucket list since Chase was a little boy," said Chris. "We want to see all the major league ballparks in the country. Thus far, Comerica Park is still my favorite," said Chris. "Chase's favorite is PNC Park in Pittsburgh."

Along with their love for baseball, they both feel a great connection to the AFD.

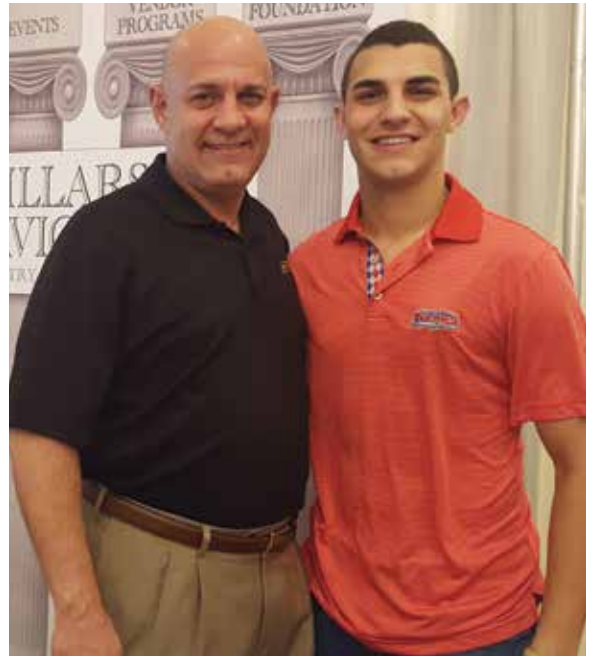
The year Chris became a board member his first child Kaleigh was born and today Kaleigh is expecting Chris and his wife Jodi's first grandchild.

"My kids grew up in this association," said the father of three. "My daughter Kaleigh would bring her sorority sisters to the Turkey Drive to help and Chase would bring his Hockey team."

Chase was an AFD scholarship recipient in 2013 and 2014 during his last two years at the University of Detroit Mercy where he earned Bachelor of Science degree in Nursing and a Minor in Leadership.

"He applied right after high school with a 4.0 GPA from Plymouth High School and did not win the scholarship the first two times he applied," said Chris. "Auday has set up the process to be so professional. A third party evaluates the applicants. Neither the board nor the staff has anything to do with it. It just so happened Chase was the scholarship winner the last two years I was on the board."

Chase didn't plan a career in pediatric medicine but always did well in math and science. Pediatric medicine seems like a natural transition. He came across position online at UofM and within ten



minutes of the deadline to apply, he sent in his resume. Three days later, he was called in for an interview and landed the job.

"Now that I am in pediatrics, I don't think I would go anywhere else," said Chase who sees a variety of medical cases inside the emergency room. "Because we are the University of Michigan, the hospital attracts people with all kinds of diseases."

Interested in medicine and helping people, nursing was a natural fit for Chase. The scholarship relieved Chris of the increased tuition costs. "I feel very grateful to have won the scholarship," said Chase.

"I am so proud of having served AFD for so long and to have my son be part of the scholarship program," said Chris. "The luncheon is a stellar event that attracts impressive speakers."

"We actually cut a vacation short one year so I could attend the luncheon," said Chase. "It was important to me to be there."

Today, Chris works for Sherwood Foods as a sales manager. "It is strange not to be on the board anymore," said Chris, "but I don't miss it as much as I thought I would. The board is much younger today, many of the members I don't know well and didn't grow up with them like I did with the earlier board members."

Chris spent more than half his life serving on the AFD board and has seen many changes over the years. "I have to say, Auday is an incredible





leader and one of the best additions to AFPD. The association is in good hands with him.”

Chris looks at the AFPD as a sophisticated and professional association. “It was a boys club back in the day,” said Chris. “I didn’t always agree with some of the decisions but I now see how many things were necessary.”

As one of the youngest at the time in 1988, Chris said he learned much from the older board members and he hopes today to reciprocate and help the younger board members and offer advice like he was given more than 25 years ago.

“Before I knew it, in a flash, I became one of the elders,” Chris noted. “I have joked with many people that I am no longer one of the young guys.”

Chris was chairman of the board in 2008 and 2009, two of the most trying years not just for the association but for the country. “We faced a major economic downturn in the state, the region and the country,” said Chris. “They were two of the toughest years I have ever seen for businesses.”

Although not serving in the same capacity, Chris still attends all the major association events including the annual Trade Dinner & Ball, the annual High-Five Turkey Drive and all of their tradeshow. “I try

to stay out of the way,” said Chris. “I don’t want to be a distraction. I am always available to anyone who wants to call me about anything related to AFPD.”

Chris hopes that the association will continue to grow its membership and that the programs will always be an added value to its members. “My hopes are that the leadership of AFPD will always realize that the care, custody and control of the organization is in their hands and that they take it very seriously,” said Chris. “Chase knows how much I love this organization. I want the best for it.”

Over the years, his wife Jodi and many other wives were also very involved in the association helping out at many functions and participating in several trips. Along with working full-time Chris and Jodi are proud first-time grandparents to a baby girl. Their three children are grown and on their own. Their second child Kaseigh is a special education teacher.

Chris and Chase began coaching baseball at Plymouth High School after Chase’s graduation in 2011. “It’s something we always enjoy doing,” said Chris.

Chris plays softball two days a week and Chase followed the same footsteps and plays softball himself on a couple of different teams.

“Jodi and I got married without college educations and without money,” said Chris. “Our goal was to raise good kids and be able to send them to college. We are so proud to look back and see that we accomplished what we set out to do. It’s been a great ride and I am enjoying the next phase of my life.” ■





## The Fresh Food Revolution

■ BY LISA CIPRIANO



“An apple a day keeps the doctor away.” Americans increasingly are taking that sage advice, passing-by the chips and cookies and choosing healthier, fresh food options.

More and more of us are reading ingredient labels or even avoiding food with labels all together.

“It’s a fresh revolution,” explained Damon Marano, Vice President of Anthony Marano Company, a wholesale produce supplier based in Chicago. His company is enjoying the fruits of this growing demand. “People are learning to get away from processed foods, ready-made products and frozen foods.

They’re trying to get back to more of a diet consisting of fresh fruits and vegetables, simple and healthy grains and a lean protein,” he added. Marano sees this shift in some demographics more than others with a demand that goes beyond basic apples and bananas. “Some of the Millennials or even the Generation Xers are experimenting with different varieties of produce. It’s becoming cool and trendy to cook and eat healthy at home,” Marano

continued. It’s not only good for our health, but also for the health of the entire fresh food industry.

This healthy fresh food trend also is helping Heeren Brothers Produce grow with a new \$22 million state-of-the-art processing facility in Alpine Township to help them meet the increasing demand. It’s fastest growing segment of the market is institutional buyers such as schools, universities and hospitals. “The government is pushing healthier eating and parents are becoming more aware of it and children are being taught to make healthier choices,” explained Dave Distel, President & CEO of Distribution Operations. There are even trends within the trend of choosing fresh foods. “Organics are becoming a bigger demand and also local. Everyone wants to support local growers. We supply a lot of that and always have. Now it’s becoming more and more mainstream and we expect to grow on that strength,” added Distel.

In fact, most fresh food industry experts believe that the demand for fresh food option will only continue to blossom. They also predict that

more convenience stores will hop on board and stock fresh produce. Both Marano and Distel say that carrying fresh foods hasn’t always been easy logistically or on the bottom line for the smallest of retailers, but implementing a “fresh initiative” can and should be done to meet the changing demands of their customers. “Some investment in refrigeration is necessary and that can be done cost effectively in order to provide a variety of products that will move. That would be a great investment to try to make up for the lost tobacco revenue and provide a new income stream,” Distel explained.

Both Heeren Brothers Produce and Anthony Marano Company supply to larger retailers in their respective States and beyond, but not in smaller convenience store amounts. Marano suggests that they develop a plan with a convenience store distributor like Core-Mark and give it a try. “It’s really as simple as offering your customers the options that they want,” Marano concluded. ■

*Lisa Cipriano is a writer for Denha Media & Communications.*



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## Ladder Falls Contribute to Significant Numbers of Workplace Injuries – Accident Fund Offers Tips to Reduce the Risk of Falls

Accident Fund Insurance Company of America continues to see a significant number of workplace accident claims related to the careless use of ladders. As a result, the company is introducing a spring safety campaign reminding employers and their employees of the problem while offering tips to reduce the risk of falls.

Accident Fund claims data showed more than 1,660 ladder fall claims between 2011 and 2015. Each year in the U.S., accidents involving ladders cause an estimated 300 deaths and 130,000 injuries requiring emergency medical attention. Despite continued educational efforts, the problem remains and work needs to be done to minimize the risk of injury.

“Ladder safety remains a major concern of ours. Being conscious

of ladder safety is one way to prevent workplace accidents and keep workers safe on the job,” said David Hintz, manager of Loss Control for Accident Fund. “And it’s not only a problem in the workplace. The same things are happening around the home as people often overlook common-sense safety tips when getting on a ladder to clean gutters or to perform other routine tasks. Most of these accidents are completely avoidable.”

To help, loss control experts from Accident Fund launched a safety campaign this month to raise awareness of the dangers involving ladders and tips to avoid accidents. The campaign addresses everything from ladder selection and setup to a variety of recommendations regarding climbing and working safely on ladders.

### BASIC LADDER SAFETY TIPS

- Choose the right ladder for the task being completed.
- Check the condition of the ladder.
- Place the ladder with your safety in mind.
- Climb the ladder carefully.
- Never overreach! Move the ladder instead.
- Tie off the ladder.
- Take care of your ladders. Maintain them well.

For more information on this important safety issue, visit [AccidentFund.com/Fall-Prevention-and-Ladder-Safety](http://AccidentFund.com/Fall-Prevention-and-Ladder-Safety). ■

BROUGHT TO YOU BY:



## Hang It Up!! Cell Phones, Texting and Car Crashes

*Cell phone-related crashes have increased for the third consecutive year and now account for 27% of all crashes, according*

to the National Safety Council. The estimate includes crashes involving drivers who are texting or talking on handheld or hands-free cell phones.

The council estimates texting-related crashes jumped from 5% to 6% while crashes involving drivers talking on cell phones remained at 21%.

“The incredible connectivity enabled by technology has resulted in a very dangerous environment behind the wheel,” said Deborah A.P. Hersman, president and CEO of the National Safety Council. “While the public understands the risks associated with distracted

driving, the data shows the behavior continues. We need better education, laws and enforcement to make our roads safer for everyone.”

The NSC calculates its estimate based on a model that uses inputs from federal fatality data, observational data and research into the crash risks associated with various forms of cell phone use.

- Texting increases a driver’s crash risk at least eight times; drivers talking on either handheld or hands-free cell phones are four times as likely to crash.
- Texting at 55 MPH keeps your eyes off the road for the length of a football field.

- 28% of accidents are from texting.
  - You are 23 times more likely to crash while texting.
  - In the U.S. a minimum of 9 people die everyday as a result of Distracted Driving
- NSC created the annual estimate because cell phone-related crashes are not well represented in federal fatality data. ■

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## Osha Issues Final Rule to Make Workers, Employers, the Public and Osha Better Informed About Workplace Injuries, Illnesses

The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) has issued a final rule that will modernize injury data collection to better inform workers, employers, the public and OSHA about workplace hazards. With this new rule, OSHA is applying the insights of behavioral economics to improve workplace safety and prevent injuries and illnesses.

Under the new rule, all establishments with 250 or more employees in industries covered by the recordkeeping regulation must electronically submit to OSHA injury and illness information from OSHA Forms 300, 300A, and 301. Establishments with 20-249 employees in certain industries (listed below) must electronically submit information from OSHA Form 300A only.

The new requirements take effect Aug. 10, 2016, with phased in data submissions beginning in 2017. These requirements do not add to or change an employer's obligation to complete and retain injury and illness records under the Recording and Reporting Occupational Injuries and Illnesses regulation.

OSHA will phase in implementation of the data collection system. In the first year, all establishments required to routinely submit information under the final rule will be required to submit only the information from the Form 300A (by July 1, 2017). In the second year, all establishments required to routinely submit information under the final rule will be required to submit all of the required information (by July 1, 2018). This means that, in the second year, establishments

with 250 or more employees that are required to routinely submit information under the final rule will be responsible for submitting information from the Forms 300, 301, and 300A. Establishments with 20-249 employees in the effected industries will be responsible for submitting information from the Form 300A.

In the third year, all establishments required to routinely submit under this final rule will be required to submit all of the required information (by March 2, 2019). This means that beginning in the third year (2019), establishments with 250 or more employees will be responsible for submitting information from the Forms 300, 301, and 300A and establishments with 20-249 employees in the effected industries will be responsible for submitting information from the Form 300A by March 2 each year. This will provide sufficient time to ensure comprehensive outreach and compliance assistance in advance of implementation.

To ensure that the injury data on OSHA logs are accurate and complete, the final rule also promotes an employee's right to report injuries and illnesses without fear of retaliation, and clarifies that an employer must have a reasonable procedure for reporting work-related injuries that does not discourage employees from reporting. This aspect of the rule targets employer programs and policies that, while nominally promoting safety, have the effect of discouraging workers from reporting injuries and, in turn leading to incomplete or inaccurate records of workplace hazards. ■

### ESTABLISHMENTS IN THE FOLLOWING INDUSTRIES WITH 20 TO 249 EMPLOYEES MUST SUBMIT INJURY AND ILLNESS SUMMARY (FORM 300A) DATA TO OSHA

- 5321 – Automotive equipment rental and leasing
- 5322 – Consumer goods rental
- 5323 – General rental centers
- 5617 – Services to buildings and dwellings
- 5621 – Waste collection
- 5622 – Waste treatment and disposal
- 5629 – Remediation and other waste management services
- 6219 – Other ambulatory health care services
- 6221 – General medical and surgical hospitals
- 6222 – Psychiatric and substance abuse hospitals
- 6223 – Specialty hospitals (except psychiatric and substance abuse)
- 6231 – Nursing care facilities
- 6232 – Residential mental retardation, mental health and substance abuse facilities
- 6233 – Community
- 6239 – Other residential care facilities
- 6242 – Community food and housing, and emergency and other relief services
- 6243 – Vocational rehabilitation services
- 7111 – Performing arts companies
- 7112 – Spectator sports
- 7121 – Museums, historical sites, and similar institutions
- 7131 – Amusement parks and arcades
- 7132 – Gambling industries
- 7211 – Traveler accommodation
- 7212 – RV (recreational vehicle) parks and recreational camps
- 7213 – Rooming and boarding houses
- 7223 – Special food services
- 8113 – Commercial and industrial machinery and equipment (except automotive and electronic) repair and maintenance
- 8123 – Dry-cleaning and laundry services

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## Obama Administration Announces Sweeping New Overtime Rules That Will Impact Millions of Workers

■ BY FRANK T. MAMAT // FOSTER SWIFT  
EMPLOYMENT, LABOR & BENEFITS NEWS

On May 17, 2016, the Obama Administration announced its intent to make millions more employees eligible for overtime pay. The following day, the U.S. Department of Labor issued final regulations under the Fair Labor Standards Act (FLSA), which approximately doubled the salary threshold necessary to exempt employees from overtime requirements. The final regulations will make most salaried, exempt workers earning less than \$47,476 per year eligible for time-and-a-half overtime pay when they work more than 40 hours per week. The minimum salary necessary for employers to classify employees as exempt currently is \$23,660. The regulations are scheduled to go into effect on December 1, 2016.

Under the FLSA, most “white collar” employees may be exempt from the overtime requirements of the FLSA only if they meet both a “duties” test and a “salary basis” test. The “duties test”

generally limits the exemption to employees who perform relatively high-level executive, professional and administrative duties. It is a qualitative test. The salary basis test, which is the subject of these regulations, is quantitative in that salary level is determinative of eligibility, regardless of duties.

The new regulations are expected to hit particular industries, such as retail, tourism and hospitality, the hardest. We expect many employers, who would otherwise experience large increases in employee compensation costs, to react to the new regulations in various ways in order to mitigate their impact. Some may decrease the hours of employees. Others may raise the pay of others to an amount over \$47,476 to make them exempt from the overtime rules.

A few other important issues related to the new regulations include: The minimum salary threshold will be adjusted every three years. There is no carve-out for higher education institutions, which had argued that they would

not be able to meet the anticipated payroll costs.

Republican lawmakers have voiced opposition to the new regulations, and have indicated that they will attempt to pass legislation to block them, but it is highly unlikely that they will be able to secure veto-proof support for any bill in this election year. Senator Tim Scott of South Carolina and Representative Tim Walberg of Michigan introduced the “Protecting Workplace Advancement and Opportunity Act” in early March in anticipation of the new regulations.

The Labor Department estimates that 4.2 million workers will become eligible for overtime as a result of the new regulations.

Employers should be reviewing and updating their policies, procedures, job descriptions, and pay classifications in light of these new regulations. To learn more, and for assistance in mitigating the impact of the new regulations, please contact a member of our Employment, Labor & Benefits practice group. ■

## SNAP Acceptance in Coffee Shops Within Grocery Stores

■ BY FOOD MARKETING INSTITUTE

FMI recently received a question regarding whether or not SNAP may be accepted at a coffee shop, for example Starbucks. FMI contacted USDA and this is the answer provided by USDA:

*“A stand-alone Starbucks [store] is not an eligible SNAP retailer. However, when a Starbucks is located within a SNAP authorized store and is staffed and run by the authorized store’s employees, then eligible products like a bag of coffee for home use would be eligible for purchase with SNAP. Cold drinks are eligible only when they are not being sold for immediate consumption. Hot drinks are not eligible for purchase with SNAP benefits.” ■*





## FDA Updates Nutrition Facts Label For Packaged Foods

■ BY TERRIE // THE SHELBY REPORT

The U.S. Food and Drug Administration (FDA) and First Lady Michelle Obama unveiled updated nutritional information for most packaged foods sold in the U.S. May 20th.

"I am thrilled that the FDA has finalized a new and improved Nutrition Facts label that will be on food products nationwide," said Obama. "This is going to make a real difference in providing families across the country the information they need to make healthy choices."

"For more than 20 years, Americans have relied on the Nutrition Facts label as a leading source of information regarding calories, fat and other nutrients to help them understand more about the foods they eat in a day," said FDA Commissioner Robert Califf, M.D. "The updated label makes improvements to this valuable resource so consumers can make more informed food choices—one of the most important steps a person can take to reduce the risk of heart disease and obesity."

"The Nutrition Facts panel has been an invaluable tool to help consumers build more healthful diets for their families for 20 years," said Dr. Leon Bruner, Grocery Manufacturers Association (GMA) chief science officer. "GMA shares FDA's commitment to improving nutrition labeling regulations and it commends the agency's significant investment of time and resources to update this important tool for consumers."

"Food and beverage

manufacturers have responded by creating more than 30,000 healthier product choices since 2002, and by providing tools like Facts Up Front front-of-pack labels and our SmartLabel ingredient information initiative," Bruner added.

GMA said that because the new labels could be confusing, it will help with messages and activities to help consumers understand them.

The new Nutrition Facts label will include the following:

- An updated design to highlight "calories" and "servings," two important elements in making informed food choices.
- Requirements for serving sizes that more closely reflect the amounts of food that people currently eat. What and how much people eat and drink has changed since the last serving size requirements were published in 1993. By law, the Nutrition Labeling and Education Act, requires that serving sizes be based on what people actually eat.
- Declaration of grams and a percent daily value (%DV) for "added sugars" to help consumers know how much sugar has been added to the product. It is difficult to meet nutrient needs while staying within calorie limits if you consume more than 10 percent of your total daily calories from added sugars, and this is consistent with the scientific evidence supporting the 2015-2020 Dietary Guidelines for Americans.
- "Dual column" labels to indicate both "per serving" and "per



package" calorie and nutrition information for certain multi-serving food products that could be consumed in one sitting or multiple sittings. Examples include a pint of ice cream and a 3-oz. bag of chips. With dual-column labels available, people will be able to easily understand how many calories and nutrients they are getting if they eat or drink the entire package/unit at one time.

- For packages that are between one and two servings, such as a 20-oz. soda, the calories and other nutrients will be required to be labeled as one serving because people typically consume it in one sitting.
- Updated daily values for nutrients like sodium, dietary fiber and vitamin D, consistent with Institute of Medicine recommendations and the 2015-2020 Dietary Guidelines for Americans. Daily values are reference amounts of nutrients to consume or not to exceed and are used to calculate the %DV

**FDA NUTRITION FACTS LABEL**  
*continued on page 42*



## Stay on Top of the Visa/MasterCard Lawsuit

NACS counsel provides answers about the current status of the antitrust litigation against Visa, MasterCard and the major banks

■ BY NACS ONLINE

NACS members continue to show interest in the status of the antitrust litigation against Visa, MasterCard and the major banks. NACS counsel, Steptoe & Johnson LLP, provided the following information and steps retailers should be taking.

Numerous antitrust class actions were filed against Visa, MasterCard and their card-issuing banks in 2005. Those suits resulted in a class settlement agreement that received preliminary approval by the U.S. District Court for the Eastern District of New York in November 2012. Following preliminary approval, notices regarding the settlement were sent to class members (merchants that accepted Visa or MasterCard payment cards between January 1, 2004, and November 30, 2012). At that time, class members had the opportunity to opt out of the monetary portion of the class settlement and to object to the settlement. Following the notice process, the District Court gave final approval to the settlement in December 2013. That approval is being challenged on appeal and arguments on the appeal were heard by the U.S. Court of Appeals for the Second Circuit in September 2015.

### MERCHANTS THAT REMAIN IN THE CLASS

If you did not opt-out of the monetary portion of the settlement in 2013, you remain part of the

class. No merchant can claim funds from the settlement, however, until the appeals challenging the settlement have concluded. It is not clear when that will occur, but we are monitoring the litigation and will provide updates on the appeals as we get them.

If the settlement survives the appeals, there will be a claims process through which class members can apply for part of the settlement funds. This process is designed to be easy such that small business owners can do this on their own without the assistance of settlement firms or lawyers.

We would note that some questions have been raised about whether branded retailers or the refiner brand should apply for settlement funds. As we read the settlement and relevant law, the company that paid the interchange fees in question is entitled to recovery in the settlement. Our understanding is that retailers are the ones that paid the fees (at least, in every instance of which we have been informed). If refiners claim fees that they did not pay and do not transmit those fees to the retailers that paid them, then it will raise legal issues not only regarding the disposition of those fees but also with potential violations of the pricing terms of the contracts between retailers and those brands. After the appeals are concluded, claims forms will become available and there will be additional specificity regarding how to claim funds.

### MERCHANTS THAT OPTED OUT OF THE CLASS

For merchants that opted out of the monetary portion of the class settlement by May 28, 2013, many have become part of lawsuits to press their monetary claims against the defendants in the case. Some of those cases have settled and many are proceeding through litigation. We have identified counsel willing to put together a case with merchants of all sizes (including small businesses) to allow merchants to protect the value of their legal claims in the case while they negotiate settlement of the claims. While that case has been filed, additional companies can still work with these lawyers to get their cases filed. Those lawyers have been negotiating settlements for their merchant clients that preserve each merchant's right to benefit from any rule changes arising from the appeals or modifications to the class settlement.

If you opted-out of the case and do not file an opt-out lawsuit, either individually or with other companies, you will not receive any money for your legal claims. In fact, if you opted-out and have not yet filed a suit, you are risking losing some of the value of your claims due to the statute of limitations with every day that passes.

If you are interested in working with the lawyers we have identified, you can contact them directly: Jana Eisinger at (303) 597-4012; or Brent Hatch at (801) 363-6363. Or, reach out to Doug Kantor of Steptoe & Johnson LLP at (202) 429-3775. ■



**LIBERTYUSA**a division of **Eby-Brown****Eby-Brown Announces  
Expansion through  
Acquisition of Liberty, USA**

Naperville, Illinois – Eby-Brown Company, LLC announced today they have reached a definitive agreement to purchase the assets of Liberty, USA located in West Mifflin, Pennsylvania. Eby-Brown is the largest privately held convenience store distributor in the United States with annual revenues in excess of \$5 billion and services retail accounts throughout the Midwest and Southeast. Liberty, USA is the largest independently owned convenience store supplier in Pennsylvania servicing 2,000 retail customers in the Midwest, Northeast and East Coast. The purchase strengthens Eby-Brown's presence within the state of Pennsylvania and extends its distribution network into the Northeast. "We are thrilled to welcome the wonderful people of Liberty, USA to the Eby-Brown family. Both Eby-Brown and Liberty, USA are multigenerational family businesses that have grown through a focus on delivering excellent service and innovation to customers. We look forward to combining two talented teams and are excited to work together on developing new solutions and services that benefit our customers," said Thomas Wake, Co-President of Eby-Brown. We will maintain both companies' commitment to service excellence while delivering increased value with best-in-class category management programs, promotional offerings, and sophisticated technology." Upon closing the transaction, the Pittsburgh facility will operate as Liberty, USA a Division of Eby-Brown.

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TESTIMONIALS:**

*"Liberty's programs will earn me \$1,000 CASH in 2015! My Liberty USA sales rep showed me how EASY it was to sign up and start implementing these lucrative programs! My sales have grown by 51.28% with participated vendor sign ups!"*

**Matt Shull, VP Yorktown Service Plaza**

| Account         | 1st Half 2015   | 2nd Half 2015   | 2015 TOTAL       |
|-----------------|-----------------|-----------------|------------------|
| <b>YORKTOWN</b> | <b>\$486.24</b> | <b>\$796.89</b> | <b>\$1283.13</b> |

*"With Liberty USA, earning \$1,200 for being an AFPD member will be the easiest thing I did in 2015! I am still shocked by my sales growth, which is OVER 43% with participated vendor sign ups! I can't wait to see how my numbers and my earnings will grow next year!"*

**Paul Elhindi, Owner Bp of Lyndhurst**

| Account             | 1st Half 2015   | 2nd Half 2015   | 2015 TOTAL       |
|---------------------|-----------------|-----------------|------------------|
| <b>LYNDHURST BP</b> | <b>\$546.53</b> | <b>\$797.02</b> | <b>\$1343.55</b> |



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## Senator Durbin Probes FTC on EMV Certification

The Illinois senator is asking the Federal Trade Commission to investigate the EMV certification process and whether backlogs are preventing retailers from accepting chip card transactions



■ BY NACS ONLINE

PaymentsSource.com reports that U.S. Senator Richard Durbin (D-IL) sent a letter to the Federal Trade Commission (FTC) last week to find out whether backlogs in the EMV certification process are keeping retailers from being able to accept chip card transactions.

The news source notes that according to Durbin, many small and midsize businesses have already invested in EMV-capable payment terminals, but lengthy delays in getting hardware and software certified are preventing them from accepting chip cards at the point of sale.

“The EMV certification process is opaque and confusing,” Durbin wrote, adding, “So far only a fraction of merchants who have sought certifications have been able to obtain them, and the merchants who have been stuck in the certification queue are at increased risk of being victimized by fraud.”

Durbin asked the FTC to look into the EMV certification process within 30 days of his correspondence and provide answers to a series of questions about EMV delays.

In March, Durbin sent letter to the EMVCo, owned by American Express, Discover, MasterCard, Visa, JCB and UnionPay, asking whether the deployment of EMV in the United States is adequately preserving competition and protecting consumers. Specifically, he asked for clarification on what percentage of EMV cards both worldwide and in the United States are enabled for PIN authentication on every transaction.

Recently, Walmart Stores Inc. filed suit against Visa, saying the card company wants the retailer to use a less-secure method for verifying debit cards—as in chip and signature instead of the more secure chip and PIN method—to route transactions through its own networks to boost profits.

NACS is educating Congress that PIN technology is a proven security solution—for both credit and debit transactions—available today. All EMV point-of-sale readers are PIN-enabled with encrypted security, and when PIN is required, whether a card number or the card itself is stolen, a PIN protects consumers against fraud. Policymakers in Washington have held several hearings examining the transition to EMV and the impact on small businesses, and NACS continues to educate legislators that chip-and-signature is not effective at protecting consumers without the additional security layer of PIN authentication.

The upgrade to EMV is a massive, estimated-\$4 billion investment for the convenience and fuel retailing industry. Without the use of PIN, the investment in EMV technology falls short of providing customers with security against fraud. Learn more at [PrivatePIN.com](http://PrivatePIN.com). ■





## MEMBER NOTICE //

## USDA Grants NGA Request for Enforcement Delay of Meat Grinding Log Rule

■ BY GREG FERRARA //

NATIONAL GROCERS ASSOCIATION

NGA has worked hard to minimize the burdens of USDA's regulation "Records to be Kept by Official Establishments and Retail Stores that Grind Raw Beef Products." Our efforts included filing extensive comments, holding multiple meetings with USDA officials, and engaging Congress to weigh on the proposal. While a number of our recommendations were ultimately accepted by USDA, the reality is this regulation will have a significant impact on independent grocers who pride themselves on running exceptional meat markets. We understand the impact and share many of our members concerns and frustrations with this regulation.

In March 2016, NGA formally requested that USDA delay enforcement of the regulations given that the Agency had not conducted any educational outreach and as well as the fact that many independent grocers were working on ways to comply with the regulation, including investing in new technology.

We're pleased to report that on May 19th, we officially received a response from USDA granting NGA's request for an enforcement delay. The Agency, however, did not set a date to begin enforcement as it is requesting additional information back from us to help them make that determination. NGA will be responding to USDA's letter in the coming days, but we need feedback from you.

## WE NEED INFORMATION FROM YOU

So that we may properly respond to USDA please help us by replying to this email with the following information. Please be as specific as possible. Your responses will be kept confidential and no company information will be shared with USDA.

**1. What type of additional education would you like to see from the USDA? What information would you like to see presented in a webinar and in written educational materials (please be specific)?**

**2. Are you implementing new technology to comply with the regulations? (Yes / No)**

**3. If you are implementing new technology please explain (in detail) what you are doing. We are very interested in understanding the following:**

- The name of the technology
- Cost (initial / ongoing)
- Where information is stored (in-store server or in the cloud)
- What equipment you have had to purchase
- If you have implemented already, how is it working?

**4. Are there any additional complications that you have discovered, such as having to track customer request for grinds of muscle cuts?**

Please email your feedback and input to me at [gferrara@nationalgrocers.org](mailto:gferrara@nationalgrocers.org). Thank you, and as always, please do not hesitate to contact me directly if you have any additional questions. ■

## DOES YOUR STORE STINK?

Study reveals that 93% of adults would avoid a store with bad odors and dirty restrooms

■ BY NACS ONLINE

As online shopping continues to grow, it's more important than ever for retailers to make sure their stores are doing everything in their power to retain customers, according to a new survey by Cintas Corporation and Harris Poll.

The survey identifies common issues that would keep shoppers away from retail establishments. Conducted online among 2,082 U.S. adults ages 18 and older, the study found that 93% of U.S. adults would not return to a retailer if they experienced some type of issue related to the facility.

"Today's consumer has an almost unlimited choice when deciding where to shop, whether it's another store across the street or online," said John Engel, senior marketing manager, Cintas. "With this type of competition, retailers need to understand why their customers return, and more importantly, why they don't."

The top five factors that would turn patrons away from a retail store include:

- 1. General bad odor – 78%**
- 2. Dirty restrooms – 66%**  
(e.g., floors, stalls, mirrors, odor)
- 3. Dirty surfaces – 65%**  
(e.g., dust on displays, dust bunnies on floors)
- 4. Entryway cleanliness – 60%**  
(e.g., cigarette butts, overflowing trash cans, unkempt appearance)
- 5. Dressing room conditions – 56%**  
(e.g., dirty mirrors & floors, broken locks, lighting issues)

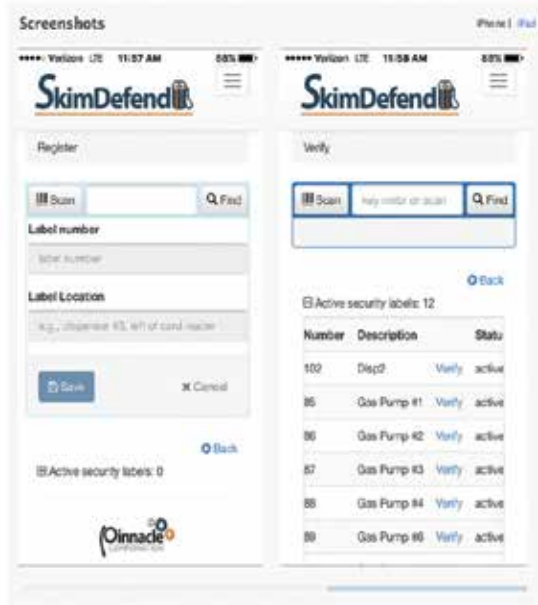
Consumers also cited broken or cracked glass, plumbing issues (e.g., toilets and/or sinks not working), slippery floors (e.g., wetness, dirt/dust), noise (e.g., loud music, loud employees, phones ringing), lighting issues (e.g., light fixtures out, not working properly, poor lighting) and temperature (e.g., too hot/too cold) as factors that would influence them in choosing to not return to a retail store.

The Cintas survey also echoes similar findings from a NACS/Coca-Cola Retailing Research Council study that stresses the need for convenience stores to build a solid foundation of performance, with safety and cleanliness as the two most important foundational elements (hospitality, simplicity and ease, and time enrichment are the remaining three). The study notes that neglecting these basics can negatively affect shopper behavior. If a store is not safe, shoppers won't demonstrate loyalty. And if a store is not clean, a shopper won't stay long when visiting. ■



## NACS, Pinnacle Launch Industry's First Skimming Defense App

New SkimDefend mobile solution will help convenience store operators enhance fuel dispenser security and combat skimming



■ BY NACS ONLINE

Fuel dispenser security is of great concern for the convenience store industry. Approximately 39 million Americans fill-up their gas tanks every day, and fuel dispensers have become one of many targets for thieves looking to steal credit and debit card information by “skimming,” an aggressive tactic used to illegally obtain consumer card data for fraudulent purposes.

NACS and The Pinnacle Corporation are helping convenience store operators enhance fuel dispenser security and combat skimming through a new mobile solution, the SkimDefend app. The app works alongside tamper-evident NACS WeCare

decals, which help retailers identify potential security breaches when fuel dispensers or other unattended PIN-entry devices are opened to install skimming mechanisms. With the SkimDefend app, store operators scan the code at each pump location where a NACS WeCare decal is applied, or enter label numbers manually. Decal usage may also be considered at other locations such as ATMs, car wash controllers, network cabinets and PCs.

“By teaming up with Pinnacle, NACS is able help convenience store operators combat skimming at the dispenser, and anywhere else hardware is at potential risk. NACS members, and especially our WeCare decal users, are encouraged to take advantage of this app while it is free, and help us enhance the power of SkimDefend by sharing usage experiences,” said Doug Spencer, director of products and services at NACS.

“Pinnacle is pleased to bring the strength of its mobile platform to the NACS WeCare program by introducing the SkimDefend mobile app, providing retailers a powerful tool to help mitigate the risks of skimming devices,” said Melissa Hadley, Pinnacle’s director of product management. “Our mobile platform enables us to rapidly develop and deploy both consumer facing and internal [corporate] facing apps for convenience store operators, and SkimDefend was a natural extension of our strategy. We are excited about the extensive possibilities for this app going forward.”

There are two main functions of the SkimDefend app:

1. Register NACS WeCare decals, their physical locations and capture the GPS coordinates.
2. Verify NACS WeCare decals have not been tampered with, and if they have, store operators can record information and take pictures of what they encountered.

The SkimDefend app creates a virtual tracking mechanism that helps store operators monitor fuel pumps, as well as help provide forensic evidence should a skimming incident occur. The app also helps combat thieves who purchase and/or counterfeit tamper-evident labels by only being able to track legitimately purchased decals.

Gray Taylor, executive director of Conexus, the convenience and fuel retailing industry’s technology standards and advocacy group, commended Pinnacle for helping NACS deliver a very timely tool to help store operators combat skimming. “Conexus and NACS are constantly seeking ways to bring security to our membership, and SkimDefend is another tool that makes securing our customer’s data a bit easier. This is a great example of how we continue to work with all stakeholders to improve our members’ profitability.”

Convenience store operators can download the SkimDefend app free of charge for Apple and Android mobile devices, and the NACS WeCare decals can be purchased at [www.nacsonline.com](http://www.nacsonline.com). ■

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## Skimming: What You Need to Know

NACS 'Convenience Matters' podcast examines the threat that skimming poses to consumers and retailers and what's being done to mitigate risks

■ BY NACS ONLINE

Fuel dispensers have become one of many targets for thieves looking to steal credit and debit card information by "skimming," an aggressive tactic used to illegally obtain consumer card data for fraudulent purposes. How real is the threat, and what can convenience stores do to minimize it?

Gray Taylor, executive director at Conexus, is the featured guest on the latest NACS Convenience Matters podcast, which discusses

what is being done to protect both retailers and consumers from skimming. The podcast can be downloaded on iTunes by searching for Convenience Matters. It also is available at [www.nacsonline.com/podcasts](http://www.nacsonline.com/podcasts).

Taylor shared some of the basics that retailers need to know about skimming, a topic featured in the current issue of NACS Magazine, "Secure Your Pump."

"Since 2008, NACS and Conexus have offered convenience and fuel retailers the resources

and tools they need to proactively initiate and maintain effective payment security procedures that help reduce the occurrence of skimming. This podcast is one more resource for retailers," said podcast host Jeff Lenard, NACS vice president of strategic industry initiatives.

NACS has an online resource on Skimming and Payments Security. Lenard also wrote about skimming in the February 2016 NACS Magazine column, "From the Top." ■

## FDA Tackles Salt Levels

New draft voluntary guidelines seek to reduce sodium content in everything from soups to bakery foods



■ BY NACS ONLINE

Recently, the U.S. Food and Drug Administration (FDA) proposed voluntary guidelines that would limit the salt content in everything from packaged and prepared foods to restaurant meals.

The FDA issued draft guidance for public comment that provides voluntary sodium reduction targets for the food industry. According

to the FDA, the average sodium intake in the U.S. is approximately 3,400 milligrams (mg) per day. The draft short-term (two-year) and long-term (10-year) voluntary targets are intended to help the American public gradually reduce sodium intake to 2,300 mg per day. The targets are also intended to complement many existing efforts by food manufacturers, restaurants and foodservice operations to reduce sodium in foods.

The FDA is especially encouraging adoption by food manufacturers whose products make up a significant portion of national sales in one or more categories and restaurant chains that are national and regional in scope. According to FDA estimates, less than 10% of packaged foods account for more

than 80% of sales, and about 50% of every food dollar goes to food consumed outside the home. With this in mind, the draft voluntary guidance also covers common foods served in restaurants and other foodservice establishments.

The Wall Street Journal reports that the new guidelines follow a long-stalled effort by the federal government to tackle sodium consumption as part of its broader healthy-eating initiatives. The news source also notes that a group of 27 food manufacturers, restaurants and grocers have made voluntary changes to reduce sodium levels in foods, including the Kraft Heinz Co., Campbell Soup Co. and Subway.

The FDA encourages feedback from stakeholders on the draft guidance. ■

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MICHIGAN //

## About 1-in-7 MI Residents Get Food Stamps, and 6 Other Facts About SNAP

■ BY JULIE MACK // MLIVE.COM

Nearly one of every seven Michigan residents — including one in four Michigan children — currently receive food stamp benefits, according to data from the Michigan Department of Health and Human Services.

The Supplemental Nutrition Assistance Program, or SNAP, saw usage spike during the recent recession but the numbers are now down steadily declining.

In 2005, about 9% of Michigan households participated in SNAP, according to U.S. Census estimates.

That increased to 19% by the end

of 2010, the Census data shows.

Currently, about 15% of Michigan residents — slightly under 1.5 million people — receive benefits, including 27% of Michigan children under age 18.

Here are six more facts about SNAP, pulled from state and federal statistics:

### 1. Recipients get an average benefit of about \$4 per day

The monthly maximum allotment is \$194 per month per person, but the average Michigan recipient gets about \$122, state figures show.

The average number of recipients per case is 1.9 people. SNAP's income limit for a two-member household is \$20,709.

SNAP households are expected to spend about 30% of their net income on food, with SNAP benefits filling in the gap.

### 2. SNAP spent \$2.1 billion in fiscal 2015 for Michigan recipients, but the current cost is down 31% from December 2010

State data shows the number of recipients and the average benefit have both been trending downward.

Between December 2010 and March 2016, the number of Michigan recipients dropped 23%, from 1,925,594 to 1,485,784, and the total monthly cost of Michigan benefits dropped 31%, from \$261 million to \$181 million.

### 3. A majority of SNAP households include either a child and/or senior citizen

In 2014, 46% of Michigan households with SNAP benefits had at least one child under 18 and 28% of the households had at least one resident age 60 or older, according

to U.S. Census numbers.

Currently, about 607,000 children are SNAP recipients, about 27% of Michigan's under-18 population.

### 4. Nearly half of SNAP households include a family member with a disability

An estimated 49% of SNAP households in Michigan included a member with a disability in 2014, according to Census data.

The Census uses a broad definition of disability, which includes physical, mental and emotional impairments that interfere with the activities of daily living, including climbing stairs or lifting a bag of groceries.

### 5. About three-quarters of SNAP families have had a household member in the workforce during the past year

Among Michigan families receiving SNAP in 2014, 49% had one person who worked outside the home during the previous 12 months and 26% had two or more workers.

The average income of a SNAP household in Michigan was \$18,088 in 2014, and 52% of the households were living below the poverty level.

### 6. A majority of SNAP recipients are white, although minorities were proportionally more likely to receive benefits

About 62% of Michigan's SNAP households were white, 32% were African-American and 5 percent were Hispanic in 2014, Census data shows.

Among the total population, 80% of Michigan residents are white, 14% are African-American and 5% are Hispanic. ■

## MICHIGAN SNAP DATA

■ BY SCOTT LEVIN // MLIVE.COM

Currently, about 15% of Michigan residents - slightly under 1.5 million people - receive benefits, including 27% of Michigan children under age 18. About 607,000 children are SNAP recipients, which is about 27% of Michigan's under-18 population.

Leelenau and Livingston, two counties on opposite sides of the state, have the lowest percentage of population on assistance at 5%.

At the other end of the spectrum, Wayne County has the highest percentage of population with 27% - more than 470,000 people. Ironically it's surrounded by counties with the lowest. In addition to Livingston, Washtenaw and Oakland counties have among the lowest percentages of population on assistance.

No county in the Upper Peninsula has more than 17% of its population on SNAP, and the majority have between 10-15%, which is at or less than the statewide average.

The eastern end of Mid-Michigan and the Flint/Tri-Cities area form a cluster of high concentration of residents on assistance. More than 10 counties between Iosco and Genesee County exceed the statewide average of 15%.

In general, the lower half of Michigan has below-average rates of SNAP participation, with only Calhoun, Berrien, Van Buren and previously mentioned Wayne counties falling above 15%. ■





## U.S. Cities Want to Tax Sugary Drinks

Carbonated soft drinks and sugary drinks are under attack by cities thirsty for a new source of revenue

■ BY NACS ONLINE

USA Today reports that some cities are singling out sugar-sweetened soft drinks as sources for revenue, with proposals that add extra taxes or health-like warning labels—"borrowing from the playbook used to largely stamp out smoking a generation ago."

The war on soft drinks is being waged in a handful of cities so far, and they are gaining attention and could threaten sales. "They're bleeding a slow death," Joe Agnese, senior industry analyst at S&P Global Market Intelligence, told the news source about the growing movement against carbonated soft drinks.

USA Today cites the following cities as actively seeking to raise taxes on sugary beverages:

- **San Francisco:** Advertisements for sugar-sweetened drinks to carry warning labels starting in July.
- **Philadelphia:** In June, the city council is expected to vote on a proposal to tax all sugar-sweetened beverages (soda, fruit drinks that aren't 100% juice, sports drinks, flavored water, energy drinks, pre-sweetened coffee or tea, cocktail mixers) at 3¢ an ounce, adding 60¢ in additional taxes on to a 20-ounce bottle.
- **Oakland:** Voters will decide in November whether to add a 1¢ per ounce fee to sugary beverages.
- **Boulder, Colorado:** A ballot measure could allow voters to decide this fall whether to impose a soda tax.

In Philadelphia, the additional tax revenue would fund early childhood education and other community

initiatives. The mayor's office also says the tax isn't an "attack on soda," but rather a target because a limited number of distributors make it easier to audit tax collections.

"We're not doing this from the perspective of trying to discourage people from drinking soda," Lauren Hitt, a spokeswoman for the mayor of Philadelphia's office, told the news source, adding that a tax on all products containing sugar would be difficult to administer.

Meanwhile, opponents of Philadelphia's tax plan say the sugary drink tax would hurt small businesses that won't be able to absorb a potential price uptick. And given the downward trend in soda consumption, the tax is not going to be a reliable source of revenue, suggested Larry Ceisler, whose firm Ceisler Media & Issue Advocacy works with the local Philadelphia coalition against the tax.

A Cornell/University of Iowa analysis of Berkeley, California's soda tax that took effect in March 2015, the first such city ordinance in the United States, found that the measure raised retail prices for high-calorie sugary drinks by less than half the amount expected. "This is important because the point of the tax was to make sugar-sweetened beverages more expensive" so consumers would purchase and consume less of the products, noted John Cawley, professor in the Department of Policy Analysis and Management, and the Department of Economics, at Cornell University.

In Mexico, sales of soda are climbing two years after the country imposed a roughly 10% tax on sugary drinks. ■





## Retailers on the Hook for Counterfeit Transactions

Chargebacks are on the rise following the October 2015 EMV liability shift, and convenience retailers are fighting back

■ BY NACS ONLINE

Beginning with the October 2015 EMV liability shift, retailers that have not upgraded their payment terminals to accept EMV chip-card transactions are “on the hook” for counterfeit transactions, writes the Wall Street Journal, and this particular cost of fraud—chargebacks—is adding up.

The news source reports that chargebacks among small and medium-size merchants increased 15% in Q4 of 2015 from a year earlier, according to a Strawhecker Group survey, adding that the volume of chargebacks has likely increased even more since then. Although the group didn’t put a dollar figure on the chargebacks, other experts put the total around the tens-of-millions of dollars mark.

Since the October 2015 EMV

liability shift, many retailers are experiencing an outrageous increase in chargebacks that are mostly erroneous. Mike Lindberg, payment solutions manager at CHS Inc., commented during the Connexus Annual Conference last week that some smaller retailers have reported a \$10,000 to \$15,000 increase in chargebacks per week, while larger retailers are experiencing \$1 million in chargebacks per week.

“I can’t imagine what will happen at the pump come October 2017,” Lindberg warned. The No. 1 chargeback reason code since October 2015 is “merchandise not received,” he said, which in theory makes no sense for the big box retailers. Some retailers are even seeing multiple chargebacks on the same credit card, and indicating that there is very little interest from

card issuers or acquirers to help solve this costly problem.

Due diligence, however, can pay off. Convenience retailers experiencing a higher volume of chargebacks can successfully reverse the charges on challenge because convenience retailers aren’t within the October 2015 liability shift specification for type and applicability (i.e., the fuel dispenser).

“The banks will hopefully learn from the first October 2015 liability shift what is chargeable, because right now it’s a ‘charge it all back and see what gets challenged’ approach,” said Gray Taylor, executive director of Connexus. He previously told NACS Daily that this approach to chargebacks “will have dire consequences for small to mid-size retailers, who can scarcely afford dedicated chargeback staff.” ■

## FDA NUTRITION FACTS LABEL *continued from page 31*

that manufacturers include on the label.

- Declaration of Vitamin D and potassium that will include the actual gram amount, in addition to the %DV. These are nutrients that some people are not getting enough of, which puts them at higher risk for chronic disease. The %DV for calcium and iron will continue to be required, along with the actual gram amount. Vitamins A and C will no longer be required because deficiencies of these vitamins are rare, but these nutrients can be included on a voluntary basis.

- “Calories from Fat” will be removed because research shows the type of fat is more important than the amount. “Total Fat,” “Saturated Fat,” and “Trans Fat” will continue to be required.

- An abbreviated footnote to better explain the %DV. The FDA also is making minor changes to the Supplement Facts label found on dietary supplements to make it consistent with the Nutrition Facts label.

Most food manufacturers will be required to use the new label by July 26, 2018. Manufacturers with less than \$10 million in annual food sales will have an additional year to comply with

the new rules. The FDA plans to conduct outreach and education efforts on the new requirements.

The Nutrition Facts label was introduced more than 20 years ago to help consumers make informed food choices and maintain healthy dietary practices. In March 2014, the FDA proposed two rules to update the label, and in July 2015, issued a supplemental proposed rule. The Nutrition Facts label regulations apply to packaged foods except certain meat, poultry and processed egg products, which are regulated by the U.S. Department of Agriculture’s Food Safety and Inspection Service. ■



## Michigan Recycling Partnership Names New Board Chair

The board of directors for the Michigan Recycling Partnership has named Dan Papineau, Director of Government Relations for the Associated Food and Petroleum Dealers, to be the new chairman of the board.

"I am excited and honored to be tapped to lead the Partnership and advance Michigan's recycling efforts," said Papineau. "For far too long the state has held its position in having the worst recycling rate among its Great Lakes neighbors. Our paltry recycling rate is an embarrassment and drastic change must occur if we want better results," Papineau went on to say.

The Michigan Recycling Partnership is a coalition of businesses and organizations concerned about the lack of a comprehensive recycling policy

in Michigan. Formed in 1989, the organization is committed to helping Michigan create a program that maximizes opportunities for recycling and minimizes waste for both consumers and businesses.

"Dan's fresh perspective, passion for recycling, and energy to promote change is what the Partnership needs," says Linda Gobler, President, Michigan Grocers Association.

The Michigan Recycling Partnership advocates for comprehensive curbside recycling pickup as the most effective land fill diversion method.

"While Michigan's deposit law does a fine job in recycling carbonated beverage containers, this is a very small portion (2%) of the overall recycling stream. None of the neighboring states in the Great Lakes region have



**Michigan  
Recycling  
Partnership**

a bottle deposit law and all have far better recycling rates than Michigan," Papineau explains. "Michigan must invest in what has been proven to work when it comes to successful recycling programs and that is comprehensive curbside recycling".

Mr. Papineau looks forward to working with stakeholders and putting Michigan on the right path with respect to its recycling policies. "I am excited to start new conversations and bring people together to get Michigan where it needs to be with its recycling policies," Papineau closed. ■

## AB InBev Given Green Light For \$100bn SABMiller Takeover

■ BY STEVEN GREEN // THE DRINKS BUSINESS

South African regulators have given their approval for the world's largest brewer, Anheuser-Busch InBev, to complete a \$100bn-plus deal to takeover SABMiller on the condition that no South African employees will lose their jobs.

The ruling handed out by the Competition Commission will now see the creation of the world's largest brewing group, who will go on to make nearly a third of the world's beer.

A deal in principle had been agreed last year, with the new

company set to be renamed Newco.

The deal is said to have been referred to a Competition Tribunal, where it was given approval providing it adhered to a set of conditions. Another condition being that the merger oversaw the sale of SABMiller's stake in liquor maker Distell, as well as investing 1bn rand (\$43.9m) in South African agriculture.

In a statement, the commission states that the companies have agreed to submit within two years of the "black economic empowerment plans setting out how the merged entity intends to

maintain black participation in the company, including equity."

Unemployment in South Africa is at a shocking 25% and inBEV have made concessions on this issue as they prepare for approval on one of the world's largest corporate takeovers.

"The commission received concerns regarding the potential impact of the proposed merger on employment ... In this regard, AB InBev has undertaken that it will not retrench any employee in South Africa as a result of the merger. This condition will endure in perpetuity," the commission said. ■



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Heritage Vision Plans . . . . . (313) 863-1633  
Midwest Medical Center . . . . . (313) 581-2600  
National Benefit Plans (*Don Jorgensen*) . . . . . 1-800-947-3271

## INSURANCE SERVICES: WORKERS' COMPENSATION

 **Accident Fund Insurance Company of America**  . . . . . **(517) 281-9813**  
 **Conifer Insurance Company**  . . . . . **(248) 559-0840**  
 **CareWorks**  . . . . . **1-800-837-3200 ext. 7188**

## LEGAL SERVICES

 **Knaggs, Harter, Brake & Shneider, PC**  
(*Petroleum experts*) . . . . . **(517) 622-0590**  
 **Willingham & Cote, PC**    
(*Alcohol issues*) . . . . . **(517) 351-6200**  
At Law Group, PLLC . . . . . (313) 406-7606  
Bellanca & LaBarge . . . . . (313) 882-1100  
Cummings, McClorey, Davis & Acho, PLC (734) 261-2400  
Denha & Associates, PLLC. . . . . (248) 265-4100  
Foster Swift Collins & Smith PC. . . . . (248) 539-9919  
Goodman Acker, PC. . . . . (248) 483-5000  
Kecskes, Silver & Gadd, PC . . . . . (734) 354-8600  
Kullen & Kassab, PC. . . . . (258) 538-2200  
Lumpe & Raber Law Offices. . . . . (614) 221-5212  
Mekani, Orow, Mekani, Shallal & Hindo, PC . . . . . (248) 223-9830  
Pepple & Waggoner, Ltd. . . . . (216) 520-0088  
Sullivan, Ward, Asher & Patton, PC . . . . . (248) 746-0700

## LOTTERY

GTech Corporation . . . . . (517) 272-3302  
Michigan Lottery . . . . . (517) 335-5648  
Ohio Lottery . . . . . 1-800-589-6446

## MILK, DAIRY & CHEESE PRODUCTS

 **Lipari Foods, Inc.** . . . . . **(586) 447-3500**  
 **Sherwood Food Distributors** . . . . . **(313) 659-7300**  
 **Dairymens**  . . . . . **(216) 214-7342**  
 **Prairie Farms Dairy Co.**  . . . . . **(248) 399-6300**  
Country Fresh. . . . . 1-800-748-0480  
Dairy Fresh Foods . . . . . (313) 295-6300

## MISCELLANEOUS

 **Socks Galore Wholesale** . . . . . **(248) 545-7625**  
Danny's World . . . . . (248) 267-0227  
Detroit Chemical & Paper Supply / 1st Impressions  
..... (586) 558-8805  
Duraguard Commercial Roofing . . . . . (810) 730-2532  
Elite Valet & Transportation. . . . . 1-888-488-1115  
Luxury Linens USA. . . . . (773) 868-9393  
Saroki Vehicles LLC . . . . . (248) 258-3900  
Suburban Truck Driving Training School (734) 229-0000  
Superior Buick . . . . . 1-877-586-8665  
Costless . . . . . (810) 964-6906  
Wilson Sarkis Photography . . . . . (248) 865-1528  
XO Furniture & Mattress Outlet. . . . . (248) 830-2365



Indicates a supplier program that has been endorsed by AFPD



Indicates supplier only available in MI



Indicates supplier only available in OH

## OFFICE SUPPLIES & PRODUCTS

 **Office Depot.** . . . . . **(248) 231-7198**

## PAPER PRODUCTS & PACKAGING SUPPLIES

American Paper & Supply . . . . . (248) 787-8393  
Bunzl USA. . . . . (810) 714-1400  
Joshen Paper & Packaging. . . . . (216) 441-5600

## PAYROLL SERVICES & MORE

 **Heartland Payment Systems** . . . . . **(530) 953-9489**  
Comprehensive Payroll Co. . . . . (248) 556-9929  
Trion Solutions, Inc. . . . . (248) 971-1030

## PIZZA SUPPLIERS

Hunt Brothers Pizza. . . . . (615) 259-2629


## POINT OF SALE

BMC-Business Machines Company. . . . . (517) 485-1732  
C Mart Technologies . . . . . (916) 396-5794  
Great Lakes Data Systems. . . . . (248) 356-4100 ext. 107

## PRINTING, PUBLISHING & SIGNAGE

 **Fisher Printing.** . . . . . **(708) 598-1500**  
Huron Web Offset Printing. . . . . (519) 845-0821  
Michigan Logos . . . . . (517) 337-2267  
Pace Custom Printing. . . . . (248) 563-7702

## PRODUCE DISTRIBUTORS

 **Heeren Brothers Produce** . . . . . **(616) 452-2101**  
Anthony Marano Company . . . . . (773) 321-7500

## PROPANE

 **Pinnacle Propane Express.** . . . . . **(847) 406-2021**

## REAL ESTATE

 **Sell Your Business Program** . . . . . **1-800-666-6233**  
NAI Farban (*Commercial Real Estate*) . . . . . (248) 351-4386  
Signature Associates. . . . . (248) 359-3838  
The Saleh Group . . . . . (614) 500-8500




## REFRIGERATION SOLUTIONS (COMMERCIAL)

 **SRC Refrigeration** ..... 1-800-521-0398  
Phoenix Refrigeration ..... (248) 344-2980  
RW International ..... (586) 920-2796

## REVERSE VENDING MACHINES & SERVICE

Kansmacker ..... (517) 374-8807  
UBCR, LLC ..... (248) 529-2605








## SECURITY, SURVEILLANCE & MORE

 **Geovision** (Management Surveillance Systems)  
..... (248) 558-0553  
Central Alarm Signal ..... (313) 864-8900  
Jarbcom ..... 1-800-369-0374

## SHIPPING: FREIGHT & CARGO SERVICES

Eagle Expedited Services, LLC ..... (248) 722-9696

## SODA POP, WATER, JUICES & OTHER BEVERAGES

 **Monster Energy Company** ... 1-800-666-6233  
 **Lipton Rebate Program/Pepsi Beverages**  
..... Detroit  1-800-368-9945  
..... Howell  1-800-878-8239  
..... Pontiac  (248) 334-3512  
..... Cleveland  (216) 252-7377  
..... Twinsburg  (330) 963-5300

 **Coca-Cola Refreshments**  
..... Belleville  (734) 397-2700  
..... Metro Detroit  (313) 868-2008  
..... Port Huron  (810) 982-8501  
..... Cleveland  (216) 690-2653  
Absopure Water Co. .... 1-800-334-1064  
Dr. Pepper Snapple Group/7UP ..... (313) 937-3500  
Faygo Beverages, Inc. .... (313) 925-1600  
Garden Foods Distributors ..... (313) 584-2800  
Intrastate Distributors (IDI) ..... (313) 892-3000  
NYSW Beverage Brands ..... (845) 254-5400

## SUPPLEMENTS

InstaBoost ..... (248) 281-0065  
LXR Biotech, LLC (Eternal Energy Shot) ..... (248) 836-4373

## TIRE & VACUUM EQUIPMENT/SERVICE

 **Air Resource Vending** ..... (507) 263-2962

## TOBACCO COMPANIES & PRODUCTS

8 Mile Smoke ..... (844) 678-6453  
Altria Client Services ..... (513) 831-5510  
R J Reynolds Tobacco Company ..... (336) 741-0727  
Tobacco Import USA ..... (248) 336-2977

## TRAINING RESOURCES ..... 1-800-666-6233

Food Safety & Sanitation Training  
GHS Hazardous Chemical Labeling Requirement Training  
Meat Room Sanitation Education  
TIPS Alcohol Training for Intervention Procedures  
UST Owner/Operator Class "A" and Class "B" Training

## UNIFORMS, LINENS, WORK WEAR & SUPPLIES

 **UniFirst** ..... (888) 256-5255 ext. 232

## WASTE DISPOSAL & RECYCLING

 **Midwest Recycling**  (American Red Cross boxes)  
..... (313) 304-9099  
National Management Systems ..... (586) 771-0700  
Planet Environmental ..... (313) 473-9886  
Schupan Recycling ..... (269) 207-5448

## WINE & SPIRITS COMPANIES

Bacardi Martini U.S.A. .... (972) 712-9140  
Beam Suntory, Inc. .... (248) 471-2280  
Benchmark Beverage Company ..... 1-800-666-6233  
Brown-Forman Beverage Company ..... (248) 393-1340  
BuzzBallz, LLC ..... (972) 242-3777  
Carmela Foods Distributors ..... (586) 294-3437  
Cornerstone Wine Distributor ..... (586) 839-2552  
D&B Grocers Wholesale ..... (734) 513-1715  
Diageo ..... 1-800-462-6504  
Gypsy Vodka ..... (248) 217-6057  
Heaven Hill Distilleries ..... 1-800-348-1783  
Luxco ..... (313) 333-4637  
North American Spirits & Wine ..... (248) 535-0707  
Pernod-Ricard USA ..... (248) 717-3177  
Proximo Spirits ..... (810) 278-0599  
Remy Cointreau USA ..... (248) 347-3731  
Veritas Distributors ..... (586) 977-5799  
Voo Vodka (SSB Group) ..... (248) 416-3405

## WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits ..... (313) 867-0521  
RNDC of Michigan ..... 1-888-697-6424

## FOOD RESCUE / FOOD BANKS

### MICHIGAN

Feeding America West Michigan Food Bank  
..... (616) 784-3250  
Feeding America West Michigan Food Bank -  
Benton Harbor ..... (269) 983-7229  
Feeding America West Michigan Food Bank -  
Cadillac ..... (231) 779-0056  
Feeding America West Michigan Food Bank -  
Ishpeming ..... (906) 485-4988  
Feeding America West Michigan Food Bank -  
Sault Ste. Marie ..... (906) 632-0348  
Food Bank of Eastern Michigan ..... (810) 239-4441  
Food Bank of South Central Michigan .. (269) 964-3663  
Food Gatherers ..... (734) 761-2796  
Forgotten Harvest ..... (248) 967-1500  
Gleaners Community Food Bank ..... (866) GLEANER  
Greater Lansing Food Bank ..... (517) 908-3680  
Kalamazoo Loaves & Fishes ..... (269) 343-3663  
The Manna Food Project ..... (231) 347-8852  
Western Upper Peninsula Food Bank ... (906) 482-5548

### OHIO

Akron-Canton Regional Foodbank .... (330) 535-6900  
Cleveland Foodbank ..... (216) 738-2265  
The Foodbank, Inc. .... (937) 461-0265  
Freestore Foodbank ..... (513) 482-4500  
Mid-Ohio Foodbank ..... (614) 274-7770  
SE Ohio Foodbank & Kitchen ..... (740) 767-4500  
Second Harvest Food Bank of Clark, Champaign and  
Logan Counties ..... (937) 325-8715  
Second Harvest Food Bank of North Central Ohio  
..... (440) 960-2265  
Second Harvest Food Bank of the Mahoning Valley  
..... (330) 792-5522  
Shared Harvest Foodbank ..... (800) 352-3663  
Toledo Northwestern Ohio Food Bank ... (419) 242-5000  
West Ohio Food Bank ..... (419) 222-7946

If you are a supplier of a product/service and would like the endorsement of AFPD, call us today at 1-800-666-6233!





**JUNE 20-23, 2016**

## FMI CONNECT 2015 EVENT

FMI Connect is the new FMI show, redesigned to connect the industry and inspire the future of food retail like never before. FMI Connect will bring together 15,000 participants and 900 exhibitors from every channel of food retail to uncover solutions for the entire store and every aspect of the business.

*McCormick Place // Chicago, IL // [www.fmiconnect.net](http://www.fmiconnect.net)*



**JUNE 28, 2016**

## AFPD FOUNDATION'S 8TH ANNUAL SCHOLARSHIP LUNCHEON

Every year, the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students in Michigan and Ohio. Help the AFPD Foundation invest in the leaders of tomorrow.

Tickets and sponsorship opportunities available.

*Detroit Athletic Club // Detroit, MI*



**JULY 20, 2016**

## AFPD'S 40TH ANNUAL MICHIGAN GOLF OPEN

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! Last year we sold out! Sponsorship opportunities are available.

*Fox Hills Golf & Banquet Center // Plymouth, MI*



**SEPTEMBER 22, 2016**

## AFPD'S 7TH ANNUAL MID-MICHIGAN HOLIDAY FOOD & BEVERAGE SHOW

Back by popular demand! Connect with buyers and have some fun at the Mid-Michigan Holiday Food & Beverage Show. Let AFPD work hard to help you sell your holiday products and promotions.

*Soaring Eagle Casino // Mt. Pleasant, MI*



**SEPTEMBER 29, 2016**

## AFPD'S 18TH ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for AFPD members is free. Must be 21 years or older to attend this show.

*Shenandoah Country Club // West Bloomfield, MI*

## publishers statement

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