

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 28, NO. 11 // NOVEMBER 2017

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Puts Emphasis on
Helping People First**

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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 28, NO. 11 // NOVEMBER 2017

features



EVENT RECAP //

ANNUAL SHOW HELPS MEMBERS GET READY FOR THE HOLIDAY SEASON

The holiday season is an important one for retailers in the food and beverage business. It is the reason AFPD hosted their 19th Annual Holiday Food & Beverage Show.



COVER STORY //

NEW MEDICARE INSURANCE DIVISION PUTS EMPHASIS ON HELPING PEOPLE FIRST

Navigating the pitfalls of the healthcare industry can be particularly stressful, but AFPD wants to be proactive and provide viable solutions to its members. AFPD has partnered with award-winning healthcare solutions provider Omega Benefit Strategies to offer its members resources for health insurance in the form of a new Medicare division.



PROMOTING HEALTH IN THE WORKPLACE

If you want to have an impact on your employees' lives, one of the best things you can do is help them take care of their physical and mental well-being. When employees are healthy, they feel happier, more energetic, and are more engaged at work. Promoting health also makes good business sense: Healthy employees are more productive, take fewer sick days and cost the company less money for health care.



president's message

AUDAY P. ARABO, ESQ. // AFPD PRESIDENT & CEO

Always Looking to Improve

AFPD continues its unprecedented growth in every direction even with consolidation within every sector of our industry; and even while other associations in our industry and associations in general are struggling to survive or they have closed their doors entirely.

People always ask me how we have been able buck the trend? My answer is simple. In everything we do, we listen, learn, game plan and execute. We also run AFPD like a business, always monitoring our profit and loss statements, as well as our customer service levels. Just like our members look for new profit centers that service their customers, AFPD goes through the same exercise. In doing so we have developed Benchmark Beverage Company to service our members in Michigan. Many folks have asked us to consider expanding Benchmark Beverage Company into Ohio as well.

In the same spirit, AFPD is excited to announce our new Medicare insurance division which will be able to help our members, their employees and even their customers all over the country! We know family is a major reason for all the work you do. We realize none of us are getting any younger and that insurance is a greater expense and more frustrating than ever before. Uncertainty, volatile and maddening are only a few words to describe the health insurance industry today. So, we decided to jump in and partner with Omega Benefit Strategies who bring a wealth of knowledge surrounding Medicare to run and administer the AFPD Medicare division.

In addition, with President Trump's recent executive order involving healthcare, we've been aggressively seeking an AFPD health insurance plan. People work very hard and accumulate wealth, but if you don't have your health, what do you really have? Therefore, AFPD is working hard to provide you with reasonable options when it comes to healthcare for you and your employees. We hear that good employees are harder to find today, and it is not always money that makes the difference, but benefits, like health insurance, that make the difference.

We are always looking to improve our services and help make your lives easier. If you have a program or service idea for us, please give us a call. You have always been and will always be our eyes and ears in the field; this is why annual elections of the AFPD Board of Governors is so important. These men and women who volunteer their time to govern AFPD and help serve you are your extension. They are your voice and they represent your interests. This year's ballots have been mailed out, so please take a few minutes and vote for your 2018 AFPD Board of Governors. The results will be announced on December 7th at the AFPD Annual meeting which will be held at the AFPD office. On another note, please consider donating to the Annual Turkey Drive and help feed those who are in need.

AFPD has had some major legislative wins recently in Cook County and the State of Michigan. Also, major dividends from a previous legislative win in Ohio which allows the Ohio Lottery to put incentives in place for Lottery retailers; our members are now seeing the benefits of this and are cashing in. We continue to fight to save the half mile rule in Michigan. All these efforts involve our staff and knowledgeable lobbyists in each state.

Your dues help us pay for these efforts, but we really need you start thinking about how to support the AFPD Political Action Committee. These contributions are a so very important to the work we do, please consider donating at least \$10 a month to the AFPD PAC. God Bless.■

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It's Another High Five for This Year's Turkey Drive

Every year the AFPD Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that might not otherwise enjoy this special American tradition and meal.

Since 1980, AFPD and its members have provided turkeys to families in need. "The list grows every year," said Auday Arabo, President and CEO. "The price of turkeys also increases yearly. We are always looking for new ways to raise funds because it is such an important program. Thanksgiving is a time to reflect, give thanks and help others."



Once again, many of our retailers are helping raise money for the annual High Five Turkey drive with paper cut-out Turkey Hands where customers can make donations. Each business is able to generate significant donations through a very simple program. "The best part of the program is that 100 percent of the money each

store raises goes to purchasing turkeys for their charity of choice," said Arabo.

Every \$15 raised buys a Turkey for a family in need. Posters of the High Five Turkey Hands are prominently displayed in stores throughout the AFPD region. A \$300 donation helps AFPD provide turkeys for 20 families and each turkey serves about 12 people so, that \$300 donation equates to feeding 240 people for Thanksgiving.

On October 17th, WILX kicked off the High Five Turkey Drive in Lansing. Viewers are asked to just look for The High Five Turkey Drive banner on www.wilx.com, click on the turkey hand, and make a donation.

When you click on the hand you are taken to the AFPD website and the secure donate button.

The Paper Turkey Hand program started in September and ends mid-November, which leads up to the annual Turkey Drive being held on November 17th in Michigan at Motown Snack Foods in Detroit.

The Ohio Turkey Drive will be held on November 16th. The details have not been determined.

"AFPD's Turkey Drive is the largest turkey distribution in the State of Michigan," said Arabo. "We are always striving to break our own record."

If your business is interested in selling the High Five Paper Turkeys to benefit the AFPD High Five Turkey Drive, call Lisa Denha at (800) 666-6233 and we will mail you a starter packet! Please complete the form below and fax to (248) 671-9610 or email to ldenha@afpdonline.org. ■

YES! I want to sell High Five paper turkeys to raise money for families in need!

All donations are tax deductible. AFPD Tax ID# 38-1203756

NAME: _____ # OF PAPER TURKEYS WANTED: _____

BUSINESS: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____

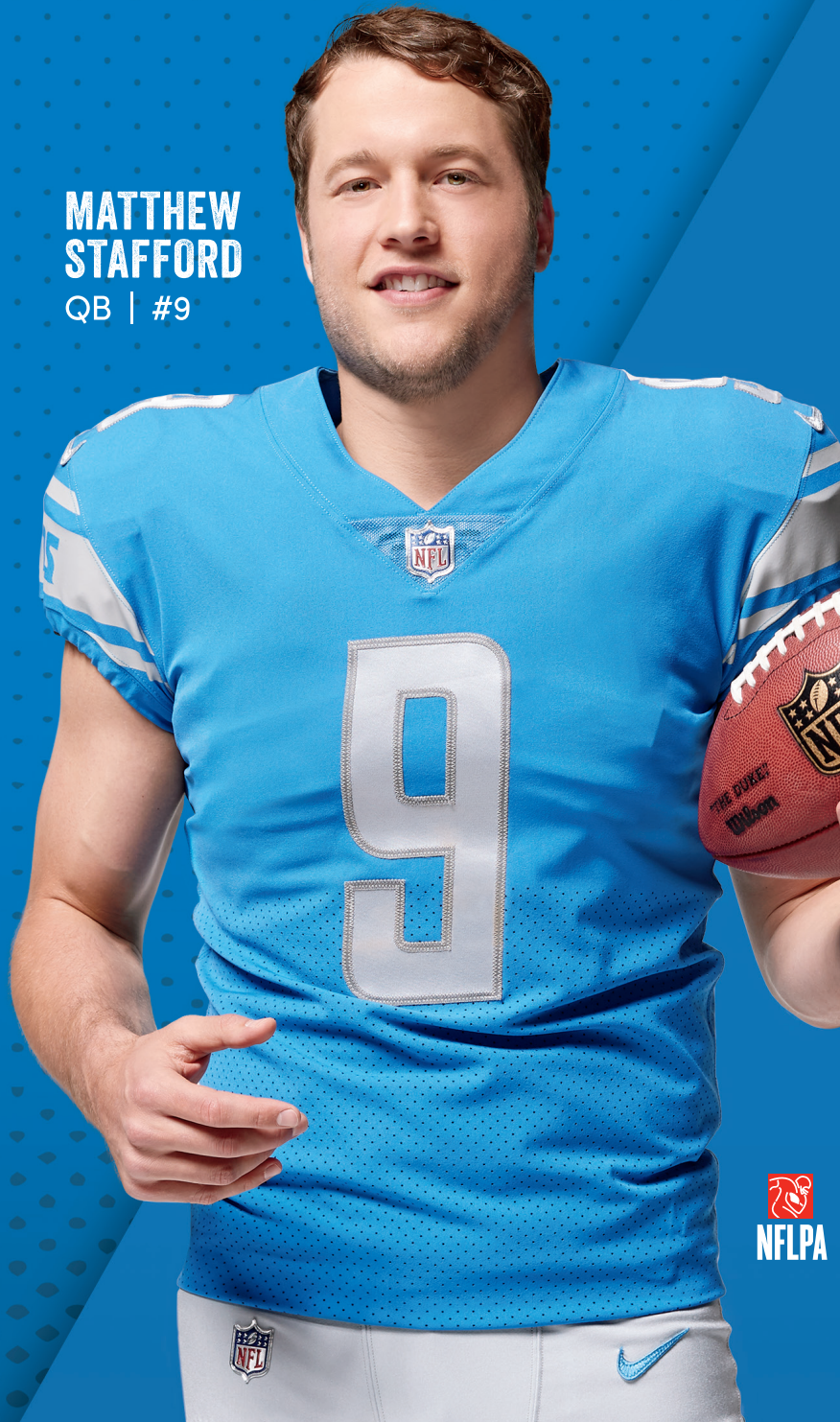
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Annual Show Helps Members Get Ready for the Holiday Season

The holiday season is an important one for retailers in the food and beverage business. It is the reason AFPD hosted their 19th Annual Holiday Food & Beverage Show.

“Every year we look for ways to improve the show,” said Auday Arabo, President and CEO. “It’s great when we get feedback from both the vendors and the attendees because it enables us to implement new ideas.”

This year the show was moved from Shenandoah Country Club in West Bloomfield to Suburban Collection Show Place in Novi. There were more vendor booths this year than last - 104 with additional 30 to 40 from AFPD’s own Benchmark Beverage Company.

Many vendors added some creativity to their booths. Proximo Spirits brought in an oversized chair with the Jose Cuervo brand on it. Many people sat in the chair to take photos. “They decided to bring the chair at the last minute and it turned out to be a big hit,” said Lisa Denha, AFPD Event Coordinator.

Heaven Hill added a popup bar; it was a trailer that they converted into a bar. It resembled the old 70s sitcom Partridge Family van. Also, Heaven Hill’s Deep Eddy Vodka created a booth with a Fall Harvest Décor.

“We really want to make the show fun and interesting,” said Denha. “We encourage vendors to think of new ways to engage attendees.”

DivDat brought in an actual kiosk to demonstrate how customers can pay utility bills at their local stores.

The kiosks are designed to be traffic builders – giving customers reasons to come in to the store. U.S. Ice, once again, had a Wheel of Fortune-type game at its booth and as many vendors do every year, D&B Grocers Wholesale had samples of their products to taste.

More than 750 people walked around and shopped for their stores.

“It is a buying show,” said Arabo. “Vendors are setup with not just products on display but they are ready to sell.”

For next year, AFPD is looking for alternative venues. “We are looking to revamp a bit and maybe bring some entertainment, prizes, raffles, or ask vendors to do give a-ways from their booths; liquor is a regulated product so give-a-ways are not always a choice at vendor booths,” said Denha, “but we love to see vendors engage attendees and do some kind of promotion or prize or a special price of non-alcoholic products for show goers only.”

After each event, AFPD reaches out to people and asks for feedback. “We did hear that we had a very organized event and everything went smoothly,” she said. “We always encourage feedback and ideas.”

One comment that AFPD did get back from many people was the time of the event. They prefer it to be later in the day as many of them work late. The show time will probably move from 2-8 p.m. to 3-9 p.m. next year. ■





What do You Like About AFD's 19th Annual Holiday Food & Beverage Show?



"I like to see new products that I would not be able to see if I did not go to the show. I also like to see people I have not seen in a while that I don't have to go to a funeral to see. I always find new products. Sometimes I don't have the room in our store for all these new products, but you have to give customers what they want."

– **ROY ACHO** // BENITO'S PIZZA



"I love this show. It is impressive and clean. Everything you need is here. The products are great."

– **ANDY MESL** // SAV-ON FAMILY FOOD



"I do like to come in and get new items for the store. It is such a good opportunity to see the gift boxes. Not all salesmen are able to show us all the products, but you can see them here."

– **MIKE HABBA** // SAV-ON FAMILY FOOD



"To see the different items, especially the new products for the holiday. We come every year and we always find great holiday packages."

– **CHRISTINE PEEK** // BOOZE BARN



"Everyone is always in a good mood. I love being able to try items that we have on our shelves so I can have an idea of what we are selling."

– **DANIA** // BOOZE BARN

"The variety is great. You can actually see the products and taste them and not just pick products out of a book."

– **JOSH COPELAND** // M&M MARATHON

"Getting to see liquor brands that I have never heard of before and that would be a great fit for our store."

– **DAN PERNICIANO** // M&M MARATHON

"You get info you are not always privy to like display racks, things other than liquor. It is also a good networking day. You get to shake hands with a lot of people."

– **CHRIS McDONALD** // M&M MARATHON IN HOLLY





petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Cold Weather Sales Opportunities

If you sell fuel or repair cars, the cold, winter weather provides extra sales opportunities for your business. While the repair garage members take advantage of the cold weather opportunities, I've noticed the C-Store, Gas Station retailers are squandering these opportunities. While you might not have a garage full of tools, there are some functions you can perform for the motorist, and make some extra money doing so.

WINDSHIELD WASHER FLUID

Make sure you have an adequate supply of windshield washer fluid available for sale. Offer to "install" the fluid for the customer; this service could be the "deal-maker". On inclement weather days this item is a must on your "suggestive selling" list. Keep a couple gallons right on the counter at the cashier on messy days.

WINDSHIELD WIPERS

Windshield wipers tend to be one of the mystery parts of a car. Most wiper blade packaging has detailed, easy to understand, installation instructions. Offer to install the wipers. Practice on your own car. This is more often than not the "deal-maker". Keep an adequate stock on hand, in a highly visible area of the store. Wiper blades are a great profit booster, also.

DE-ICER FLUID

De-Icer fluid to aid in thawing frozen car locks is another item that you need to keep in your inventory, for those days when the weather changes dramatically from relatively warm and wet to very cold and dry. Or, for those customers who wash their cars on very cold days, and suffer from frozen door or trunk locks. GRAPHITE to keep the locks lubricated is another shelf item not to be overlooked.

FUEL LINE ANTI-FREEZE

Fuel line anti-freeze is another item that should be a part of your "auto service" shelf. Motorists that operate their vehicles on the bottom quarter of their fuel tank are likely to victims of fuel line freeze-up problems.

Suggest to the customer that a dose of fuel line anti-freeze installed as a preventative measure during cold weather is a good investment.

SNOWBRUSH, ICE SCRAPERS

Failing to maintain an adequate inventory of snowbrushes/ice scrapers is inexcusable. It seems most every motorist misplaces last winter's snowbrush, and is a potential candidate for a replacement. Keep a selection of at least two different choices of snowbrushes for the customer.

GLOVES

Another item that customers lose with the change of seasons is gloves. A rack of several varieties of utility style gloves are a must. Keep them displayed in sight for all customers. Again keep a selection of gloves on display.

PRE-MIXED ANTIFREEZE COOLANT

Pre-mixed, ready to install, anti-freeze is another shelf item that you need to keep in inventory. Customers who are low on coolant can install the premixed version of antifreeze without fear of improperly mixing antifreeze with water. Offer to "install" the anti-freeze if you are adequately staffed. In any case warn the motorist to add the coolant to the overflow reservoir only, not directly to the radiator, and DO NOT REMOVE THE RADIATOR CAP unless the engine is "stone cold"! A hot engine can have a cool radiator that will spray the customer with scalding fluid when the radiator cap is removed. Whenever the cap is removed, it needs to be done slowly and carefully to avoid being scalded.

SALT

Don't forget to inventory thawing salt for your own use and for sale. This is an impulse item that many customers, whether driving or walking to your store, find themselves in need of at the most inappropriate times. Keeping a supply of salt on hand is also handy for your own use on those days when icing problems present themselves on your driveways.

These are a few of the sales and profit opportunities that you cannot overlook. Not all customers are buying at the "big box" stores, and not all customers are prematurely prepared for inclement winter weather. You're convenient. Therefore, you need to be prepared to satisfy their immediate, unexpected need. ■

ADD A LITTLE CHEER TO YOUR HOLIDAYS

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michigan lottery report

ARIC NESBITT // MICHIGAN LOTTERY COMMISSIONER

Michigan Lottery Makes Giving the Gift of Huge Cash Prizes Possible

Giving the chance to win a huge cash prize makes Michigan Lottery products a popular holiday gift item for many players across the state.

It's no secret that the holiday season is one of the most lucrative times for retailers. Consumer spending during the holiday season dwarfs all other times of year. According to the National Retail Federation (NRF), consumer spending during the holiday season has increased steadily each year since 2009. The NRF projects that consumer spending this November and December will increase up to 4% to a total of \$682 billion, up from \$655.8 billion last year.

To help maximize sales opportunities for retailers, the Lottery will offer players four holiday-themed games this season. The holiday games once again offer shoppers a wide range of prices and prizes

suitable for stocking stuffers or individual gifts. This season's games are:

- Holiday Gems: \$10 ticket with top prizes of \$500,000 and more than \$22 million in total prizes.
- Holiday Magic: \$5 ticket with top prizes of \$300,000 and more than \$15 million in total prizes.
- Unwrap the Cash: \$2 ticket with top prizes of \$30,000 and more than \$12 million in total prizes.
- Stocking Stuffer: \$1 ticket with top prizes of \$5,000 and \$9 million in total prizes.

Launched on October 31st, the holiday-themed games will give retailers additional sale opportunities by extending the holiday sales season. The Lottery also has a robust advertising campaign planned to support the launch of the games. That advertising campaign is designed to raise public awareness of the games and drive traffic to retailers.

MEGA MILLIONS UPDATE TO INCREASE STARTING JACKPOTS TO \$40 MILLION

The popular Mega Millions game is being revamped to offer players bigger jackpots and the new \$2 price will double retailers sales commissions on each sale.

The update, which takes place October 28th, will increase the game's starting jackpot from \$15 million to \$40 million. To win the jackpot, players must match five white balls from 1 to 70 and one Mega Ball from 1 to 25. The new game design is expected to speed up jackpot growth and boost the likelihood of a jackpot reaching \$1 billion.

As seen with the Powerball games, huge jackpots create unparalleled player excitement and sharply boost sales for retailers. We expect the changes to Mega Millions to produce similar excitement and sales when jackpots reach high levels.

Larger lower tier prizes with the new Mega Millions game also are expected to boost redemption commissions for retailers. ■

About 97 cents of every dollar spent on Lottery tickets benefits the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers and vendors. In 2016, the Lottery provided a record \$888.9 million to help support Michigan's public schools. Since it began in 1972, the Lottery has contributed more than \$20.5 billion to support public education. For additional information, follow the Michigan Lottery on Facebook, Instagram, Twitter and online at www.michiganlottery.com.

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale October 31st:

- IG 240 – Stocking Stuffer – \$1
- IG 241 – Unwrap The Cash – \$2
- IG 242 – Holiday Magic – \$5
- IG 243 – Holiday Gems – \$10

INSTANT GAMES SET TO EXPIRE:

Expiring November 6th:

- IG 746 – Holly Jolly Jackpot – \$1
- IG 747 – Holiday Wishes – \$2
- IG 748 – Holiday Ice – \$5
- IG 749 – Money Tree – \$10

Expiring December 4th:

- IG 738 – Wild Time – \$2
- IG 751 – Super Bingo – \$5
- IG 749 – \$300 Grand Cashword – \$5
- IG 777 – Ice Cold Cash – \$5
- IG 722 – Mega Money Multiplier – \$20

NEW PULL TAB TICKETS:

On sale October 31st:

- MI 506 – Neon Bars – 50¢
- MI 515 – Ms. Pac Man – \$1

PULL TABS SET TO EXPIRE:

Expiring December 12th:

- IT 863 – Pure Gold – \$1
- MI 566 – Pac-Man – \$1
- MI 567 – Double Cherry Slots – \$.50
- MI 568 – Gold Bar Bonanza – \$2
- MI 582 – All American Winners – \$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.

Great GO-TO GIFTS



THE HOLIDAY GIFT THAT HAS SOMETHING FOR EVERYONE

Fun to give and great to get, it's easy to see why customers make Michigan Lottery holiday instants their go-to gift. Everyone likes the chance to win up to \$500,000, with more than \$61.8 million in total cash prizes.

There's plenty for you, too, with more than \$6.6 million in retailer commissions. So, stock up on the holiday gift that offers big winnings, big sales and is everyone's go-to: holiday instant tickets.



ohio liquor report

JIM V. CANEPA // OHIO DIVISION OF LIQUOR CONTROL

Preparing for the Holidays

As the holiday season inches closer, it's a great time for all of us to prepare for an increase in traffic to Agencies and permit premises. We want to ensure customers have access to the products they want, while keeping in mind the importance of responsible sales.

Many customers request craft cocktails during the holidays, meaning bars and restaurants need to have

specialty products on hand. As part of our Warehouse Inventory Reduction last fall, many of those slow-moving products were taken off of Agency shelves. This freed up valuable space for Agencies in their stores, but left bars and restaurants without the products they needed for those craft cocktails. We listened to feedback from bars and restaurants, and now have boutique shops across the state. These 15 strategically located Agencies are spread throughout Ohio to make specialty products available to permit holders. Wholesale accounts (as well as the public in general) will be able to purchase these specialty products at any of these Agencies; regular wholesale orders must still go through their assigned Agency.

Balancing the access to products with responsible sales and consumption is important to all of us at the Division of Liquor Control. Christmas Eve and New Year's Eve both fall on Sunday this year. This has raised questions about Sunday sales. It's important to remember there are no exceptions for a temporary change in authorized sales privileges due to holidays or special events.

To sell liquor on Sunday, a liquor permit holder is required to have a D-6 permit. The D-6 extends the sales privileges to Sunday for liquor that the holder has Monday through Saturday. A D-6 permit isn't required to sell beer on a Sunday, but permit holders who are not authorized to sell beer on Sunday will have the statement "no Sunday privileges" on their permit.

And finally, on the topic of responsible sales comes my most important message. The holiday season means many people will be out celebrating with friends and family, and we want them to do so safely.

Educate and train your employees to prevent sales to anyone who is intoxicated or underage.

Selling alcohol is a privilege that comes with great responsibility. Help protect Ohio's communities by making sure employees know the law and understand the seriousness of practicing safe, legal and responsible alcohol sales. We can help by providing educational materials and other resources to help train employees. Information and resources are available on our website at www.com.ohio.gov/liqr.

I wish you all a safe, happy holiday season! ■



Department
of Commerce
Division of Liquor Control

SPECIALTY PRODUCTS

The following specialty products are available at select Agencies.

1. Nardini Acqua Di Cedro (Brand Code 0072L)
2. Bitter Truth Grapefruit Bitters (0935H)
3. Bitter Truth Orange Bitters (0928E)
4. Armagnac Castarede Brandy, (0231B)
5. Amrut Peated Single Malt Scotch (0128B)
6. Amrut Two Indies Rum (0119B)
7. Batavia Arrack Van Oosten Liqueur (0577B)
8. Aventinus Edelster Grain Neutral Spirit (0382B)
9. The Belgian Owl Single Malt Whiskey (0787B)
10. The Bitter Truth Celery Bitters (0923E)
11. The Bitter Truth Chocolate Bitters (0937H)
12. The Bitter Truth Creole Bitters (0924E)
13. The Bitter Truth E***R (0929B)
14. The Bitter Truth Elderflower (0925B)
15. The Bitter Truth Lemon Bitters (0926E)
16. The Bitter Truth Old Time Aromatic Bitters (0927E)
17. The Bitter Truth Spiced Pink Gin (0922B)
18. The Bitter Truth Violet (0930B)
19. Hayman's Old Tom Gin (4042B)
20. Mucall Vago Eliote Joven (6547B)
21. Hayman's Royal Dock Gin (8577B)
22. Bunnahabhain 12 Year (1488B)
23. Clement Premiere Canne Martinique Rum (2068B)
24. Clement Rhum VSOP Martinique Rum (2069B)
25. Pearse Lyons Reserve Whiskey (8020B)
26. Town Branch Straight Rye (9261B)
27. Cruz Del Sol Reposado Gold Tequila (2381B)
28. Amaro Lucano (6997B)
29. Cruz Del Sol Silver Tequila (2382B)
30. Mezzal Vago Espadin Joven (6549B)
31. Rothman & Winter Orchard Apricot Liqueur (8575B)
32. Mahon Gin (Xoriguer) (6066L)
33. Greenall's Original London Dry (3904L)
34. Rothman & Winter Orchard Pear Liqueur (8576B)
35. St. Elizabeth Allspice Dram (8644B)
36. Hayman's Sloe Gin (4043B)
37. Compass Box Oak Cross Blended Malt Scotch (2252B)
38. Tamdhu Single Malt Scotch Whiskey (9265B)
39. Dolin Genepy des Alpes Herb Liqueur (2707B)
40. Compass Box Spice Tree Whiskey (2254B)
41. Kronan Swedish Punch Liqueur (5491B)
42. Nonino Grappa Vigneti Moscato (6727B)
43. Nonino Vigneti Grappa Chardonnay (6725B)
44. Rhum J.M VSOP (8419B)
45. Nonino Vigneti Grappa Merlot (6726B)
46. Old Medley 12-year Kentucky Straight Bourbon Whiskey (7158B)
47. Poli Sarpa Grappa (5002B)
48. Ron Abuelo Anejo Panamanian Rum (8493B)
49. Ron Abuelo Anejo 7 Anos Panama Rum (8494B)
50. English Whisky Co. Peated Single Malt (2972B)
51. English Classic Single Malt Whiskey (2971B)
52. Stalk & Barrel Cask Strength Single Malt (8965B)
53. Mezzal Vago Ensemble En Barro Joven (6548B)
54. Edelster Reissdorf Kolsch No. 1 (8574B)
55. Uerige Stickum Plus Baas Single Malt Whiskey (9329B)
56. Tullibardine 500 Sherry Finish Highland Single Malt (9328B)
57. Tullibardine Sovereign Highland Single Malt (9327B)
58. Skinos Mastiha Spirit Liqueur (6802B)
59. Nux Alpina Walnut Liqueur (6729B)
60. Boyd and Blair Pennsylvania Potato Vodka (1483B)
61. Bak's Zubrowska Bison Grass Flavored Vodka (9732B)
62. Jesse James America's Outlaw Spiced Flavor (5103B)
63. Knickerbocker Gin (5451B)
64. Tattoo Blanco Tequila (9278B)

Agencies Carrying Specialty Products

The following Agencies will carry the specialty products. These Agencies are strategically located across the state, offering easy access to wholesale customers.



Ohio Department
of Commerce

- **Clifton Spirits**, 2902 Vine Street, Cincinnati, OH 45219
- **Hyde Park Wine & Spirits**, 2719 Madison Road, Cincinnati, OH 45209
- **Spirits of Madeira**, 6917 Miami Avenue, Madeira, OH 45243
- **Arrow Wine Stores**, 615 Lyons Road, Dayton, OH 45459
- **Paiken Wine Shop**, 221 Golden Gate Plaza, Maumee, OH 43537
- **Josephs Beverage Center**, 4129 Talmadge Road, Toledo, OH 43623
- **Grandview Yard Giant Eagle**, 840 W 3rd Ave, Columbus, OH 43212
- **Kroger**, 299 West Bridge Street, Dublin, OH 43017
- **Arena Wine & Spirits**, 492 Armstrong St, Columbus, OH 43215
- **Fishers Foods**, 5215 Fulton Drive NW, Canton, OH 44718
- **Chalet Premier**, 10000 Market Street, Beaver Township, North Lima, OH 44452
- **World Wines & Liquor**, 8760 Mentor Avenue, Mentor, OH 44060
- **Giant Eagle**, 34310 Aurora Road, Solon, OH 44139
- **Simones Beverage & Deli**, 18414-26 Detroit Avenue, Lakewood, OH 44107
- **Minottis Rocky River Wine Shop**, 19831 Detroit Road, Rocky River, OH 44116



Always Working in Columbus

AFPD continues to work hard on behalf of its Ohio members and instead of waiting to the end of this report, let's start out by strongly urging all current Ohio members to bring in just one more member prior to the end of the year. There are great strengths in numbers and the more support AFD gets the greater your representation before the state legislature and government agencies.

At the request of AFD, Representative Anne Gonzales introduced HB 307, which would declare the month of September "We Card" month in perpetuity. At the hearing before House State Government Committee AFD was the only group to testify, stating that while many of the day or month naming bills are little more than window dressing, HB 307, serves a real purpose by letting under aged people know that locations with the We Card sign will ask for identification and it will also remind employee's that they are to card those who appear to be under aged for tobacco and liquor. The testimony received favorable press.

AFD is also working with Senator Bill Coley on SB113 that would eliminate the 28¢ state gas tax and charge significantly more for yearly vehicle registration. The purpose of the bill is to collect taxes from all vehicles as currently electric and natural gas-powered cars do not pay the state gas tax. AFD attended a meeting on October 30th, with the sponsor, to try and work out the details.

AFD has not given up on making Ohio's liquor laws more business friendly and will be meeting again with interested parties in Ohio.



"AFD is also working with Senator Bill Coley on SB113 that would eliminate the 28¢ state gas tax and charge significantly more for yearly vehicle registration. The purpose of the bill is to collect taxes from all vehicles as currently electric and natural gas-powered cars do not pay the state gas tax."

Lastly, we have heard that the Lottery Commissions new program rewarding high volume sales of lottery tickets at retail sites is showing success. This was an AFD suggestion.

On the political front, long time Congressman Pat Tiberi of Westerville, Ohio announced he will resign his seat in February of next year, a special election will be held to fill the seat.

Governor Kasich continues to appear on national TV political talk shows much to the chagrin of Ohio Republicans, bashing President Trump. Two candidates for statewide office dropped out the races, Dorthoy Pelanda for Secretary of State and Clarence Mingo for State Treasurer. ■



illinois lobbyist report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC

Cook County Repeals Pop Tax / State May Prohibit Future Pop Taxes

COOK COUNTY UPDATE: POP TAX SUCCESSFULLY REPEALED AT OCTOBER 11TH HEARING

At its September hearing – during which consumers and business owners voiced overwhelming support for a measure to repeal the recently imposed sugary beverage tax – the Cook County Board referred the ordinance to repeal the “pop tax” to its Finance Committee and delayed action by one month. At its October 10th meeting, and bolstered by that same overwhelming support from consumers and business owners, the Cook County Finance Committee (comprised of the

“...it is possible the 2018 spring legislative session could see significant issues advance during an election year...The most significant issues in 2018 will be the state budget and any new revenues to support it...”

full Board of Commissioners) voted to repeal the pop tax by a vote of 15-1. The full Cook County Board met on October 11th and approved the repeal ordinance by a final vote of 15-2. AFPD members Stephanie Dremonas and Lou Tenuta again testified on behalf of businesses in support of the repeal and for the County to find ways to encourage business growth (instead of a regulatory structure that stunts growth).

The repeal will officially take effect on December 1st, ending the four-month long pop tax for Illinois’ most populous county. County Board President Toni Preckwinkle conceded she will not veto the ordinance; however, she warned that the commissioners must now work to replace the estimated \$200 million in revenue from the sugary beverage tax in the 2018 county budget – including the initial request that all county

departments reduce their budgets by 11%. President Preckwinkle and county commissioners must present the 2018 budget by December 1st.

STATE LEGISLATIVE UPDATE: VETO SESSION BEGINS OCTOBER 24TH / BILLS TO PROHIBIT FUTURE LOCAL POP TAXES SCHEDULED FOR CONSIDERATION / ANOTHER IL LEGISLATOR ANNOUNCES RETIREMENT

The Illinois Legislature will begin its fall veto session on Tuesday, October 24th. Though specifically scheduled to consider bills that Governor Rauner has vetoed, the General Assembly is open to work on additional legislation during this time; while lawmakers work to amend or override the Governor’s vetoes, they will undoubtedly also consider legislation that has been introduced over the summer months.

On the heels of the successful repeal of the pop tax in Cook County this month, state lawmakers and industry want to continue the fight at the state level. Two of the three “pop tax ban” bills filed in the House of Representatives (HB 4082 and HB 4083) are posted to be heard before the House Revenue & Finance Committee on Tuesday, October 24th. A third proposal, HB 4084, has yet to be posted for hearing. As it did at Cook County and the State of Michigan, AFPD will advocate for the passage of legislation to prohibit the imposition of local sugary beverage taxes.

Over the last month, one additional Illinois legislator has announced he/she will not run for re-election in 2018 – bringing the total number of “lame duck” legislators to 31. This unprecedented mass exit can be interpreted as an expression of the significant frustration with the severe lack of compromise and willingness to work across party lines, chambers, and branches of government. With 31 “lame duck” legislators still in office for the next 15 months (and that number could increase), it is possible the 2018 spring legislative session could see significant issues advance during an election year – as a significant coalition could be formed to create a powerful voting bloc. The most significant issues in 2018 will be the state budget and any new revenues to support it (including a potential state pop tax). The “lame duck” legislators will likely be key to determining if a budget deal can be achieved during the 2018 spring session. ■



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New Medicare Insurance Division Puts Emphasis on Helping People First

■ BY STEPHEN JONES // DENHA MEDIA & COMMUNICATIONS

Navigating the pitfalls of the healthcare industry can be particularly stressful, but AFPD wants to be proactive and provide viable solutions to its members. AFPD has partnered with award-winning healthcare solutions provider Omega Benefit Strategies to offer its members resources for health insurance in the form of a new Medicare division. AFPD's Medicare Division will offer a couple new services to its members. First, it will serve as an advisory resource where members can get clarification on changes to their health insurance plan. The new department will also play an active role in helping members investigate the intricacies of their insurance plan, and decide where improvements can be made.

As the voice of its members, AFPD aims to ensure that its members are well represented in government affairs and industry relations. With the addition of the Medicare insurance division, AFPD now has a program that can go a long way to improve the lives of its members and their families and employees. In its role as a liaison between its members and the departments and agencies with whom they communicate with on a regular basis, AFPD has taken on the responsibility of providing consulting services to its members. Healthcare is one of the most dynamic industries there is, and the new department in AFPD hopes to help its members stay on top of the changes.

"The whole reason AFPD exists is to provide support to its members in a lot of different ways," said Kevin Tunison, President & CEO—Omega Benefit Strategies. "This is one big part. This is the finance part where they're spending money, and the whole idea for a business is to spend less money and bring more money in. We help them do that on the insurance side."

The Omega plan includes setting up a Medicare hotline where members of AFPD can ask questions about things such as billing, increases and changes to their plan.

“The Medicare hotline is there for AFPD members if they simply need help to get questions answered,” Tunison said. “Things like if they got a bill they don’t think they should have gotten, or if they get increases that they don’t understand; we can be there to help them understand or help them deal with the problem if there is some sort of issue.”

The new Medicare insurance division’s first role is advisory. However, if members decide that they do want to take steps toward changing their insurance plan, Omega has the resources to help make that happen as well.

“It’s [AFPD’s Medicare Insurance Division] also a resource to be active to approach companies large and small who have insurance coverages they paid for, and supply them with resources to maybe put second eyes on it,” explained Tunison. “Maybe they think they might be paying too much. A lot of people are and they don’t even realize it. A lot of companies are and they don’t even realize it.”

The partnership between AFPD and Omega is unique in that AFPD members are companies. AFPD is made up of both small business and also larger employers. AFPD’s Medicare Insurance Division aims to increase healthcare efficiency for both of these groups.

“We partner with a lot of associations who just have the end user as a single person,” Tunison said. “AFPD is unique in a way where it’s members are actually companies. You know, they’ve got large ones and small ones, and we’ll just be there to offer the resources.”

Tunison says one of the most common issues he sees are when people are not aware of the details to their group insurance plans. Tunison believes he will see a lot of changes come from sitting down with AFPD members and looking at those kinds of plans specifically.

“We run into people like this all the time,” Tunison said. “Smaller employers who are paying \$1,500 or \$2,000 a month for their health insurance and we can walk in and give them better coverage for 150 bucks. On a larger scale they’re also used to the same type of things. When they have current employees or even retirees who are in their general group, they end up paying eight or nine thousand dollars a month when they could save a thousand bucks a month for every one of them.”

Tunison hopes to help find ideal solutions for AFPD members, and he anticipates the benefits of the program to have a far-reaching impact. One of the ways that Omega plans to maximize their services is by using their network and bringing in other organizations when necessary.

“If we walk into a larger employer that has unique needs, we have people that we can bring into the table to look at it,” explained Tunison. “One of the things

that happens in the insurance world is everybody is afraid to bring other people in because they’re afraid to lose business to this guy or that guy. We don’t have that fear.”

Tunison began as a salesman, but started Omega Benefit Strategies after realizing he could find better ways to serve clients and help organizations do the same.

“AFPD was after somebody that they knew would be unbiased,” said Tunison. “Us doing that is what will continue this relationship. We will do business with people because we’re here and that will come as it comes. The goal is not to push for business, the goal is just to say that we’re here to help.”

The emphasis is placed on helping AFPD members be informed about how to maximize the value they get for their healthcare.

“It’s important to establish yourself as the person that’s hitting them right between the eyes and telling them the truth,” Tunison said “You know, there’s inconvenient truths and in our world, there’s a lot of paths of least resistance where people are just hitting with pitches, and they’re not lying to people, but there’s a lot of stuff that’s left out.”

It will certainly benefit AFPD members to have an organization working around the clock to help them find the best coverage options available for themselves, their families and their employees.

“The idea is to make sure that AFPD members are taken care of in the right way,” Tunison said. “Not just the way that most people do this, which is ‘I just want to do this and make some money, so I’ll fumble through it’ which a lot of times doesn’t make sense.”

Tunison started Omega because he wanted to help people and make a difference. This partnership with AFPD gives him a prime opportunity to do just that.

“I think the most rewarding part about this partnership with AFPD is being able to walk away knowing that you helped people,” said Tunison. “We’re all human, and everybody wants to help somebody.”

For more information on AFPD’s Medicare Insurance Division, webinars and finding an insurance plan that fits your needs, visit www.AFPDmedicare.org. ■



Reinventing a Community Favorite

■ BY STEPHEN JONES // DENHA MEDIA & COMMUNICATIONS

Picnic Basket Market has been a cornerstone of the Plymouth community for decades, but owner Al Jonna wants to keep the layout fresh and exciting for his customers.

The specialty grocery store has just been renovated in hopes of adding to the remarkable atmosphere Jonna has created for customers over the years.

Jonna got his first taste of store management at a very young age when his family situation forced him to get a job.

“My dad wasn’t able to work due to health reasons so I started at an early age, 16,” Jonna said. “I was working for other people.”

Jonna’s experience helped prepare him for store ownership, so when he got the opportunity to purchase his own store at the tender age of 21, the transition was smooth. One of the most important things he learned about managing a store was the importance of connecting with the community. It is something he carried over and implemented in his own business.

“The community loves us,” Jonna explained. “I do fundraising, I’m part of the chamber of commerce, and I love to network with the community.”

Part of that networking includes an annual Fourth of July barbeque that Jonna hosts in the parking lot of Picnic Basket Market. Fundraisers, volunteer work and participating in the Plymouth Chamber of Commerce Taste Fest are some of the other ways that Jonna connects with the community.

“We barbeque for our customers, and it just gives us a chance to connect with them even further,” Jonna said. “I mean, to us, our customers are really like family.”



When customers come into Picnic Basket, they can look forward to a wide-ranging product selection, friendly customer service and now, after renovations, several new amenities in the store. Some of the new renovations include a humidor, wine cellar and an indoor café area. Of the new renovations, Jonna is most excited about the new indoor café area.

“I wanted something nice for the customers to kind of add to the family feel that we have going on here,” Jonna said. “I have that seating area for customers to sit and talk, have a cup of coffee, and enjoy their neighbors, as well as the store.”

Connecting with customers doesn’t start and end with the new store features. Jonna gives a lot of credit to his employees for fostering the family environment in Picnic Basket Market.

“I have employees that have been with me for a long time,” Jonna explained. “The biggest thing is that they are passionate as well. They care for the business and for me as much as they care for themselves.”

Equally as important as his network of customers is Jonna’s affiliation with AFPD, which he feels helps keep him connected to the retail industry.

“AFPD is the best way to meet all your suppliers and know what’s out there as far as deals,” Jonna said. “I also get an opportunity to network with other professionals such as myself and talk about our wants and needs.”

Equipped with solid community relationships, a deep understanding of the retail industry and now some new digs, Picnic Basket Market is eager to continue to serve the community moving forward. ■

RETAILER: PICNIC BASKET MARKET

Location: Plymouth, Michigan

Employees: 40

AFPD Member Since: 2004

Slogan: “I love to network with the community.”





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Prepared Foods: An Alternative to Cooking

■ BY ASHOURINA SLEWO // DENHA MEDIA & COMMUNICATIONS

Research shows that in the short span of 15 years, Americans' inclination to cook has shifted so much so that only about 10% of Americans actually like to cook. With 45% absolutely hating to cook and the other 45% stating they do not care one way or the other about cooking.

With an overwhelming number of Americans no longer wanting to cook, prepared foods have become the preferred means of putting dinner on the table. As more and more people shy away from cooking, providing ready-to-go meals is a must for many grocery stores. Keeping an eye on trends and what their consumers prefer is a must for any grocery store that throws prepared foods into the mix.

"Throughout the years, we have noticed buying habits of our customers changing – mainly in the suburbs," said Phil Kassa, Chairman of AFPD and co-owner of Heartland Marketplace. "To be honest, with all the cooking shows on TV, we've been selling things that five years ago, we've never dreamed we'd be selling. In our Detroit location, there has not been much of a change, they still like to cook at home."

According to reports, there are a few reasons in which Americans tend to choose prepared foods instead of cooking their own meals, one of the biggest reasons is the ease and accessibility that comes with

buying prepared foods. After a long day at work, the last thing anyone wants to do is go grocery shopping only to come home and still have to stand in the kitchen and put a meal together. Prepared foods have changed the mealtime dynamics for many Americans and grocery store owners are racing to keep up.

"Do you think my wife cooks? She cooks twice a year; she's too tired," stated Johnny Pomodoro's Fresh Market Chef, Carl Hakim. "She's at work and she will come home at 7 or 8 o'clock and needs to rest. You're getting doctors and lawyers that are working, husbands and wives and after work they just do not have the time to cook."

The ease of picking up prepared foods, paired with optional customizability – depending on the grocery store – also makes opting for prepared foods a no-brainer. "They can buy enough for their family or for however many they want, they can put in special orders – they can call in, place their order and I will have it ready for them at a certain time if need be," said Chef Carl.

Even with the uptick in interest in prepared foods, some business owners find the latest numbers of only 10% of Americans wanting to cook is surprising and contrary to what they have observed in their own stores. "I am surprised the number is that low," said Kassa.

However surprising the numbers may be,

grocery store owners continue in their pursuit to provide what their customers want and need because of the large role that prepared foods play in the deli business.

"We try to cater to a lot of their needs, but I feel we are lagging behind the curve on prepared foods," said Kassa. "I think, if we were able to develop a 'Blue Apron' type of program, we'd more successful. Prepared foods are an extremely important part of our business today. They account for about 50% of our deli business."

For grocery store owners, it makes the most sense to turn to prepared foods in addition to the products already carried in their stores. "I think the next step is either hiring a chef, and expand our deli departments, or lease out space in our stores small restaurants, similar to what Tally Hall did in the 1980s and 1990s," said Kassa. "They were ahead of their time."

Some of the most popular prepared meals today at Johnny Pomodoro's is the cauliflower crusted pizza. He also has customers who order dozens of meals in advanced that they can freeze. "We have the millennials who are health conscience and then the seniors who really just don't want to cook anymore," said Chef Carl. "If you sometimes do the math, it could be cheaper for customer to purchase a prepared meal instead of the ingredients to make the same dish. "You might not have leftovers, but you will have a great meal and no work involved on your part to prepare it." ■





Valuation Discounts are Alive and Well

■ BY RANDALL A. DENHA, ESQ.*

Remember all that time and energy you put into figuring out what the proposed regulations under Section 2704 were all about? Well, you're going to want to try to find a way to get that back. The proposed regulations, the purpose of which was to limit the amount of discounts individuals take when gifting or selling interest in family owned entities, are going to be withdrawn.

The proposed regulations were finally issued almost a year later on August 4, 2016. Following the issuance of the proposed regulations, many planners urged clients to consider gifting or selling interests in family entities prior to the proposed regulations being finalized in order to take advantage of discounts while they were still available.

On October 2, 2017, the Treasury Department and the IRS announced that the proposed regulations will be withdrawn in their entirety. The proposed regulations, targeted at curtailing artificial valuation discounts, could have reduced (or even eliminated) discounts (primarily, lack of control and lack of marketability discounts) historically used when valuing gifts or other transfers of family-owned businesses.

Among other factors cited by Treasury, the proposed regulations are being withdrawn because compliance with the regulations would have been unduly burdensome on taxpayers

and could have affected valuation discounts even where discount factors were not created artificially as a value-depressing device.

The withdrawal of the proposed regulations means that family business owners who transfer ownership of part of their business to younger family members will still be able to make transfers at values that take into account appropriate valuation discounts. For example, a transfer of a 10% interest in a family business from parents to children does not represent a controlling interest in the business. The 10% interest is also not readily marketable and cannot be sold quickly like publicly traded stocks and other marketable securities. Therefore, discounts for "lack of control" and "lack of marketability" may still be applied to arrive at the value (for gift or estate tax purposes) of a minority, closely held business interest whenever the interest is transferred. ■

**Randall A. Denha, J.D., LL.M., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI. Mr. Denha continues to be recognized as a "Super Lawyer" by Michigan Super Lawyers in the areas of Trusts and Estates Law; a "Top Lawyer" by D Business Magazine in the areas of Estate Planning and Tax Law; a Five Star Wealth Planning Professional; Michigan Top Lawyer; Lawyer of Distinction; Best Lawyers; and a New York Times Top Attorney in Michigan. Mr. Denha can be reached at 248-265-4100 or by email at rad@denhalaw.com.*



“The withdrawal of the proposed regulations means that family business owners who transfer ownership of part of their business to younger family members will still be able to make transfers at values that take into account appropriate valuation discounts.”



CareWorksComp Educational Opportunities

In keeping with the back-to-school season and doing new things, CareWorksComp has a few educational opportunities to share with you that we hope you will consider: a Risk Reduction Workshop, and Two Hour Group Safety Training classes. Information for these is included here, as well as some updates from our Safety and Unemployment Departments and more thoughts on our strategic implementation of cost containment measures.

Risk Reduction Solutions to Ohio Workers' Compensation." Please see the image on the next page for details.

This workshop will offer valuable strategies to keep your BWC premiums down, we highly suggest attending this workshop. (*Attendance at the Risk Reduction Workshop does not count toward the BWC Two Hour Group Safety Training Requirement for the current 2017 Rate Year!)

TWO HOUR SAFETY TRAINING SESSIONS

We are also pleased to offer Two-Hour Safety Training which meets BWC's requirement for group rated and group retrospective rated employers. Again, please see the image on the next page for details.

OSHA ELECTRONIC FILING UPDATES

As a reminder, the electronic reporting of OSHA300A Log has been moved to December 1, 2017 (the online reporting form went live on August 1, 2017.) If you are not sure what your establishment's responsibilities are in reference to the electronic reporting standard, please feel free to contact Jim Wirth, at (614) 827-0370 or jim.wirth@careworkscomp.com.

MORE THAN 5,000 OHIO BUSINESSES ARE MISSING OUT ON REBATES FROM THE OHIO BUREAU OF WORKERS' COMPENSATION

The Ohio BWC issued more 160,000 checks in July as part of a \$1.1 billion rebate to Ohio businesses. According to the BWC,

there were 5,534 checks totaling \$9.8 million that Ohio businesses have yet to cash. Time is running out to cash them. One check is for nearly \$203,000 and 152 are for at least \$10,000.

Uncashed checks will expire 95 days after they were issued. The BWC recently emailed notices to the affected businesses. The bureau can reissue checks that aren't cashed, but there will be a delay.

For additional information, contact the Ohio BWC at www.bwc.ohio.gov or (800) 644-6292.

2018 GROUP PROGRAMS

CareWorksComp has sent group rating and group retro offers and renewals to our current clients; your business may be eligible for both programs (we refer to this as "dual eligibility".) We are happy to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your company. Please contact us at (800) 837-3200 and ask for a sales assistant with any questions.

UNEMPLOYMENT TAX SEASON

Unemployment tax season is fast approaching, and we offer you the opportunity to reduce this business expense through the CareWorksComp Claims and Tax Management Service. Last year, just one component from this program reduced our customer's annual unemployment costs by as much as 10%!

- Ohio Department of Job and Family Services

"Around here, however, we don't look backwards for very long. We keep moving forward, opening up new doors and doing new things, because we're curious...and curiosity keeps leading us down new paths." —WALTER ELIAS DISNEY

IMPORTANT DEADLINE COMING UP:

November 13, 2017 – Group Rating enrollment deadline. Please return your enrollment documents to be filed in the 2018 program. If you are already in group rating and qualify for the 2018 rate year, you will be automatically renewed into next year's program.

RISK REDUCTION WORKSHOPS

CareWorksComp is pleased to invite customers and non-customers to an exclusive Ohio Workers' Compensation Workshop: "How to Apply Intermediate and Advanced

- CareWorksComp can complete a common/joint rating analysis to determine your amount of savings. In addition, customers taking advantage of the common/joint rating analysis will also benefit from a special reduced service fee.
- To enroll, please contact Kammy Staton, our Unemployment Manager, at 614.526.7165 or kammy.staton@careworkscomp.com

MORE ON OUR COST CONTAINMENT STRATEGIES

With regard to Handicap Reimbursements, CareWorksComp guarantees our customers that we will review all lost time claims that are eligible for the BWC's Handicap

With regard to Lump Sum Settlements, we will only make settlement recommendations that produce a favorable outcome for the employer. When reviewing a claim for settlement potential, we will:

- Review current claims costs as the starting point for all settlement negotiations.
- Estimate and utilize future medical and compensation in the settlement proposal.
- Consider your program enrollment and the impact that a settlement will have on your participation (e.g. Group Retro refund impact.)
- Include the injured worker's current employment status as part of the settlement discussion.

Our dedicated Cost Containment Team is here to assist you at every step of the cost savings process! We are available to discuss your account and offer specialized recommendations based on your company's individual needs. ■

VocWorks

For additional training options, visit our website at www.careworkscomp.com



Promoting Health in the Workplace



If you want to have an impact on your employees' lives, one of the best things you can do is help them take care of their physical and mental well-being. When employees are healthy, they feel happier, more energetic, and are more engaged at work. Promoting health also makes good business sense: Healthy employees are more productive, take fewer sick days and cost the company less money for health care.

Sure, each company is different and there is no 'one-size-fits-all' wellness plan. But here are some good practices to get you started down the road to employee wellness:

ENCOURAGE EMPLOYEES TO DOWNLOAD THE BCBSM MOBILE APP

Your employees don't want to waste time finding the information they need, which is why the BCBSM mobile app is so crucial. It provides quick access

to claim updates and coverage details, helps them manage their Health Spending Accounts, and connects them to a 24-hour nurse line, the Find a Doctor tool and more. Using the app puts everything under the health insurance umbrella in one place – giving your employees one less thing to worry about.

CREATE A HEALTHY ENVIRONMENT

Small adjustments to your office environment can make it a lot easier for employees to be healthy at work. You could choose to make your business tobacco free, supply healthy snack options in the kitchen and vending machines, or give the option of having a stand-up desk or exercise ball instead of a desk chair.

TWEAK YOUR COMPANY CULTURE

Even small modifications to how your business operates can show employees that you value their

health. Give them the option to have walking meetings instead of sitting in a boardroom, encourage people not to send late-night work emails, and bring in experts on stress management to talk to your team.

ALLOW FAMILIES TO GET INVOLVED

A healthy lifestyle doesn't just happen at work—it also needs to continue when an employee goes home. That's why it's a good idea to allow your employees' family members to benefit from company health initiatives. For example, if the whole office is competing in a 5K or participating in a weekly step challenge, encourage people's relatives to participate as well.

KEEP LINES OF COMMUNICATION OPEN

Make sure your employees feel confident they are making informed decisions about their health, and help them stay up-to-date on the newest health trends. You can do this through email blasts, newsletters, infographics and meetings. Encourage employees to submit ideas for other wellness initiatives or company culture changes—it's the best way to ensure all health needs are understood, managed and met.

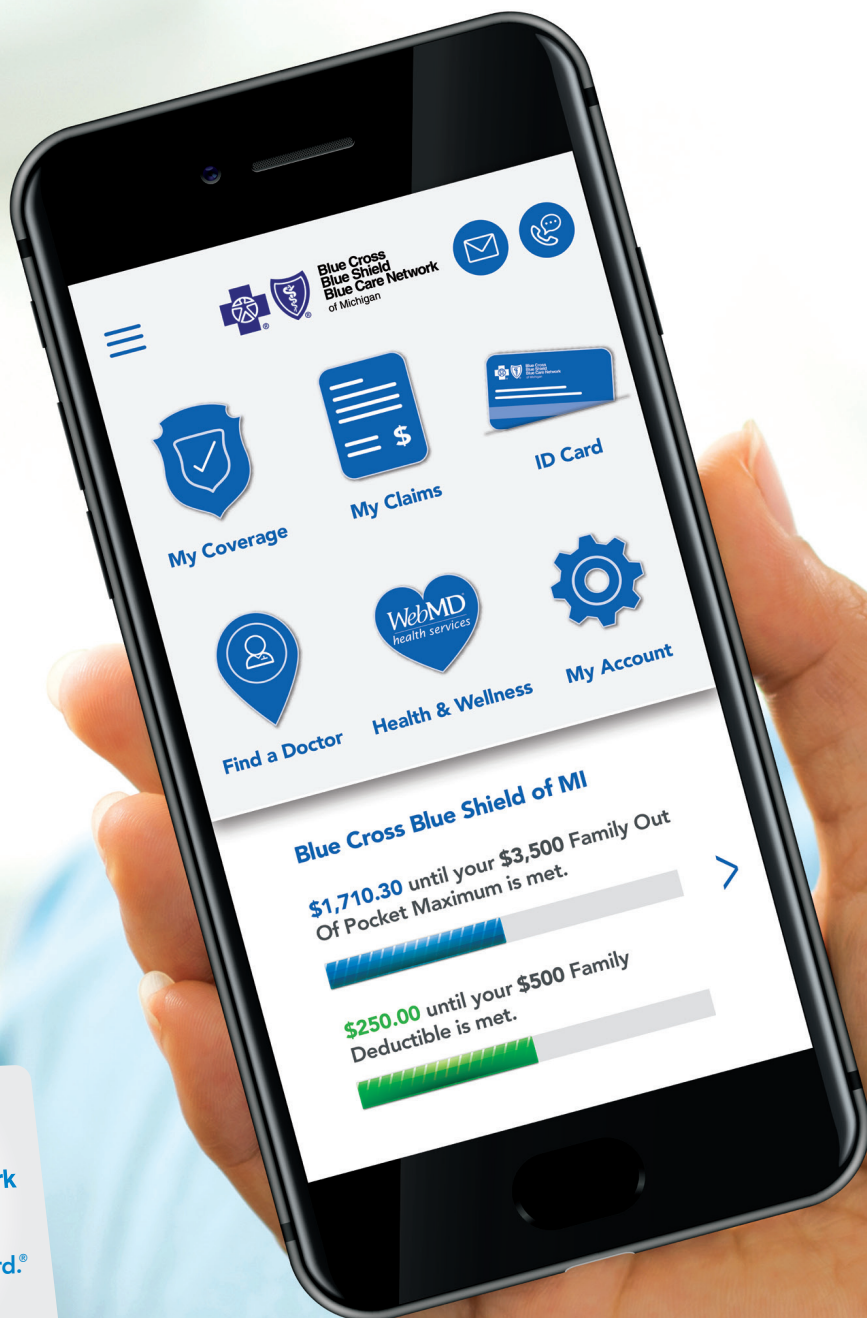
Challenge your company to give the power of health to its employees – it will make the world of a difference. ■

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Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

R069001



Fast-Casual Pizza Heats Up

Across the country, more restaurants are serving up unique pies in a quick environment

■ BY NACS ONLINE

A relatively young concept, fast-casual pizza is taking off, with affordable, dine-in pizzerias springing up all over the country, Eater reports. Pie Five, Pieology, MOD Pizza, Blaze and Martina all promise quick, fresh pizza made to order.

Pizza now represents the biggest slice of the fast-casual restaurant sector with 37%, followed by seafood (25%) and healthy (21%), according to Restaurant Business. “You could put pretty much anything on a pizza,” said Heather

Lalley, an editor for Restaurant Business. “You could be wild and creative with ingredients; you could differentiate with ‘premium,’ ‘high-quality,’ ‘natural,’ ‘organic’—buzzwords that fit into a lot of things consumers are looking for.”

For example, Blaze Pizza serves 11.5-inch pies with crust choices (including gluten-free) and toppings (including vegan) that are cooked in two to three minutes. The price of around \$8 per pie contributes to its popularity, said Jim Mizes, president/CEO of Blaze Pizza. “We love to say: We target millennials, we’re a useful brand,

but we throw a tent big enough for everybody, five- and 65-year-olds,” he said.

Mizes also taps into the local community by having regional pizzas on the menu, such as alligator in New Orleans and giardiniera peppers in Chicago. However “artisanal” the atmosphere, fast-casual places like Blaze Pizza uses pre-measured ingredients and mixing machines for much of the work to keep labor costs down and consistency up. Some fast-casual pizzerias have even gone rectangle to draw in customers. ■

Consumers Prefer Shopping for Groceries in Stores

Even frequent internet shoppers eschew ordering groceries online

■ BY NACS ONLINE

Most U.S. shoppers prefer going to the supermarket than ordering groceries online, a new Reuters/Ipsos poll finds, Reuters reports. That survey calls into question just how much Amazon’s buying Whole Foods would change the grocery channel.

The poll found that 75% of online shoppers said they rarely or never buy groceries online. Even the majority of those who frequently buy online (nearly 60%) said they either don’t purchase

groceries online or only do it a few times annually. The survey also discovered that about 60% of adults said their local grocery store came out ahead on convenience, price, quality and selection.

However, the Food Marketing Institute and Nielsen both predict that U.S. online grocery sales will blossom from \$20.5 billion (4% overall) last year to \$100 billion (20% overall) by 2025. Amazon has been working on enlarging its online grocery slice for years without much progress, which appears to indicate that “brick

and mortar is not dead yet,” according to Roger Davidson, a grocery consultant.

But attitudes about shopping for lettuce and apples online will likely change. “The fact that few people want online grocery shopping now doesn’t mean they won’t want it tomorrow,” said Andrew Wolf, an analyst with Loop Capital.

Meanwhile, Walmart is offering SNAP recipients in certain markets the option of ordering online groceries. The discount retailer announced earlier this month it would be doubling down on its grocery offerings. ■



Healthy Solutions

What are customers looking for in good-for-you snacks with healthy ingredients?

■ BY NACS ONLINE

Two years ago, organic product sales increased more than 10% year-over-year, nearly tripling the growth of the food market overall, according to the Organic Trade Association. Today, 75% of households now regularly purchase organic foods, especially in urban and suburban markets.

Despite this overwhelming uptick in what customers are searching for, convenience stores are often behind the curve when it comes to providing their patrons with “healthy” options that also qualify as inexpensive and fast—the hallmarks of food offered in c-stores.

What are customers looking for in a “healthy” snack of beverage? Here are a few major characteristics:

- “Real” Ingredients. Due to the understanding of adverse effects that many common chemicals in food can cause, it’s important to health-conscious purchasers that they can easily read and understand ingredient lists of packaged food.
- Protein Content. A focus on the need for quality protein is a hallmark of most healthy diets, making high-protein foods a must.
- No Sugar. Foods with low or no sugar are much harder to come by than most people realize

when they begin examining food labels, so providing tasty foods that don’t contain sugar is a massive plus for any healthy product lineup.

- Diet-Friendly. Whether it’s organic, vegan, kosher, Non-GMO, gluten free, or any other specialty dietary need, it’s helpful for consumers to recognize their need listed on displays or packaging. This shortcut is especially key for convenience stores, allowing customers to decrease the time they spend making a selection.
- Meal Replacement Snacks. In recent years, dietitians have impressed the importance of several small meals throughout the day, rather than the three to which many people have become accustomed. Providing nutrient-rich snacks that can serve to replace a meal is a must-have when it comes to quick and healthy options.

For many convenience stores, this product line development can

be an arduous task that requires a lot of trial and error. However, more companies such as Esstar, provide an easy way to bring healthy snacks to retail. Esstar founder Krista Anderson wanted to bridge the gap between consumer demand and c-store owners with “Krista’s Healthy On The Go” displays that give customers information and healthy options. ■



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


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publishers statement

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