THE VOICE OF INDEPENDENT RETAILERS // VOL. 28, NO. 6 // JUNE 2017

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Consolidation Among Grocers Leads to Competition, Collaboration

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Creating Trusts for Your Children



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\$1,040	2/01/00/000

*Based on \$1,000 non-tobacco purchases weekly

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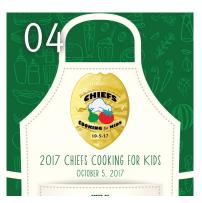
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CHIEFS COOKING FOR KIDS

Some of Metro-Detroit's finest top brass will be cooking for kids. The AFPD Foundation has joined forces with The Youth Connection to host the 5th Annual Chiefs Cooking for Kids Fundraiser.



THE SIMPLICITY OF SELLING HEALTHIER FOOD

According to the Centers of Disease Control and Prevention, a recent study reported that more than one-third, or 36.5%, of U.S. adults have obesity. And according to the Global Burden of Disease Study, over the past 30 years, the percentage of people worldwide considered overweight, or obese, has increased to 28% in adults and 47% in children.



COVER STORY // CONSOLIDATION AMONG GROCERS LEADS TO COMPETITION, COLLABORATION

Consolidation in the industry shows no signs of slowing down as it accelerates well into 2017. This acceleration is forcing business owners to reevaluate their business models and adapt to the times. From adding products to upgrading their stores, business owners are reaching for a multitude of methods to stay ahead, big or small.



chairman's message

PHIL KASSA // AFPD CHAIRMAN

Never Stop Learning

s a third generation grocer I am very proud of the longevity and accomplishments my family business has achieved over the years. My family has been in the grocery business in the Detroit Metro area for close to 75 years and one thing that remains consistent is constant change in our industry. My grandfather, my father, and my uncle worked hard to give us this opportunity to continue the family business, but our supermarkets today are so different than those we grew up in. In addition, we all know many of our kids do not want to follow in our footsteps in our ever-changing industry. So we face an ultra-competitive industry where every channel is selling everything and very few niches remain while succession planning remains on our minds as we consider doubling down on our small business wondering who will pass the baton to.

In this ever changing and shrinking industry, I sure am thankful for AFPD. I have learned and continue to learn so much from AFPD and its resources. I encourage retailers to consider running for the AFPD board of directors because you learn so much from other small business owners you serve with, including liquor stores, gas stations and even vendors. If you would have told me ten years that I would consider adding a gas station to one of our supermarkets, I would have called you crazy, but we need to take a close look at the leaders in our industry as we try to create and solidify our niche in the marketplace. If great companies like Kroger and Meijer and many others are using gas stations to push customers inside their grocery stores, we should look into it as well.

As small business owners, we need to learn about the latest industry trends and our competitors' strengths and weaknesses and then focus on what we need to do to remain viable and grow our business. If that means we move into prepared foods or organics then we should learn about how to do so in a successful manner. A lot of people do not know how fortunate we are at AFPD to have our current AFPD administration led by our President and CEO, Auday Arabo. They work so hard in everything they do to protect our interests. Even as a board member, I never realized how much they did until I became Chairman of the Board.

We are so excited about our big WIN in Ohio where our legislation has established sales incentives for retailers which the Ohio Lottery just rolled out. We continue to work on codifying the half mile rule in Michigan and monitoring the difficult legislative atmosphere in Illinois. The AFPD Foundation is also busy with our upcoming scholarship luncheon where we will be giving out 39 scholarships this year, valued at close to \$60,000. Also, I am very excited about the new AFPD Foundation partnership with the Youth Connection and I am looking forward to the Cooking with Chiefs event where law enforcement and first responders show off their cooking skills to benefit kids.

We represent so many great independents we can learn from in each channel. I encourage members to learn from one another using AFPD venues and resources. For instance, more retailers in the Detroit Metro area, and in all over our region, should institute a food rescue policy with their local food bank or food rescue organization. It is the right thing to do and it is a tax write off! I have heard some store owners claim they do not have any waste. For those of us who have lived this industry, we all know that is not an accurate claim. I hope to see you at an AFPD event in the future, but in the meantime, please know the AFPD staff is here to serve you, so feel free to contact me or the office if you ever need anything. God Bless.

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afpd corner

Chiefs Cooking for Kids

AFPD partners with the Youth Connection on an annual event for area youth

ome of Metro-Detroit's finest top brass will be cooking for kids. The AFPD Foundation has joined forces with The Youth Connection to host the 5th Annual Chiefs Cooking for Kids Fundraiser.

"Our goals surrounding helping children through programming and scholarships aligned very well," Grenae Dudley, Ph.D. President and CEO of the Youth Connection. "Our interaction with the AFPD team has also been excellent so we are happy to partner with them for Chiefs Cooking for Kids."

The chief's cook-off competition supports area youth. Metropolitan Detroit Chiefs of Police, Fire and other public safety agencies will don chef aprons and hats on Thursday, October 5th, 2017 from 5-8 p.m. in support of Detroit's youth at the Max Fisher Music Theater in Detroit.

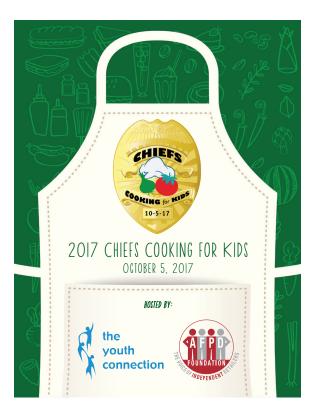
"We believe the partnership with AFPD adds an opportunity for youth from each of the municipalities to benefit from the event," said Dr. Dudley. "Our partnership will help us expand the size and scope of the event and resources to benefit youth we mutually serve."

AFPD is helping further develop the event. "We attended this event last year and knew that it was a perfect fit for the foundation and the work we do with the Scholarship Program," said Auday Arabo, President and CEO. "The winning Chief will have a scholarship named after him or her for that following year."

Guests will enjoy an evening of great food, fun and music, and elect who will be crowned Metro-Detroit's 2017 Chief Chef. A silent auction to benefit The Youth Connection will be held during the event with a wide variety of items for sale.

"We are adding a VIP reception for guests to meet and greet with the Chiefs before the event starts," said Arabo.

Chiefs Cooking for Kids brings together a widerange of law enforcement and fire officials' favorite recipes in a community-wide effort to raise money for The Youth Connection, a non-profit 501(c)3 agency that connects our youth to a brighter future.



Chiefs Cooking for Kids was introduced by The Youth Connection Board of Directors and started as Pastors Cooking for Kids. In 2013, the board members recommended they capitalize on our decade long partnership with Detroit Fire and Police Departments.

They enlisted the help of Detroit Police Department and Detroit Fire Department to help us spread the word and get metropolitan Detroit Chiefs of Fire and Police Departments involved. Chief Shadd Whitehead from Livonia and the late Chief Keith Rowley "were excited to become engaged and in subsequent years served as our co-chairs for the event and encouraged chiefs in Southeast Michigan to participate," said Dr. Dudley.

The event has grown each year. "We believe this could be the foundation's signature event," said Arabo. "Youth Connected created a strong foundation that we know we can build upon."

The Chief whose dish gets the most votes will be crowned the winner and will receive the title of Metropolitan Detroit's "Chief Chef."

"We hope that Chiefs Cooking for Kids grows to be a 'must-attend' annual event in Detroit that brings together law enforcement, fire officials, local businesses and attendees throughout Southeastern Michigan to enjoy an exciting, fun-filled evening in support of youth," said Dr. Dudley. "We hope the event also continues to effectively raise money for The Youth Connection programming and AFPD scholarships so it benefits all involved.

afpd flashback



An advertisement from the June 1967 AFPD magazine, formerly known as The Food Dealer.

resources

The Simplicity of Selling Healthier Food

■ BY KRIS HARRIS // DENHA MEDIA & COMMUNICATIONS

According to the Centers of Disease Control and Prevention, a recent study reported that more than one-third, or 36.5%, of U.S. adults have obesity. And according to the Global Burden of Disease Study, over the past 30 years, the percentage of people worldwide considered overweight, or obese, has increased to 28% in adults and 47% in children. However, the report goes on to say that consumers have a strong desire to change these facts by taking control of their health. Half of the global respondents in Nielsen's Global Health & Wellness Survey say they are actively trying to lose weight, and they are doing so by making more healthful food choices.

These facts point to an opportunity for retailers, by providing healthier foods in their stores. Since stores, from c-stores to grocery stores, have found success selling healthier food in various ways, there isn't one solution that will fit all types of retailers.

For members who own grocery stores, Kroger launched a Kids Fresh Friends program that was created to build awareness about healthy eating and the fresh fruits and vegetables they have to offer. The program provides a fresh fruit or vegetable, from the produce department, every month to kids under 18. "Kroger Kids Fresh Friends program, kids are able try new foods they may have not before tried for free and are learning to like them," said Rachel Hurst, Public Affairs manager at Kroger. "Each child has his own card, that looks like a credit card, and when he goes to the register he gives the cashier the card to scan to make sure they don't get charged for the product."

The initial reaction has been very positive. "Kids love having their own card and getting something to try," said Hurst. "The parents love it even more because their kids are getting something free, that is healthy and they are learning to eat healthier along the way."

C-store members can look at the recent changes at CVS, as a way to increase healthier choices by customers. Just three years after eliminating the sale of tobacco products, the chain store has decided to put the squeeze on the space it allocates for junk food. The additional room will be given to healthier foods. This new format is expected to roll out to hundreds of stores by the end of 2018.

While the store won't completely eliminate selling candy bars and soda pop, it will set aside 100 feet of aisle space to nutritious foods. Those stores that have already gone through the redesign, have seen a 2.5% increase in sales on average.

As the demand for organic fruits and vegetables continues to rise, there are a couple of ways retailers can increase the sales of these items. Labeling and signage is an effective way to catch a shopper's interest. "We're going more into organic and labeling is the easiest way to sell them," said Johnny Karmo, owner of Market Square. "There's a new label that says, 'U.S. organic,' so when customers see that label, they know it's a true organic product. We put the organic right next to the regular product, so they can compare pricing, looks, and feel."



With more and more stores preparing food on-site, retailers also have the opportunity to sell healthier foods by using healthier items in their prepared foods. "We use Amish chicken in our chicken recipes, and we make most of our other prepared foods using Amish chicken, explained Karmo. "Sometimes we'll make items with organic beef, but not a lot, because it can get pricey and people don't want to pay the price."

Aside from fresh produce and meats, other areas to consider are the non-perishables of your store. "Even manufactures are making organic cereal, and organic canned foods," said Karmo. "So, there's a lot out there nowadays because there's a bigger demand for it."

Other ways to entice health conscious customers is to have kiosks on location that provide healthy recipes. This new trend helps give shoppers recipes to try that will help them achieve their goal to lose weight and eat better. Having needed ingredient items nearby, is a perfect way to simply things for an interested customer.

In an article on aHealthierMichigan.org, a website sponsored by Blue Cross Blue Shield of Michigan, "Fruits and vegetables are cornerstones of a healthy diet." However, the article then raised the question, "With how healthy fruits and vegetables are, why don't people always eat enough of them? For some, it's that they don't like the taste, but for others it's that they don't know how to prepare them."

Retailers can help customers who are looking for ways to add fruits and vegetables into meals, and breakfast is the perfect place to start. The article goes on to say, "Smoothies are a great healthy breakfast option that can involve either fruits or vegetables. The goal is to have at least 5 half-cup servings of fruits and vegetables per day." So, pairing healthy items together can be a great eye-catcher. Try placing oatmeal next to fruits, such as blueberries or strawberries, and granola by the refrigerated section close to the Greek yogurt.

Retailers have options when providing healthier foods for customers. Some ways involve getting creative in the allocation of space, while others simply require providing information for those who may not know where to start. Whatever works best for you, providing healthier options can go a long way to helping your customer live better and achieve their wellness goals.

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Summertime Updates

et ready for EuropayMasterCardVisa (EMV) upgrades. By now most of the retail operations are up-to-date on the inside cash registers and pump controllers, but a lot of work needs to be planned and executed on outside fuel dispensers. The deadline is two years away, but equipment and competent installation personnel are, and will be, in short supply. Plan now to upgrade CRINDS readers or purchase new dispensers. This will be a huge expense and you need to start planning now.



BOX IT. DONATE. SAVE.

Join Basim Shina, owner of Imperial Fresh Markets, and other smart metro Detroit grocers who donate wholesome surplus and unmarketable food to Forgotten Harvest. We donate it directly to hungry families in your community. It costs nothing, takes no extra time, and we'll pick it up. In fact, you save money on dumpster fees, and your donation is taxdeductible. **Contact Hannah Miller at (248) 967-1500 ext. 113 or hmiller@forgottenharvest.org.**



Michigan Class "A" & "B" UST certifications issued in 2012 are beginning to expire. The good news is: if you are already certified you will receive an expiration/renewal notice from the International Code Council indicating that you can renew by mail without taking an additional exam. But you must still pay the \$75.00 per certification fee to renew for five more years. Of course, if you are not yet certified you will be required to take the Class "A" or "B" exam to initially receive your certification.

The UST inspections will continue, so be sure you are up-to-date on the tests, paper requirements, and cathodic protection tests that are regularly required.

Another reminder, keep all your "original" tobacco invoices for the last four months readily available for an unannounced inspection by the Michigan State Police (MSP). If your accountant wants invoices, provide the accountant with photocopies. To comply with Michigan law the "original" invoices for cigarettes, cigars, and "other tobacco products" for the last four months of purchases must be available on demand by MSP inspectors. MSP will not wait for you to drive from home to retrieve the invoices from your locked office! They will start to confiscate tobacco products that they cannot match-up with invoices. I suggest keeping at least the last four months of "original" invoices in a special envelope marked "Tobacco Invoices" very near your cashier station. And make sure your employees are aware of the requirement to show that envelope to the MSP. The MSP inspectors may visit in plainclothes. You have the right to ask for MSP identification from each person doing the audit (inspection). You can also ask for a business card from at least one inspector in case you need to discuss the inspection after they leave your premises. By all means, be polite!

Any time is an appropriate time to remind employees to ask customers for ID's and not sell tobacco and/or alcohol to underage customers. Both local and Federal tobacco inspectors have been charged with doing "compliance checks" for tobacco selling. That includes selling to underage buyers and checking for proper signage. If "prevention" folks come to visit, listen to what they have to say. They can usually help you get compliant and provide you with employee training material. They are visiting to help you; give them some of your time.

Our AFPD website now has a listing of TiPS, UST, and ServSafe training dates through the end of 2017 for Michigan. Plan your employee training schedules using this tool.

Enjoy the Summer. Call me with any queries.

tobacco news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM



Dripping: The New Dangerous Trend Among Teens

ripping is a potentially dangerous new vaping trend which involves dropping e-liquid directly onto the hot coils of an electronic cigarette to produce thicker vapor smoke. It is estimated that a quarter of teenagers who have tried e-cigarettes have also tried dripping. Teens reported they dripped because the flavor tastes better, produces a stronger throat hit sensation, and allows them to quickly change from one flavor to another without wasting any e-liquid.

Dripping attracts teens who use vapes because when they inhale the vapor and blow it out of their mouth or nose it creates a monster cloud of smoke. The vaper can create all different kinds of smoke tricks and shapes such as dragons, volcanoes, and hearts. There are even vape festivals and competitions that are exclusively devoted to smoke tricks that have become enormously popular in the vaping community.

Dripping is different from the normal e-cigarette use that slowly releases the e-liquid onto a hot atomizer, because it exposes users to higher levels of nicotine as well as to harmful non-nicotine toxins such as formaldehyde and acetaldehyde. Human exposure to these known carcinogens have been associated with an increased risk of developing cancer. These compounds are also linked to chronic obstructive pulmonary disease, a progressive disease that makes it difficult to breathe.

Inhaling toxic compounds is not the only safety risk associated with the practice of dripping. There is also a greater risk of incidental skin contact with the handling of e-liquid. E-liquids typically contain nicotine, which if absorbed through human skin can produce side effects such as nausea, headaches, skin



rash/irritation, chest pains and heart palpitations. Often times a vaper will get e-liquid in their mouth, either by faulty products or just misuse. E-liquid in the mouth is poisonous. The exact amount of nicotine required to kill someone is dependent on the person's height, weight, age and health. Just less than a teaspoon can be a lethal dosage for adults and children.

The Food and Drug Administration (FDA) now regulates electronic cigarettes. The goal of the new regulation is to prevent youth from starting to use e-cigarettes, help consumers better understand the risks of this product, prohibit false and misleading product claims, and prevent new tobacco products from being marketed unless a manufacturer demonstrates that the products meet the relevant public health standard. Retailers should continue to do their part, in support of federal law and state law, by checking identification to ensure they don't sell e-cigarettes to anyone younger than the law permits.

Sources:

2. Unknown. "I Got E-Liquid In Mouth." Vaporizingtimes.com. February 9, 2016. Pgs 1-3. Vaporizing Times.

^{1.} Scutti, Susan. "Teens Use E-Cigarettes for 'Dripping," Study Says." CNN.com. February 7, 2017. Pgs 1-7. CNN.

^{3. &}quot;Notice to Industry: Additional Tobacco Products Now Regulated by the Food and Drug Administration"; Food and Drug Administration, May 6, 2016, www.fda.gov/downloads/tobaccoproducts/labeling/rulesregulationsguidance/ucm499743.pdf

michigan lottery report



ARIC NESBITT // MICHIGAN LOTTERY COMMISSIONER

New Fast Cash Instant-Win Draw Game Expected to Generate Excitement; Boost Sales

layers like new games that offer exciting prize options and new ways to play. Lottery retailers are looking for games that bring players into their stores and

boost sales. The Lottery team focuses on both of those perspectives when developing games and bringing them to the market.

We expect to hit the mark for both groups with an exciting new instant-win draw based group of games called Fast Cash. Fast Cash games feature a progressive jackpot that grows all day long. Fast Cash games will offer players a variety of themes, play styles, and prices.

Over the years, Lottery players have proven that they are very loyal to their favorite games. For instant game players, Cashword and Wild Time have been two of the most popular game themes offered by the Michigan Lottery. The Lottery hopes to build on that popularity by offering Cashword and Wild Time themed games with the new Fast Cash style of play. Other Fast Cash

PULL TAB TICKETS // INSTANT TICKETS

NEW PULL TABS TICKETS:

On sale June 6th:

- MI 501 Slots '0 Cash \$1
- MI 599 \$15,000 Jackpot -\$2

PULL TABS GAMES SET TO EXPIRE:

Expiring June 12th:

- MI 539 \$10 Grand Cash \$2
- MI 549 Pub Cash 50¢
- MI 556 Casino Cash \$1
- MI 565 Detroit Red Wings \$1

NEW INSTANT TICKETS:

On sale June 6th:

- IG 216 Crusin' \$2
- IG 785 \$500,000 Bonus \$5
- IG 230 Millionaire's Club \$30

INSTANT GAMES SET TO EXPIRE:

Expiring June 5th:

- IG 719 2 for \$1 \$2
- Expiring July 3rd:
- IG 740 Monopoly Millionaires Club \$2

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

games at launch will be: Bowling Bucks, 20X The Cash, and Jackpot Slots.

Fast Cash tickets will range in price from \$1 per play up to \$10 per play and will print from Lottery retailers' terminals. We expect players to be very excited about the new Fast Cash games and the benefits it offers:

- There is no waiting for a drawing. Games can be played immediately
- When you play one of these games and have a winning combination, you win right on the spot
- Prizes never sell out
- All plays are Easy Picks, no playslips are necessary
- The terminal generates all tickets so there is no need to maintain ticket inventory

Along with instant win opportunities, Fast Cash also offers a progressive jackpot. Every Fast Cash ticket gives players a chance to win all or part of the progressive jackpot. A jackpot winner's prize is determined by the price of the winning ticket: a \$1 ticket wins 10 percent of the jackpot, a \$2 ticket wins 20 percent of the jackpot, a \$5 ticket wins 50 percent of the jackpot, and a \$10 ticket wins 100 percent of the jackpot.

All of the Fast Cash games feed into one jackpot, which grows with every ticket sold. The current jackpot amount prints on each ticket, so players always will know the amount of the jackpot up for grabs. Jackpot amounts also will be displayed on Lottery monitors and will be updated throughout the day. The jackpot may be won at any time, and as soon as the jackpot is hit, a new one starts again.

We are excited to launch the Fast Cash games. Research indicates they will be well received by Lottery players and increase store traffic for retailers and boost Lottery sales.

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



TOGETHER, WE HIT THE JACKPOT!

Thanks to your hard work selling Lottery tickets, you made 2016 a record-breaking year! Over \$888 million was contributed to the state School Aid Fund supporting our public school kids. Not to mention, \$1.8 billion was awarded in prizes, making good things happen for players. You and 10,000 other businesses across the state really hit the jackpot, with \$231 million in Lottery commissions earned.







ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Big Ohio Lottery Win for AFPD Members

he states two-year budget bill HB 49 continues to be the main focus of the Ohio General Assembly. As expected, the Ohio House removed all of Governor

Kasich's proposed tax increases, severance, sales and tobacco and alcohol. AFPD worked with a large coalition of various groups to successfully convince members of the House to act as they did. The House made over \$800 million in cuts as they said the state is looking at an \$800 million shortfall in tax revenues and they then passed HB 49 and sent it to the Senate which will have a short time to act as the fiscal year ends June 30, 2017; and a new budget must be in place that's balanced. AFPD will continue to work within the coalition to make sure tax increases on tobacco and alcohol are not put back in the bill.

The Senate has indicated they think the state shortfall is closer to \$1.2 billion and they are looking at serious cuts in spending and will be tempted to look at tax increases or doing away with tax credits. After the Senate makes changes and sends a bill back to the House, who will refuse to concur in Senate changes, the bill will then go to Conference Committee and that's where the real danger lies as three members from each House come to a compromise that will be sent to back to each body where a vote is either yea or nay. There will be little we can do once that conference committee report is released. The final bill will eventually go to Governor Kasich who has line item veto authority but if no tax increases are in the bill, he can't add them, he can only line item measures in the bill.

AFPD was successful in getting two amendments in HB 49, that were passed by the House; one would require state lottery commission to establish a program that would reward lottery agents who exceed expected sales by increasing their commission. The other amendment would require that if or when lottery sales are available on line, winning tickets must be cashed at a bricks and mortar store. Representative Anne Gonzales was responsible for these amendments and AFPD has met with Senator Bill Coley a member of the Senate Finance Committee hearing HB 49 and he has indicated he will do all he can to keep these amendments in the bill.

AFPD, at request of Senator Lou Terhar, Representatives Bill Blessing, and Bill Seitz had discussion with Jobs Ohio on making changes to the Ohio Liquor Law that would increase the number of permit holders in Ohio and emulate the Michigan system in many ways on how liquor is sold in Ohio. The call was very positive and AFPD will be following up with a meeting later this summer to continue these talks.

On the Political front, there are now 8 candidates to succeed Governor Kasich whose term expires in January 2019. With a May 8, 2018, primary date the campaigns have now begun in earnest, there are 4 candidates from each party, and possibly more to come. For the Democrats the four candidates are: Dayton Mayor Nan Whaley, former State Representative and Congresswoman Betty Sutton, former State Representative Connie Pillich and current State Senator Joe Schiavoni. Sutton is from Akron, Pillich from Cincinnati and Schiavoni from Youngstown. On the Republican side: U.S. Congressman Jim Renacci, Lt. Governor Mary Taylor, Attorney General Mike DeWine and Secretary of State Jon Husted. Renacci is from Wadsworth, Taylor from Akron, DeWine from Cedarville and Husted from Montpelier. Meanwhile, current Governor John Kasich continues to promote his new book by appearing all over the country and appearing on TV frequently bashing Trump, many see this as his opening salvo for President in 2020.

AFPD is only as strong as its membership, we need you to be active and to recruit new members as we strive to be the number one association in Ohio.





ohio liquor report

GERRY O'NEIL // OHIO DIVISION OF LIQUOR CONTROL

Getting People the Products They Want

s part of modernizing Ohio's Liquor Enterprise, the Division of Liquor Control has been working on many fronts to improve the experience for all stakeholders. While over the past year much of the

news about these efforts has focused on the upgrade of the technology infrastructure, also known as Phase 2 of the Liquor Modernization Project, the Division also has been working on improving other important aspects of the Liquor Enterprise.

One area of interest to bars and restaurants is steps taken by the Division to ensure access to the products customers want. Because being able to meet the demands of patrons is so important for a business's success, it's also an important priority for the Division. While the Division can't control those few-andfar-between production issues that suppliers are bound to face or those products with a limited allocation, there are other matters the Division is able to control. Below are several steps the Division is taking to ensure that bars and restaurants have access to the products they need.

ACCESSING SPECIALTY PRODUCTS

Last fall, the Division looked at the more than 3,000 products available in Ohio, and removed a portion of slow-moving products from availability. This Warehouse Inventory Reduction was initiated because there was very little demand for the identified products. Feedback from Contract Liquor Agencies indicated they were receiving products that weren't selling, which was taking up valuable space on their store shelves and in stock rooms.

But bars and restaurants responded, indicating that they needed some products that don't have a close substitute, also referred to as specialty products, for craft cocktails that are central to their business. And the Division listened.

We're excited about changes that now allow us to provide bars and restaurants the specialty products they need to keep up with the demand of patrons, while helping Agencies keep inventory in check and avoid oversupply. A new strategy will make some of these products available at strategic regional Agencies across the state. These Agencies will carry an inventory of specialty products to make them 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.

The Division is working with wholesale accounts, brokers and suppliers to identify the products that are being used and that don't have a natural substitute in order to develop a list of specialty products that will be made available through this process. More details, including timing and a list of products and Agencies where the products will be available for purchase, will be provided soon. Watch this publication and the Division's other communication vehicles for more information.

PLANNING FOR HOLIDAYS AND EVENTS

Summer brings warm weather, local events and holidays, leading to increased demand. To prepare for this, the Division increases Contract Liquor Agencies' shipments of seasonal products as well as products overall to ensure there is adequate supply for both wholesale and retail customers. Examples of this include supplementing shipments of Irish whiskey prior to St. Patrick's Day, increasing the supply in Agencies that support the Memorial Tournament, and providing Value Add Packages for all Agencies around the holidays.

This process will become easier with Phase 2 of the Liquor Modernization Process. The new system gives the Liquor Enterprise, Contract Liquor Agencies, and brokers and suppliers a single system view of near real-time inventory information, allowing for a quick response when supplies of a certain product is low.

Also, changes to the Liquor Enterprise distribution network will increase the efficiency and accuracy of deliveries to Contract Liquor Agencies, making it easier to get products to where wholesale and retail customers purchase them. The first change is the consolidation of four warehouses into two new facilities. The second change is a new warehouse management provider. DHL, a world-class global organization with U.S. headquarters in Westerville, Ohio, has been selected as the new warehouse management provider. DHL has experience with spirituous liquor and manages supply chain processes in New Hampshire and the Province of Alberta, Canada. The company's reputation with Suppliers is strong in both regions. In addition, DHL is well positioned to meet aggressive Liquor Modernization Project (LMP) timelines, with experience launching more than 450 new warehouses a year.

Efficient operation of the Liquor Enterprise is important to all stakeholders. Finding ways to make it easier for stakeholders to run their businesses benefits consumers, those businesses and the state. The Division is committed to doing what it can to facilitate business. Ideas and feedback from stakeholders are always welcomed and encouraged.



Consolidation Among Grocers LEADS TO Competition, Collaboration

BY ASHOURINA SLEWO // DENHA MEDIA & COMMUNICATIONS

onsolidation in the industry shows no signs of slowing down as it accelerates well into 2017. This acceleration is forcing business owners to reevaluate their business models and adapt to the

times. From adding products to upgrading their stores, business owners are reaching for a multitude of methods to stay ahead, big or small.

From grocery stores selling fuel to liquor stores carrying items usually carried in convenience stores, the industry is quickly moving away from what was once considered traditional. Businesses of all kinds are branching into different territories, creating not only competition, but a need to reevaluate and potentially collaborate.

"Competition has really become aggressive, and it's become a challenge because we are getting beaten up by the chains, online marketing and the convenience stores," said Phil Kassa, AFPD Chairman of the Board and co-owner of family owned grocers, including Heartland Marketplace. "The chain stores are fighting each other for the same dollar, and we've become the collateral damage."

As a result of consolidation, business owners are seeing less manufacturer and broker representatives actively in their stores. Business owners are finding themselves upscaling to stay above the water in an industry that is in constant motion.

With traditional segments of the industry bleeding into each other, retailers are forced to change to avoid being forced out. Many find themselves trying to set themselves apart from other retailers and their businesses. "It's out with the old, in with the new all the time," said Terry Farida, owner of Value Center. "We have to separate ourselves. We give phenomenal service, we have baggers at every counter, we don't believe in U-Scans, and we're owner operators in our store. That's how we stand out from everybody else."

Small business owners are finding that it's the small things, things that larger chain stores like Wal-Mart are

not able to do, that are keeping them in business and almost untouchable by larger stores. "You can't get the owners of Walmart, Kroger, Meijer, walking into their stores and greeting customers, we do that on a daily basis, day in and day out," said Mark Garmo, owner of Village Food Market. "That's what brings our customers back again. Everything boils down to the service."

As well as providing customer service that is far ahead of what any large chain could provide, business owners are also incorporating things that are novel to their respective business. Included are prepared foods in places like grocery stores and gas stations and restaurant-like settings in markets or grocery stores.

"Prepared food is a huge growth for us and, I think, in a lot of other stores and even C-stores and gas stations because everybody is doing prepared food now," said Garmo. "Everybody does it at a certain level. We have two executive chefs here with us, we can cook and be on par with any restaurant that is in the area."

As the industry continues to evolve, the unlikely marriage of various businesses proves to be a complex situation for many business owners in the industry. The coming together of these different businesses has forced retailers to reevaluate the ways in which they carry their businesses.

"We are reevaluating our business model," said Kassa. "We feel we either have to be upscale or very price sensitive. In today's world, there doesn't seem to be an in between."

According to Kassa, consolidation is effecting business in more ways than one. Aside from involuntarily forcing business owners to reevaluate their business models, consolidation has hurt both top line sales and bottom line profits.

The consolidation, continues, however. All the while completely shaking up the traditional model of what businesses are supposed to look like. Gone are the days in which fuel could only be found at gas stations and here to stay are the multifaceted businesses in which groceries and fuel can be obtained in the same flip of the hand.

"As a conventional grocer, gas stations and liquor stores keep taking small pieces of the pie from us, which leaves us less," said Tom Baumann, owner of Ric's Food Center. "We need to continue to smile more and do a few things better."

Continuing with their growth and evolution, AFPD has proved to be pivotal in helping members remain current as to what is happening in the industry. AFPD keeps the conversation about consolidation at the forefront. Even going as far as providing scenarios to retailers to prompt a reevaluation of their businesses so they remain viable in the future.

Comprised of grocery store owners, gas station owners, liquor and convenience store owners and even suppliers, AFPD is structured in a way that allows for ample and constructive communication between the various groups. There are bound to be disagreements, however, specifically regarding suppliers being offered membership in AFPD.

"I think suppliers and retailers go hand in hand," said Kassa. "Without the suppliers knowing our concerns, how can they react to them? It is more of a partnership. I think our primary suppliers, such as SpartanNash, SuperValu, etc. have to help their retailers in order to remain viable."

According to Kassa, having suppliers as members, business owners like himself are given an opportunity to create a partnership of sorts with suppliers. This partnership opens a direct line of communication between suppliers and business owners that would not be possible without suppliers being allowed membership. "They have experts in the field that will help us through whatever we need," said Kassa. "As well, without us as retailers, their buying power will diminish."

AFPD brings together more than just business owners, creating a united front. "AFPD has helped by having other retailers and wholesalers in the same room fighting the same fight, whether it's costly government regulations or having different ideas to enter the future," said Kassa. "Together, God willing, we can fight the fight. Individually we will all get crushed."

AFPD brings a diverse group of business owners together under one tent by way of membership. This gives members a way to communicate with their respective counterparts, such as retailers and suppliers, without having to look too far. With consolidation sweeping the industry as quickly as it is, this communication is a small factor that could have substantial influence on the direction a business goes.

"Any retailers that are not a part of the AFPD, or an organization that is respected like the AFPD (which there aren't many left) should become a part of that organization," said Kassa. "This is the most powerful way to get your voice heard. If you join, your rebates from programs the AFPD offers will more than pay for your annual dues."

retailer spotlight

Serving the Local Community for More Than 30 Years

BY KRIS HARRIS // DENHA MEDIA & COMMUNICATIONS

rt and Bill Konja purchased Vreeland Market, located in Woodhaven, back in mid-80's. "Running a business is what Chaldeans did in the old country, so we're good at running a retail business," said Art

Konja, co-owner of Vreeland Market. "And when I came to the states my brother Basil had a store in Detroit, so I worked with him. Afterwards, my other brother Elias and I started a store called Mike's Party Store in Dearborn Heights back in '83."

Art expanded the family business by opening another location in Woodhaven. It was with his brother Bill that he opened Vreeland Market. "We purchased the store in 1985 and over the years, we put a lot of hard work into it," said Konja. "We kept remodeling and expanding, as the business kept growing."

Built in the mid-70's, the store has strong ties to the community. It opened as N & J Market, but changed its name to Vreeland Market in 1976. "We have a unique operation here, because we have a little bit of everything," explained Konja. "We have a good liquor selection, a great craft beer selection, a nice wine selection, and a big deli."

Not only does the store offer a lot of product selections to their customers, they also offer postal service with extended hours. "We have a post office unit inside the store," explained Konja. "So even if you came in at 8 o'clock in the evening and you want to send a package, we'll accept the package and mail it the next day. So, for people who work late, we'll do the transaction and store it for you until it gets picked up the following morning."

For customers that are hosting a party, Vreeland Market offers both party trays, as well as a catering service for all occasions. "We do a lot of party trays and subs, but we established the catering over the years with events like graduation parties, New Years Eve, and the super bowl," Konja said. "People started to

RETAILER: VREELAND MARKET

Location: Woodhaven, Michigan Founded: 1985 Employees: 18 AFPD member since: 1998 Slogan: "Offering great selections, in and out service, from a knowledgeable staff."





really support the trend we had going, and it just kept growing." With their years of experience working with party stores, Art and Bill knew how important it is for customers to be able to sample products, which is why they offer in-store tasting. "A few years ago, the state of Michigan passed a law that you could do sampling, so a lot of our vendors, just about every weekend, have beer, wine or liquor sampling inside the store," explained Konja.

Aside from vendor-driven events, Vreeland also has its own special tasting events that help give back to the community. "Every three months or so, we do beer and wine tasting as a fundraiser," said Konja. "We work with a lot of local charities like those who are raising funds for someone who is battling cancer, or a baseball or hockey team. The events aren't at the store, but a community center, that can hold two to three-hundred people. We supply the beer and wine, and the food, and it helps people get a better idea of the varieties that we carry. It's a win-win situation."

Having a large selection of liquor in stock helps with the tasting events, but it's the new products that the Konja's get from companies like Benchmark Beverage that prove to be invaluable. "We support Benchmark because, really, when it comes to new items, you have to have some. It takes time to build a name, but if people like it, it will build a reputation. If one out of ten 'makes it', that's when you've hit the jackpot."

Vreeland has also benefitted from the work AFPD does on both the legislative front, as well as the programs it offers. "Auday has been doing a phenomenal job, and we're very happy with the work he's doing," said Konja, "especially lately, with the halfmile rule for instance. We also have the Lipari program through AFPD, which has been a big help."

Art and Bill have been serving the community for more than 30 years and with their wide selection of products, excellent customer service and outreach to local charities, there's no stopping them from being around for 30 more.

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where are they now?

Scholarship Winner Goes to Washington

■ BY ASHLEY KINASCHUK // DENHA MEDIA & COMMUNICATIONS

Foundation's luncheon to honor her being awarded an academic scholarship.

"There was so much excitement in one day," said Grace Lutfy. "My parents couldn't have been prouder."

Like most high school graduates, Lutfy was working a part-time job at a local yogurt shop. With plans to focus whole-heartedly on school full-time, the cost of college was a concern.

"It was not just about tuition, but what also worried me was the cost of books and living expenses," she said. "It all adds up."

The scholarship she received alleviated some of that worry and enabled Lutfy to follow her dreams of making an impact on United States foreign policy.

"[The scholarship] allowed me to receive an amazing education and led me to pursue incredible opportunities that have made me into the person I am today," she noted.

Since Lutfy was young, she had a love for history and appreciation of how the past affects the present. She even found a particular enjoyment in studying atlases, learning about various areas throughout the world, their landscapes and political boundaries. Her passion for the subject only grew as she got older.

While attending Marian High School in Bloomfield Hills, she excelled in history and joined United Nations focused-groups. Lutfy's dedication to her studies and her passion earned her acceptance to both of her top choice schools, Boston College and the University of Michigan.

"Choosing between my top two schools was a tough decision and one I was grateful to have had to make," she said.

She ultimately decided to accept the offer from the University of Michigan. There, Lutfy pursued her dreams of a career in foreign policy, working for three



years on counter terrorism research, as well as studying abroad in Greece. She graduated from the University of Michigan's Gerald R. Ford School of Public Policy in 2016 with a Bachelor's Degree in Public Policy, with a focus on International Security.

Since graduating, Lutfy now lives and works in Washington D.C. doing research in foreign and public policy.

"That's my passion," she said. "I want to really make an impact and you can in this field; you can make a difference"

Through her research, Lutfy uncovers crises happening around the world, determines how those issues impact the U.S., and what kind of decisions should be made based on those findings.

While her ultimate goal is to be the National Security Advisor for the U.S., she looks very much forward to a career in foreign policy, knowing the path she is on has enabled her many possibilities from being a foreign services officer for the state department to working with the Peace Corps.

Every year, the AFPD Foundation awards extraordinary students from Michigan or Ohio, like Grace Lutfy, academic scholarships. To date, the AFPD Foundation has distributed more than \$600,000 in scholarship funds, with the belief that supporting and encouraging educational growth continues to strengthen the voice for independent food, beverage and petroleum retailers in the Midwest.

To support the AFPD Foundation or the apply for a scholarship, visit afpdonline.org.

SAVINGS

When your business is more energy efficient, it's also more profitable-and DTE Energy wants to help make that happen. Take John Logiudice, owner of Florentine Pizzeria, for example. DTE worked with him to make some small changes that led to big savings. Simply installing a programmable thermostat, sink aerators, LED lights and a prerinse spray valve in the kitchen saved John around 10% a month on his energy bill.

If you'd like to manage energy use to save money at your business, visit dteenergy.com/savenow.





vino pick of the month



GREAT LAKES WINE & SPIRITS // Villa Maria 'Private Bin' Sauvignon Blanc, New Zealand

Forest fires start with a spark. Sometimes these forest fires are short-lived and do not go very far. And sometimes, they are virtually unstoppable. Such is the case of New Zealand Sauvignon Blanc...a 'fire' of sorts, all started by Villa Maria a relatively short time ago.

George Fistonich—of Croation heritage, like much of New Zealand's immigrants—was just 21 years old when he decided he wanted to be in the wine business. Quite an ambition for a very young man, especially since he was not from a wine producing family, but then again, there essentially were no wine producing families in New Zealand in 1961; New Zealand wasn't even a fully independent country until 1947. The 'wine industry' in New Zealand at the time consisted of VERY few producers, making mostly dessertstyled wines, much of it consumed by the immigrant population. But I the 60's, New Zealand's isolation started to diminish, hence exposing the populace to 'international' wines. Dry wines. Good wines.

A one-man show at first—with only 1 acre of grapes---he made up the name Villa Maria, thinking it 'sounded European'—and made his first wine from the 1962 vintage. Knowing that quality mattered, George was the first in N.Z. and one of the first in the world to pay growers based on the quality of their grapes rather than just the quantity, standard operating procedure in good wineries



today. By the 1970's, George had purchased an old winery, and led the charge in planting Bordeaux varietals in the Hawke's Bay area---an area now widely acclaimed for its Cabernet/Merlot blends. And of course, George was one of the first to recognize the quality and potential of Sauvignon Blanc grown in the South Island's Marlborough region. Indeed, the first New Zealand Sauvignon Blanc on the shelves in Michigan-in the early 1980's was Villa Maria 'Private Bin'....and it was a head-turner. It was similar to the best-selling Sauvignon Blanc's of that time---Sancerre and Pouilly Fume from France to be exact but prettier, rounder, sexier... and cheaper. So powerful has the attraction of NZ Sauvignon Blanc been ever since, we find many New World wineries now declare they make their Sauvignon Blanc in 'the New Zealand Style'. Even the folks in Sancerre have taken notice and their wines are slightly different (and better) than 40 years ago.

The reasons to recommend this wine to your clients are many:

- It's a value (around \$15 retail)
- It has very wide appeal: lovers of dry whites LOVE it, but it appeals also to the folks that usually like fruitier wines such as Riesling, and
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Recommend this wine, and make happy customers.

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legally speaking

Creating Trusts for Your Children

BY RANDALL A. DENHA, J.D., LL.M.*

Some parents want to benefit the children immediately with gifts or an inheritance, while others want to attach strings and continue to maintain protection. What are the concerns that have led many parents to reconsider their children's legacies? None are that unusual. One oft-expressed concern is that a child's inability to handle money or a freewheeling approach to spending is likely to mean that he or she will squander an inheritance. Another is that the child will use an inheritance to support a lifestyle that his or her parents find unacceptable. When an inheritance is substantial, sometimes parents feel that handing over a large sum will sap the child's ambition.

If your children are under age eighteen, you should have trusts for them in your estate plan, in the event you and your spouse should die before all your children reach age 18. If minors receive assets prior to reaching age eighteen, a guardian of the property must be appointed to take care of those assets for your child. A guardian of the property must be bonded (which requires annual premium payments), and the guardian must file a formal accounting with the court annually, along with a petition for approval. The guardian will need a lawyer, and perhaps an accountant, to assist with satisfying these requirements. The costs of all this are paid from your child's funds.

Alternatively, in your estate plan, you could direct that a

trust be created for each of your minor children at the death of you and your spouse. You can provide that the Trustee need not post a bond, and a Trustee is not required to file an accounting with the court every year. Creating a trust for a minor child is generally procedurally easier and less costly than leaving assets outright to a minor child and having a guardian of the property appointed.

Even if you expect your children to be over age eighteen by the time you and your spouse die, you may want to consider keeping assets in a trust for your children to "protect them from themselves" until they reach a certain age when you think they will be financially and otherwise mature. This could be age 30 or 35, or older. You may even want the trust to continue for their lives to protect the assets in the trust from future claims of your child's creditors, including in the event of your child's divorce. Assets that continue to be held in the trust are not subject to the claims of a child's current or future creditors.

Trusts created for your children can be extremely flexible. The trustee can have the power to make liberal distributions to the child for any reason you would like, or for no reason (complete discretion). At a certain specific age, the child can become a co-trustee of his or her own trust, and can have the power to remove and replace the co-trustee making the distribution decisions, thus giving the child enormous control over his or her own trust. Language may be included in the trust agreement to allow a child to use trust funds for

approved purposes; typically for "health, maintenance, welfare and education." On the opposite end of the spectrum, parents may want the funds to be untouched; some states allow the insertion in the trust agreement of what is known as a "spendthrift" clause, prohibiting the child from borrowing from the trust fund.

Sometimes parents establish "incentive trusts," which may match or double the income a child receives from his or her salary. The trust agreement also may provide that trust funds will be paid to a child only if he or she achieves a particular objective, such as obtaining a college or professional degree or holding a job for a certain number of years.

There are many reasons to create trusts, and each family's circumstances are different. It is important to discuss these issues with your estate planning professional.

*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; New York Times Top Attorney in Michigan and a Lawyer of Distinction in the areas of Estate and Tax Planning. Mr. Denha can be reached at (248) 265-4100 or by email at rad@denhalaw.com.

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Improve Workplace Culture by Understanding Communication Differences by Gender

Have you ever been frustrated when communicating with a person of the opposite gender?

Chances are, they might have felt the same way about you.

While inter-gender communications and the stereotypes that go with them is often joked about, the real-world implications can be detrimental, especially in the workplace.

Lenora Billings-Harris is an international consultant on diversity and business issues. She recently gave a talk to a crowd of mostly women at an International Women's Day event in Grand Rapids. She said the most important thing to keep in mind if you're feeling flummoxed by someone's communication style is that it's more than likely

BROUGHT TO YOU BY:



Blue Cross Blue Shield Blue Care Network of Michigan unintentional. Most people want to be understood and don't set out to undermine others.

However, cultural norms often influence the way men and women communicate, which leads to messages that can be misinterpreted. Billings-Harris said:

WOMEN THINK MEN:

- Are dismissive.
- Don't listen.
- Don't take women seriously and interrupt too often.

MEN THINK WOMEN:

- Talk too much.
- Don't speak up when they should.
- Are indecisive and complain without taking action.

Billings-Harris said some of this can be explained by the way we're socialized. Men are taught from a young age to be competitive, exhibit confidence, hide their emotions and use powerful language. Women



receive unconscious messages to be ladylike, to place an emphasis on their looks over their brain, and tend to diminish the importance of their contributions or use apologetic language.

"We apologize all the time," she said.

This expresses itself in the purpose of men's and women's conversation aims. Women express themselves to understand, support the conversation and to connect. Men talk as a means to fix problems and sometimes view conversation as competition in the way they "one-up" each other.

Understanding the differences in how men and women communicate is the first step in trying to understand if you're inadvertently shutting others down with your communication style. Men might want to try listening more and talking less, being aware that female team members or subordinates might feel stifled if they're constantly interrupted. Women might want to simplify their communication style, omitting unnecessary details and paying attention to statements that sound like questions, which can undermine your message.

Ultimately, Billings-Harris said when it comes to communicating across gender, there's no "wrong" way to communicate, just different ways. Research shows that diverse teams, particularly gender diverse management teams, achieve more, highlighting the need for both types of communication styles and genders. Every day, our job is to help you do the things you love doing.



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safety sense // ohio

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- Nearly 100,000 Ohio employers are currently participating in a group rating program.
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- On average, for every dollar spent on fees, CareWorksComp's clients saved \$11.00 in BWC premium, a 1000% return on investment.

GROUP RETROSPECTIVE RATING

- Rates are based on the results of an employer's workplace safety and cost control efforts.
- CareWorksComp has created two tiers – gold and platinum – with different projected savings levels for each industry group.

DESTINATION EXCELLENCE

- Several Destination Excellence programs are considered compatible with each other and allow employers to "stack" multiple discounts.
- These programs include: Industry Safety, Safety

Council, Drug-Free Safety, Transitional Work Grant and Performance Bonus, Go Green Discount, Lapse Free Discount, One Claim Program and 100% EM Cap.

DEDUCTIBLE PROGRAM

This program offers an upfront discount on employer premium rates for accepting the financial obligation (up to a deductible amount range of \$500 to \$200,000 per claim) on any new claim incurred during the policy year enrolled.

100% EXPERIENCE MODIFIER (EM) CAP

- The 100% EM Cap program limits the change to an employer's experience modification factor (EM) to no more than two times the prior year's EM.
- Available to both penalty and credit-rated employers.

UNEMPLOYMENT COMPENSATION

- Our comprehensive unemployment compensation program delivers unique, customized solutions to help our customers reduce and control their unemployment taxes.
- Receive help in contesting claims, preparing for hearings and detecting charge errors.
- CareWorksComp offers tax analysis, rate verifications, common ownership analysis to group payroll for lower tax options and voluntary contribution recommendations.

VALUE-ADDED SERVICES PROVIDED BY CAREWORKSCOMP

Many of these services are complementary to our workers' compensation group rating plans.

SAFETY & RISK MANAGEMENT WITH RISKCONTROL360°

This service provides occupational health and safety consulting to help prevent workplace injuries and reduce workers' compensation costs.

- Safety manual & policy assistance.
- Safety training.
- On-site safety audits.
- Safety program management advice.
- Injury Cost Analysis.
- Telephonic OSHA compliance consultations.

UNEMPLOYMENT CONSULTING SERVICES

This service is designed to help Ohio employers reduce unemployment tax rates through telephonic consulting focusing on the following issues:

- Improve hearing win ratio & claim results.
- Understand how to complete claim forms, file appeals & reduce overpayments.
- Tips for successfully protesting claims.
- Recognizing what types of separation issues can be successfully challenged.
- Understanding claim impact on tax rates.
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Prepared Foods Will Continue To Drive Growth



■ BY KARL SMITH, PRODUCE MARKETING ASSOCIATION // THE SHELBY REPORT

Prepared meals in supermarkets have gone from an intriguing trend to a force to be reckoned with.

Who is driving this trend? Millennials, of course. And they are driving it with gusto.

According to the Food Marketing Institute's "The Power of Fresh Prepared/Deli," a survey of retailers representing 8,000 stores, prepared foods accounted for 58% of the \$24 billion in U.S. deli sales in mid-2016, making them an emerging driver of growth.

FMI'S REPORT ALSO SHOWS:

- 69% of respondents reported growth of 5% or much higher in their prepared food departments compared to 8% that reported total store sales growth of more than 5%.
- 88% of the store banners polled said that they have a corporate executive chef on staff.

WANT MORE NUMBERS?

Technomic's Retailer Meal Solutions Consumer Trend Report showed that, in 2014:

- Supermarket foodservice sales grew 5.9%.
- Convenience stores increased 2.4%.
- Other retailers grew 3.5%.
- The overall restaurant industry grew at a slower rate than supermarket foodservice, 3.8%.

WHAT FACTORS ARE DRIVING THIS INCREASE?

According to a Datassential report on the state of supermarket prepared foods, "consumer perceptions of supermarket prepared foods have been rising. The top two reasons consumers say they are purchasing more prepared foods are because of improvements in the variety and the quality of prepared foods."

Technomic's report points out that lower prices and the convenience of buying a meal at the same time as groceries resonates with consumers. The report goes on to note influences such as shoppers being too busy or tired to cook as well as the use of premium ingredients, healthful options, freshness indicators, cleanliness (which impacts perceptions of food safety) and the variety of items offered.

Consumers also have shown an increased interest in control. Over the past three years, the number of shoppers who said they found a self-serve hot food bar appealing or extremely appealing grew more than any other category, from 51% to 60%. Combined with made-to-order options and self-serve cold food bars, retailers can meet consumers' desire to take greater control of meals, especially in terms of portion control and customization.

This recent growth has created optimism. Looking ahead, 75% of operators anticipate higher prepared food sales in 2017, Datassential found.

And why not? A survey of U.S. diners in Technomic's report showed that over a three-month period, 85% enjoyed a meal at a restaurant and 95% had a meal at home. Not surprising, but that same survey showed that nearly as many diners had a meal of grocery prepared foods (57%) as drive-thru restaurants (63%) and carryout restaurants (53%).

Like so many changes in society, Millennials are driving this trend.

The Technomic report also shows that, overall, the number of people who answered "yes" to "I'd like retail stores to offer more prepared foods that feature ethnic flavors/ingredients" increased 4%

express lines

(to 44%) from 2012-15. Meanwhile, the 2015 survey showed 56% of Millennials answered yes to the same question.

So there's been growth. And there's the potential for more growth. But this may be just scratching the surface.

Statistically, Millennials visit grocery stores less frequently than other generational groups. Fulfilling their desire for authentic flavors can bring them through the door.

CNBC quoted David Portalatin, VP of industry analysis at The NPD Group as saying "Give the Millennials what they want—fresh, healthier fare and a decent price and they will come."

The NPD Group called supermarkets offering a wide variety of prepared options "grocerants," a term that increasingly is being used. These "grocerants," according to The NPD Group, "received higher ratings for variety, healthy options, freshness and quality than traditional quick-service restaurants, according to The NPD Group information."

These qualities are important to Millennials and will remain a key part of their eating behaviors as they age, The NPD Group said.

"Millennials' interest in the benefits and experience supermarket foodservice offers will continue to be strong over the next several years," Portalatin said. "This forecast bodes well for food manufacturers and retailers who have their fingers on the pulse of what drives this generational group."

To sustain growth, retail operators and their suppliers will need to innovate with new dishes featuring seasonal, ethnic and unique flavors as competition escalates. Stand-alone meal solutions are emerging, while an ever-growing number of restaurants are rolling out grab-and-go and delivery options—all of which will encroach on supermarkets' quick, convenient occasions.

In addition to increasing convenience and variety, a key area of opportunity lies in offering more healthy options. The majority of consumers purchase foods with "health halo" claims more often at grocery stores than at restaurants, and as more consumers look for more healthful prepared foods, retailers should consider offering more fruit and vegetable dishes as well as utilizing more healthful preparations. Emphasizing healthfulness could help retailers position their offerings as a nutritious replacement for homecooked meals.

Kroger to Open New C-Store Concept

Kroger's convenience store division launches a new banner, Fresh Eats MKT

BY NACS ONLINE

The Kroger Co.'s convenience store division has unveiled its newest small format store, Fresh Eats MKT, and celebrated its grand opening on Friday, May 19th.

"Fresh Eats MKT is a fresh, new way to shop," said Jeff Parker, president of Kroger's convenience store division, which includes the company's small format stores. "We look forward to serving customers and offering fresh products, friendly service and convenient shopping in a way we've never done before." Fresh Eats MKT features made-to-order foodservice from its Fresh Eats Kitchen and includes mobile/online ordering and indoor/outdoor seating.

The small format store also offers a larger assortment of fresh products than area convenience stores, including fresh produce, meat, bakery and dairy as well as a wide selection of wine, beer and bulk nuts, mixes and candy. A drive-thru Kroger pharmacy, Starbucks, two Coke Freestyle machines and fuel pumps round out the offering.

Parker added that while the



convenience store, pharmacy and fuel markets are very competitive in Columbus, the launch of this new banner fills an important need.

Kroger's c-stores and small format division employs more than 10,000 associates who serve customers in 784 convenience stores in 18 states under six local banner names: Fresh Eats MKT, Kwik Shop, Loaf 'N Jug, Quik Stop, Tom Thumb, and Turkey Hill Minit Markets.

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Central Grocers Files for Chapter 11 Bankruptcy



BY KRISTEN CLOUD // THE SHELBY REPORT

On May 4th, Central Grocers Inc. announced that the company and all of its subsidiaries have voluntarily elected to file for relief under Chapter 11 of the Bankruptcy Code in the U.S. Bankruptcy Court for the District of Delaware. The company said it intends to use this court-supervised process to conduct an orderly sale of its Strack & Van Til stores and anticipates entering into a sale agreement with a stalking horse bidder in the near future.

Joliet, Illinois-based Central Grocers also is seeking to sell its distribution center in Joliet as it winds down its wholesale operations. The company said it has been cooperating with its lenders and expects to have access to sufficient liquidity to continue operating its stores and while closing down the distribution center.

STRACK & VAN TIL STORES REMAIN OPEN FOR BUSINESS

All 22 Strack & Van Til, Town & Country Market and Ultra Foods

stores in Indiana and Illinois are open and serving customers, Central Grocers emphasized, noting that employees are being paid as normal. Strack & Van Til intends to pay vendors in full for goods and services provided on or after the filing date, May 4, 2017.

Jeff Strack, president and CEO of Strack & Van Til, said, "Our stores are open, and we are as focused as ever on supporting our customers and providing the legendary service that we are known for. As we move through this process, our priorities, values and commitments to our customers and our communities will not change. We thank our loyal customers for their continued support, and we thank our employees for their hard work and dedication."

CENTRAL GROCERS WORKING TOWARD SALE OF STORES AND DISTRIBUTION FACILITY

Central Grocers said it continues to work toward implementing a sale of the Strack & Van Til stores and a sale of its distribution center in Joliet and certain other assets. It is anticipated that any such sale transactions will be conducted pursuant to a court-supervised auction process under Section 363 of the U.S. Bankruptcy Code.

Ken Nemeth, president and CEO of Central Grocers, said, "In light of the increasingly difficult environment for independent supermarkets and retailers, we have been working tirelessly to achieve an outcome that is in the best interests of our stakeholders. We are using this court-supervised sale process to provide us the time and flexibility to conduct an orderly sale of the Strack & Van Til stores, while we work to sell the warehouse in Joliet and wind down our wholesale distribution operations."

The company has filed a number of customary motions seeking court authorization to continue to support its operations during the court-supervised process, including payment of employee wages and benefits. In addition, the company intends to soon file a motion in the U.S. Bankruptcy Court for the Northern District of Illinois seeking to dismiss the involuntary bankruptcy case commenced against Central Grocers in view of its voluntary Chapter 11 filing.

Court filings and other documents related to the courtsupervised proceedings are available at a website administered by the company's claims agent, Prime Clerk, here. Additional information is available by calling the company's Restructuring Hotline at (866) 727-8489 or by emailing CentralGrocersInfo@ PrimeClerk.com.

Weil, Gotshal & Manges LLP is serving as legal counsel to the company; Peter J. Solomon Co. is serving as financial advisor; and Conway MacKenzie is serving as the chief restructuring officer.

FDA Delays Menu-Labeling Rule

White House signals a delay in the agency's final menu-labeling rule, set to take effect on May 5th

BY NACS ONLINE

On April 28th, the U.S Food and Drug Administration submitted an interim final rule to the White House Office of Management and Budget that signals a delay in the agency's final menu-labeling rule, set to take effect on May 5. The FDA announced the submission but it has yet to be published. As soon as more information is forthcoming, NACS Daily will issue an alert.

Earlier this month, NACS and the National Grocers Association submitted a petition to the FDA asking the agency to delay the final rule's effective date. According to Politico Pro, the "apparent change in course" follows the collective efforts by NACS and NGA.

Initially released on November 25, 2014, the rule establishes

menu-labeling requirements for chain restaurants and "similar retail food establishments." Generally, establishments that are covered by the rule must post calories for standard menu items on menus or menu boards or, for self-service items and foods on display, on signs adjacent to the items, as well as provide additional written nutrition information to consumers upon request.

NACS has and continues to maintain that the menu-labeling regulations established by the FDA do not account for the varying approaches to foodservice between big-chain restaurants, convenience stores, grocery stores and delivery operations such as pizza chains.

The FDA's regulations add unfair costs and compliance barriers to establishments with offerings that do not appear on a centralized "menu" board, and establishments that may have multiple coffee, frozen drink and food islands as opposed to the central ordering point in a traditional fast-food restaurant. The regulations also place a store or restaurant at risk for criminal penalties if it gives some customers larger servings than they expected based on the calorie information provided.

To provide a more practical and flexible approach among the various foodservice and retail establishments affected by the menu-labeling rule, NACS supports legislation introduced in both the previous and current Congress, the Common Sense Nutrition Disclosure Act (H.R 772/S. 261). NACS will continue to work with Congress and the administration to help ensure that the rules are revised so that they work for everyone.

USDA Announces Snap Final Rule Delay

The Food & Nutrition Service hits the drawing board to redefine "variety" to work for small retailers

BY NACS ONLINE

On May 18th, the U.S. Department of Agriculture's Food & Nutrition Service (FNS), which oversees the Supplemental Nutrition Assistance Program (SNAP), formally posted an announcement on its website that "passage of the Consolidated Appropriations Act of 2017 has delayed implementation" of the SNAP retailer eligibility regulations "until further notice."

As reported by NACS Daily

a few weeks ago, the omnibus spending bill contained a provision that would require FNS to rewrite one piece of the updated SNAP retailer eligibility regulations. Specifically, FNS will have to adjust the problematic definition of "variety" so that retailers participating in SNAP will have more options for which foods can count toward staple food stocking requirements.

The provision also states that until FNS rewrites their definition,

retailers will have to comply with old SNAP requirements, which require retailers to stock three varieties of food in the four staple food categories (as opposed to seven varieties in each of the four categories as required by the updated rule). In other words, retailers currently licensed to participate in SNAP should continue to participate as they are now—and any retailer looking to apply for a license will be applying under the old requirements.



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Second Harvest Food Bank of North Central Ohio		
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		

ILLINOIS

Central Illinois Foodbank	.(217) 522-4022
Eastern Illinois Foodbank	.(217) 328-3663
Greater Chicago Food Depository	.(773) 247-3663
Northern Illinois Foodbank	.(630) 443-6910
Peoria Area Food Bank	. (309) 671-3906
River Bend Foodbank	. (563) 345-6490
St. Louis Area Foodbank	.(314) 292-6262
Tri-State Foodbank	.(812) 425-0775



afpd calendar

JUNE 20, 2017 AFPD FOUNDATION'S 9TH 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 19, 2017 AFPD'S 41ST 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 6, 2017

AFPD'S 8TH ANNUAL MID-MICHIGAN HOLIDAY FOOD & BEVERAGE SHOW

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. Comfort Inn & Suites // Mt. Pleasant, MI

SEPTEMBER 27, 2017 AFPD'S 19TH ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

As Michigan's premiere holiday show, retailers and onand 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.

Suburban Collection Showplace // Novi, MI

NOVEMBER 16 & 17, 2017 AFPD"HIGH FIVE" TURKEY DRIVES

As the holiday season approaches, the AFPD turkey drive committee has pledged to put a turkey on the Thanksgiving table of over 6,000 needy families throughout Michigan, Ohio and Illinois that may not otherwise enjoy this special meal. Michigan // Ohio // Illinois

publishers statement

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