

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 28, NO. 7 // JULY 2017

Consolidation Continues: The Liquor and Petroleum Retailers

pg 20



■ Scholarships: Reaching New Heights // PAGE 6

■ Handle Little Problems Before They Become
Big Problems // PAGE 22

— REBATES —



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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
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features



EVENT RECAP //

SCHOLARSHIPS: REACHING NEW HEIGHTS

The AFPD Foundation has reached the highest amount of scholarship dollars ever distributed in one given year. This year, they gave out \$60,000 in scholarships to 40 students.



COVER STORY //

CONSOLIDATION CONTINUES: THE LIQUOR AND PETROLEUM RETAILERS

As AFPD continues to cover the series on consolidation in the industry, Amazon announced its plans to purchase Whole Foods.



HANDLE LITTLE PROBLEMS BEFORE THEY BECOME BIG PROBLEMS

I know there is always the temptation to let little issues "slide" on by with the thought that maybe they'll disappear. My experience tells me just the opposite. Even without fertilizer, little problems germinate and ferment into larger problems!



president's message

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

Thank You For Reading Our Magazine

Half way through the year and before you know it Summer will be long gone and the holidays will be here. Time really does fly when you are having fun and when you are busy. We have been doing a little of both at AFPD.

Last month the AFPD Foundation held on our 9th Annual Scholarship luncheon where we donated \$60,000 to 40 college students who applied through our third-party agency (ISTS) for scholarships. The winners were based on either merit, financial need or minority status. We wish we would have raised even more money to pass along to our next generation! A special thank you to all the sponsors who made this event a success! Specifically, DTE and the DTE Foundation who helped underwrite the luncheon. In addition, our key note speaker, Trevor Lauer, the President and COO of DTE Energy who left a great impression on the 200 people in attendance. My favorite quote was, "be the best in the world and be the best for the world." Every year that we see these scholarship recipients, we see how hopeful our future really is!

So many things are happening in our industries, we never have time to step back and breathe, but we really need to in order to put things in perspective. So many people call our office and ask what is happening with this, that, or the other and we are happy to walk them through everything; after all we are here to serve our members. But we also ask, 'have you read the magazine?', and so many of our members say, 'no, who has the time, that is why we are calling you'. So, if you have read this far into my message, Thank you! We publish an award-winning magazine monthly in addition to our weekly email blasts and they are packed with information, trends and what is happening on our industry. Many in our industry cannot even afford to publish a monthly magazine like we do and they print a newsletter once a quarter or once every two months. Please make sure you read our magazines cover and to cover and tell others in the industry how valuable the information is.

Knowledge is power and we try to funnel that information to your business. For instance, the entire industry was shaken last month by the Amazon announcement of the purchase of Whole Foods. Amazon is a major player in what they do, but neither Amazon or Whole Foods are major players in the food industry, making up less than 3% of our industry at best. I was not shocked, but really wondering why others were. We have been talking about consolidation in our marketplace for years and these last few magazine issues focused on just that, the blurred lines in retail, so why would this purchase shock you? if anything, consolidation at all levels will continue and the question you should ask is what are you doing to make your business better and taking things to the next level? You need to find your niche and excel at it. You cannot stand on your laurels and think everything will be okay. Just ask Kmart how that worked out when Target and Walmart started to grow. You need to keep your eye on the ball and try new things.

The world keeps changing and so will our industry. A silver bullet does not exist! Social media and grocery deliveries and pick-ups alone will not work, these are just added items you need to think about and use. Don't get scared and don't worry, just do your best and focus on what YOU can do, not what others may be doing, but don't ignore the trends and changing industry, embrace it and jump on the wagon and see what your customers really want from you! God bless! ■

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AFD, National Association Ask President Johnson For Federal Insurance Aid

MIAMI, Fla.—The National Association of Independent Food Retailers has asked President Johnson to establish measures to provide insurance aid or subsidies to those small businessmen operating in "high risk" areas of cities throughout the nation. The association, representing independent grocers and independent food chains, said this will help protect retailers against possible future losses through vandalism, rioting, looting, robberies, theft, fire and the like.

Donald LaRose, newly-elected president of NAIFR, said the request was made because grocers and other small businessmen are receiving the brunt of the damage caused through rioting and various civil disturbances. (The resolution was submitted by the Associated Food Dealers, and followed one passed by the Detroit association.)

Other resolutions passed by the organization at its annual convention at the Fontainebleau Hotel here, were:

- Asked Congress to exempt all stores doing less than \$500,000 annual volume from the Federal Wage and Hour Law wage scale. (Presently, retailers doing less than \$500,000 are exempt. Beginning next February however, only those retailers doing less than \$250,000 will be exempt.)

- Recommended that grocery manufacturers and non-food manufacturers or distributors increase coupon handling fees by a penny to three cents, because of increased labor costs. (Presently, grocers and supermarket operators receive two cents each for handling coupons.)

- Sought to amend the National Labor Relations Act to prevent unions from stopping deliveries during a union election or while an election is pending.

- Sought to have all acts of persons involved in rioting or civil disturbances punishable as a felony.

- Sought to have communities be required to sound present air raid alarm systems to alert citizens of rioting or other civil disturbances, and that all persons be required to be off the streets immediately.

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A Look Back at The 1967 Riots

■ BY ASHOURINA SLEWO // DENHA MEDIA & COMMUNICATIONS

In the heat of July 1967, the city of Detroit was ravaged by a riot so fierce, the city would never be the same. For five nights, the smell of smoke and the constant glow of flames consuming buildings assaulted the senses of those who were not able to leave during the riots. The after effects of the riots still resonate within the city, and especially the industry today, 50 years later.

"I remember vividly the smell of smoke and at night the rapid fire of machine gun and small arms," said James Bellanca, longtime in-house counsel for AFPD. "I remember a tank passing in front of my house, in an upper middle-class neighborhood. I remember machine gun nests protected by sand bags at the corner of Jefferson and Woodward. I remember coming out of a movie just before the night curfew and the sound of a helicopter, with a spotlight focused on us as we went to our cars."

Over the course of five days, Detroit had been consumed by chaos and destruction. By the time the riots had ended, there was an estimated \$30 million worth of destruction, not including the \$7 million that had been lost due to business interruption.

The industry had taken a beating. Recovery from such losses did not seem possible as Detroit's food and beverage stores had shrunk in number by nearly 450. "As far as the grocery industry is concerned, all of the major supermarket chains vacated the City, without exception" said Bellanca. "The corporate white-collar workers fled the city. Independent grocers moved in, took over their stores and created one of the strongest independent retail markets in the Country."

With such extensive damage, it was not expected that any business, big or small, would make it out of the riots in one piece. With shotgun toting security guards inside his grocery store and a band of loyal customers to defend the storefront, Jerry Yono, the current director of the Southfield Funeral Home, made it out unscathed. "I had two guys inside the door with shotguns and then during the day, there were people out there, my paying customers, with signs that said 'leave our store alone'," said Yono.

While Yono and his grocery store survived the '67

riots, others were not so fortunate. The industry at the time of the riots was unlike that of today's. The industry was smaller than it is currently, but it thrived. "The industry was great, everybody was happy, but there weren't a lot of us," said Yono. "Everything worked out, all the stores got together and we helped each other out."

In the 60s, Detroit was one of the most prosperous cities in the country. "Detroit had the highest per capita income in the United States," said Bellanca. "It had more single-family residences than any city in the United States. More cars per capita. More boats per capita. The school system was considered one of the best in the country."

As prosperous and strong as the city was, though, the riots overtook Detroit, destroying the sense of security and safety that once blanketed the city. A steady decline gripped the city without an end in sight, until now.

"First, the people left the city, then the business left the city," said Bellanca. "The constant decline over the years meant that Detroit went from a City that was the fourth largest in the country, (bigger than Philadelphia) with a population of almost two million people, to a city with less than 700,000 and among the highest poverty rates in the country. What is currently happening with the renaissance of Downtown Detroit is a welcomed and first true sign of change. It has taken 50 years to begin to recover."

The '67 riots left Detroit with more damage than one can fathom, the city only a skeleton of its former glory. Even with the much welcome renaissance of Detroit, though, many realize that no matter how prosperous the city becomes or how safe one feels, anything could happen. "Unless you understand what is in the hearts and minds of others, the unthinkable could become the reality," said Bellanca. "All of us, from the one percenters, down to the unemployed, are intertwined. Our futures are impacted by each other, both positively and negatively. Everyone has a voice and everyone's voice should be heard and considered."

The '67 riots serve as an important reminder to not only those in the industry, but the residents of Michigan as a whole. People today need to care about what happened 50 years ago in order to bring Detroit back to what it once was.

"The State of Michigan cannot be viable and a destination for people and industries if burning rubble and empty spaces of Detroit are in their minds, they don't know our beautiful state and, frankly, what our cities actually stand for," said Bellanca. "In the end, the chain that makes up our society, our State and our Country, is only as strong as its weakest link." ■



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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 pre-rinse spray valve in the kitchen saved John around 10% a month on his energy bill.

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EVENT RECAP //

Scholarships: Reaching New Heights

The AFPD Foundation has reached the highest amount of scholarship dollars ever distributed in one given year. This year, they gave out \$60,000 in scholarships to 40 students.

The students and their sponsors attended a luncheon at the Detroit Athletic Club in Detroit where President & COO, Trevor Lauer, of DTE Energy delivered the keynote address. “Small Business is the backbone of the United States economy,” said Lauer, speaking of AFPD members. “I certainly sleep better knowing that we have a strong and functional group of people looking after small businesses in the state of Michigan. They [AFPD] have done a great job representing everybody.”

AFPD has had a long-standing relationship with DTE Energy, one of the biggest electric companies in the country. Fouad Ashkar with DTE, introduced Lauer.

Every year the AFPD Foundation awards academic scholarships in the amount of \$1,500 to extraordinary and deserving students throughout the Midwest who will be attending, or are already attending an accredited public college, private college or university.

Scholarship recipients have an opportunity to meet and network with donors and contributors during the AFPD Foundation’s Annual Scholarship Luncheon.

Joe Sarafa, former President of AFPD said “when I first came to AFPD, I was kind of full of myself. I thought I was going to make up the greatest organization in a short period of time. After a year, things were not going as I had planned.”

After speaking with his parents and long-time mentor Jim Bellanca, Sarafa had a revelation. “I wasn’t here to lead the organization. I was here to serve it.” He continued his comments with a message to the scholarship winners. “Mostly we are called to serve. You have to know when to lead, when to follow and when to serve.”

Since its inception, generous contributions have permitted the AFPD Foundation to distribute more than \$750,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth.

The Scholarship winners were recognized at the luncheon on June 20th at the Detroit Athletic Club (DAC). Jim Evans from

Dairymens/Borden Dairy led the attendees in the Pledge of Allegiance while Orlando Woods from Faygo Beverages delivered the invocation. Tiffany Otis-Albert, President & CEO of Blue Care Network, and Angela Thomas, from the Frank G. Arcori Foundation, announced the names of the scholarship winners.

Auday Arabo also encouraged students to appreciate their parents for supporting their efforts. “Sometimes you don’t know the value of your parents until they are no longer around,” said Arabo. “So, give them a hug and thank them. Every parent wants their children to do better than themselves.”

Lauer’s message also included how DTE tries to be the best in the world and the best for the world. At the luncheon, he focused on the second half of the vision.

“This is where AFPD, the AFPD Foundation and DTE align really well,” said Lauer. “One of the ways we try to be the best for the world is our support of education and educational initiatives.”

DTE, for example, supplies a significant amount of funding for educational initiatives in the state of Michigan. They are the largest funder of first robotics in the state of Michigan.

“I have three points of advice for you,” said Lauer. “I would say to be forever learners. Most of the successful people I know in life are people who continue to grow and learn. You have to ask yourself: what sparks that curiosity in you? The most valuable people in a company are those who continue to learn.”

Lauer was the first person in his family to attend college. His parents and five older siblings did not attend college. “The second piece of advice is plant a lot of trees on your journey. You will give your time to different organizations. The roots are the strength that holds your trees up. When you go through your career, there will be times you will need support from those trees you planted. I believe that we do our best when we focus on others and not ourselves. This will pay dividends for you. Plant a lot of trees.”

His final piece of advice focused on working hard. “There are no shortcuts in life,” said Lauer. “As you look around this room there are a series of small business owners. They work every holiday, on the weekends; and that success comes from working hard. People have said to work smarter and not harder. I say that is wrong. Working hard is what defines a career and makes someone successful.” ■





AUDAY ARABO // AFPD PRESIDENT & CEO



TREVOR LAUER // DTE ENERGY PRESIDENT & COO



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A special & heartfelt thank you to all of our sponsors. You have truly made a difference in the lives of these students!

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Ashton's Miracle Foundation

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Casa De Décor – In Memory of Eddie Koza

Conifer Insurance company

D&B Grocers Wholesale & Distributors – *In memory of*

Michael H. Hesano

Dairymens (3 scholarships)

DTE Energy

Eastown Distributors

Eby-Brown

Faygo Beverages

Frank G. Arcori Foundation

Great Lakes Coca-Cola

Great Lakes Wine And Spirits

Heartland Marketplace (*The Kassa Family*)

Joe Sarafa

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Sherwood Food Distributors

US Ice - *In memory of Foad Abbo*

ASK THE MEMBER //

Why Sponsor AFPD Foundation's Scholarship Luncheon?

"How can you not sponsor it? These kids are our future. I'd rather sponsor something like this than anything else. I love seeing their faces when they walk up to get their award. I have three kids of my own. This is such an important program."

SAAD ABBO // PRESIDENT & CEO OF U.S. ICE

"We value education. It is so nice to help someone reach their goals. An education is something so important and is truly critical today. It really makes a difference. I came to the U.S. at 10 years old. I was born in a small village in Greece. People were not generally educated. I greatly appreciate the importance of an education."

VIOLET GINTSIS // COMMUNITY BANK PRESIDENT FOR EAST MICHIGAN FOR MERCANTILE BANK

"If anyone knows the need in the community for scholarship awards and the needs of refugees and other immigrants, we do at ACC. We are pleased to join AFPD and they do the same for us. They sponsor our scholarship program. We have been doing this for many years."

NABBY YONO // ARAB AMERICAN CHALDEAN COUNCIL (ACC)

"The future of everything depends on our youth. To be able to put our donor's money towards the future of these students who will make this world a better place, it is an easy decision. My dad was a past president of AFPD. He spent a lot of hours with this organization. To be able to continue his work through this donation, through this scholarship luncheon, makes all the sense in the world."

ANGELA THOMAS // PRESIDENT OF THE FRANK G. ARCORI FOUNDATION

"On behalf of Kroger, it is building a foundation for our children. What other way of being a good community partner. Being a good community partner is not just about selling groceries in a community, but it is being there and one with our children and their future."

RACHEL HURST // MICHIGAN PUBLIC AFFAIRS MANAGER FOR KROGER

"Education is one of the most important things you can invest in from a financial standpoint, from a personal standpoint and invest in our kids and future."

SCOTT EDDIE // LOCATION MANAGER FOR PONTIAC PEPSI

"AFPD does a phenomenal job in sponsoring scholarships for young people furthering their education and we are happy to be part of that."

DAVE SANTURE // KEY ACCOUNT MANAGER FOR PEPSI

"It is our future. Every time we can make this grow, we are excited about it. It is about supporting our kids. They are our next generation."

AL CHITTARO // FAYGO BEVERAGES

"This is our future. When we see that in the time of the millennials to see the future of the kids develop, it is the most rewarding event of AFPD. We are touching human lives and real people, not just businesses."

BOBBY HESANO // D&B GROCERS WHOLESALE & DISTRIBUTORS



MEET THE 2017 SCHOLARSHIP WINNERS

The AFPD Foundation is proud to award scholarships to these extraordinary and deserving students throughout the Midwest and we are grateful to our sponsors for their generous support!



ANTHONY ACHO

Tony is a sophomore at Ferris State University studying HVACR engineering. He plans to pursue a four-year degree in that field and become a design engineer. He is a member of the American Society of Heating, Refrigeration, and Air Conditioning Engineers. He currently is working his first internship at William E. Walter Mechanical Contractors in Flint, MI., where he is also a member of UA local 370 Plumbers and Pipefitters.

SPONSORED BY: ARAB AMERICAN/CHALDEAN COUNCIL (ACC)

SUBMITTED THROUGH: POLLY MARKET



**Arab American and
Chaldean Council**



JESSICA BAILEY

Jessica is a sophomore at Indiana University studying Exercise Science on a pre-physical therapy track with minors in Psychology, Nutrition, and French. She graduated from International Academy West where she was a member of National Junior Honor Society, student government, theater, choir, and various other school organizations. She is currently involved with the Jill Behrman 5K Steering Committee which sponsors a race to promote campus safety and awareness, and is also on the Logistics Committee for Indiana University Dance Marathon, which raises money for the children at Riley Hospital for Children.

SPONSORED BY: KAR'S NUTS
SUBMITTED THROUGH: KAR'S NUTS



JILLIAN BRENNAN

Jillian Brennan is a sophomore at Michigan State University studying Music Education. Her first year was a success having made the Dean's list both semesters with a 4.0 GPA. Jillian has also become active at the student parish at MSU, St. John's Student Center. There she enjoys participating in the music ministry as a member of the choir and a cantor for Sunday masses. Outside of school, Jillian has studied piano for 10 years and voice for 6 years. She has participated in many vocal music competitions and was recognized as one of the top 10 classical vocalists in our state at the 2015 Michigan Youth Arts Festival. In her future vocal music studies, Jillian looks forward to a study abroad opportunity in Italy to be immersed in classical music literature.

SPONSORED BY: JOE SARAFIA
SUBMITTED THROUGH: PLUM MARKET



ANGELICA CABATU

Angelica is a freshman at Michigan State University studying pre-med at Lyman Briggs College. She graduated from Troy Athens High School where she was a member of National Honor Society, Diversity Club, and Symphony Orchestra. She has actively participated in art throughout her life and has played violin for seven years. With her talent in art, she volunteered her summer to paint a large banner for the football stands, designed T-shirts for spirit week, and painted banners for large school events like ethnic fair or whenever her teachers need the help. For three years Angelica has performed traditional Filipino dances and modern Bollywood choreography at ethnic fair, run by the Diversity Club, and is dedicated to celebrating her diversity within her school.

**SPONSORED BY: REPUBLIC NATIONAL
DISTRIBUTING COMPANY (RNDC)**
SUBMITTED THROUGH: KROGER





CAMERON CAFMEYER

Cameron is a freshman at the University of Michigan studying Materials Science and Engineering. He graduated from Hartland High School with high honors where he was a member of National Honor Society. Cameron played on the Soccer Team all four years, as well as one year on the Snowboard Cross Team. He volunteers at Big Brothers/Big Sisters, Hartland Croumaine Library, Livingston County Humane Society, Wolverines for Life and tutors students at the high school. In his spare time, Cameron likes to play soccer and golf and enjoys listening to music.

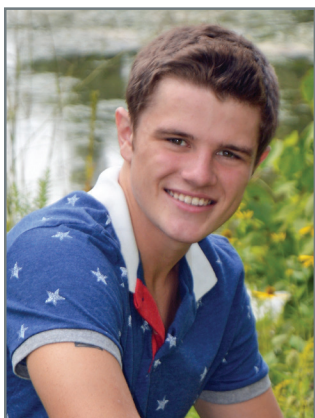
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SUBMITTED THROUGH: HARTLAND MOBIL GENERAL STORE



CHRISTINA CLINTON

Christina is a freshman at Michigan State University studying Human Biology. She graduated first in her class from Swartz Creek High School, where she also was a member of National Honor Society and played on the varsity volleyball team. Christina also volunteered with her church on several occasions, in her high school counseling office, at her elementary and middle schools as a tutor, and at Hurley Hospital.

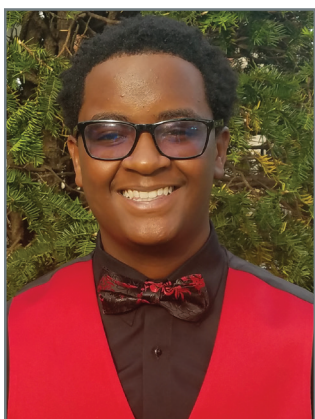
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HUNTER CLIPPER

Hunter is a freshman at Saginaw Valley State University studying Computer Science. He graduated from H. H. Dow High School where he varsity lettered in both football and wrestling. During his senior year, he worked in the Midland Public School system's technology department assisting with computer help desk issues for the district. He serves as member of the Michigan Army National Guard Youth Leadership Council and volunteers as coach for the National Guard Youth Leadership Camp, where he mentors a group of children, ages 9 – 12. He teaches them leadership and self-esteem.

SPONSORED BY: KROGER
SUBMITTED THROUGH: KROGER



RE'MENTON CRAWFORD

Re'menton is a freshman at Western Michigan University studying Engineering and Technology. He graduated from Cornerstone Leadership and Business High School in Detroit, Michigan. He has participated in many organizations such as: Cub Scouts and Boy Scouts of America, Detroit Food Academy, and volunteering at various shelters when needed. He loves helping people. While attending high school, Re'menton interned at the Charles H. Wright Museum of African American History for 3 years as a Work Shop Coordinator preparing for events.

SPONSORED BY: AFPD – IN MEMORY OF FRED DALLY
SUBMITTED THROUGH: KROGER





MEGHAN DAYMUT

Meghan is a freshman at Ohio University Studying Nursing. She graduated from Avon High School with honors where she was a member of National Honor Society. Meghan was Vice President of Student Council and an active member of Teen Street Team, a club that encourages healthy relationships, and played lacrosse. She has volunteered at numerous Red Cross Blood Drives, worked with COSI on Wheels to bring interactive learning stations to young children, and organized several school functions.

SPONSORED BY: DAIRYMENS
SUBMITTED THROUGH: FSD OIL COMPANY



KEELY DUGAN

Keely is a sophomore at Olivet Nazarene University studying Psychology. She graduated from Christian Life School in 2016, where she was president of student government, vice-president of National Honor Society, and captain of the girls' varsity cross country team. At Olivet Nazarene University, she has made the Dean's list every semester and participated in the Sister to Sister program. Next year, she will be a Freshman Mentor, a Crisis Text Line counselor, and a member of Psi Chi. After graduating, Keely plans to pursue a PhD in Clinical Psychology.

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TANNER FOSTER

Tanner is a junior at The Art Institute of Pittsburgh studying Industrial Design. He is a 2015 graduate of Maysville High School located in Zanesville, Ohio. Tanner was a 4 year letterman in track and football. He has always had a passion for reverse engineering and will continue that passion upon graduation in a field of product redesign.

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SUBMITTED THROUGH: SOUTH SIXTY MARKET



JAKOB FOX

Jakob is a freshman at Wayne State University studying Biology and hoping to continue into medicine. He graduated from Birch Run High school where he ranked within the top ten in Forensics (Public speaking and acting) and second in the state for competitive powerlifting. Jakob is an Eagle Scout and a brotherhood member of the Order of the Arrow, active member in his church and community. He volunteers with the Birch Run Gleaners Arbor, coaching forensics and powerlifting, Boy Scouts of America, and donates blood regularly through the American Red Cross.

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SUBMITTED THROUGH: CULINARY PRODUCTS

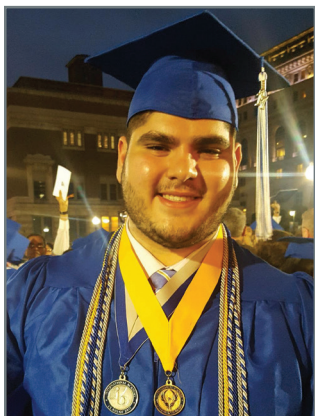




ANUDEETA GAUTAM

Anudeeta is a sophomore at the University of Michigan. She is majoring in Cognitive Science (Computation and Cognition track) and minoring in Computer Science, on the pre-med track. Co-founder and President of Girl Up Michigan, a campaign through the UN Foundation that advocates and fund raises for the health, education, and safety of girls in hard to reach places all around the world; she is very passionate about global health and children. She is currently working to promote self-management among HIV positive adolescents in Uganda by building an mHealth technology, such as a website and app, and is also Assistant Project Manager of another research project that aims to understand the barriers to contraceptive use in Kenya and Zimbabwe. A licensed Pharmacy Technician at CVS Pharmacy, in her free time, she can be seen dancing on the competitive Michigan Raas Team, volunteering at the University of Michigan Hospital, preparing for the VictorThon through Dance Marathon at University of Michigan, or performing classical Indian dance as a part of Michigan Sahana. After graduation, she plans to attend medical school to become a pediatrician.

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SUBMITTED THROUGH: MEIJER



SPENCER HAISHA

Spencer is a freshman at Wayne State University Honors College with a Full Ride Scholarship to join Wayne State's Forensics Team. He hopes to major in either Microbiology or Biochemistry and eventually go to Medical School to become an Orthopedic Surgeon. Spencer graduated Magna Cum Laude from the International Academy Class of 2017, the best International Baccalaureate (IB) School in the world as well as top 10 best public high schools in the country. In athletics he was the Captain of both the football and wrestling teams at Bloomfield Hills High School where he was a three-year varsity letter earner in both sports as well as All-League in both. In the arts he has been the Section Leader of the Percussion section in the International Academy Symphonic Band for the last two years, as well as one of two percussionists called up to Symphonic Band his sophomore year. He is a 4-time State Finalist in Forensics (Speech and Debate) as well as a State Champion his senior year. He is a member of National Honor Society as well as National Society for High School Scholars and earned IB Honors for his work in the Theory of Knowledge philosophy class, unique to the IB Program. He founded and is the Co-President of the first ever Chaldean- American Student Association at the International Academy as well.

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SUBMITTED THROUGH: INDIAN VILLAGE MARKET



MARYAM IBRAHIM

Maryam is a junior at Wayne State University studying Computer Science. She graduated from Macomb Community College with an associate's degree in general studies as Summa Cum Laude. She is a member in Phi Theta Kappa honor society. Currently, she is enrolled in AGRADE program at Wayne State University that will help her earn her master's degree.

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ZENA KASHAT

Zena is a sophomore at Michigan State University majoring in Kinesiology with a minor in Arabic. She graduated from Wylie E. Groves High School where she was Co-Vice President of National Honor Society and participated in varsity soccer and varsity volleyball and earned six Scholar Athlete awards. Zena was also a part of theatre productions, her class government, and Green Club, where she tended to produce in her school's garden in order to donate it to Food Banks. During her first year at Michigan State, Zena was a member of MSU's Chaldean American Student Association (CASA), Medlife, Pre-Student Osteopathic Medical Association, and Pre-Med Association where she volunteered at Habitat Humanity Restore. Outside of school, she has volunteered with Detroit's Summer in the City program, Vacation Bible School, and at her home parish. Zena has been singing in Mother of God church's choir since she was seven years old. Last summer she worked at Henry Ford Hospital in the Gastroenterology Research Department, but this summer, her interests have taken her elsewhere. She is currently interning at Be Well Lifestyle Centers—a chiropractic and physical therapy clinic. In the future, she hopes to utilize her passions in health and wellness as a physician's assistant or physical therapist.

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SUBMITTED THROUGH: BLUE CROSS BLUE SHIELD OF MI





JASON KATHAWA

Jason is a freshman at the University of Michigan where he is enrolled in the Ross School of Business. He plans on pursuing a dual degree in Business and Computer Science. Jason recently graduated as Valedictorian from De La Salle Collegiate High School. At De La Salle, he served as President of his school's DECA Chapter--a competitive business club--where he qualified to participate in the international competition three years in a row. Jason also was a member of National Honor Society, Science Olympiad, and Social Studies Olympiad. Athletically, Jason participated in track & field, tennis, powerlifting, Club Lacrosse, and intramural football.

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HANNAH KELLER

Hannah is a freshman at the University of Cincinnati. She graduated from North Canton Hoover High School Magna Cum Laude where she was a three year letterman in gymnastics and a four year letterman in track and field. She also was a member of National Honor Society, Buddy Club, Leadership Club, ASL Club and also volunteered at Mercy Medical Center.

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ALEXANDRIA KIZY

Lexi is a junior at University of Michigan studying Cognitive Science. She graduated from Wylie E. Groves High School where she was a member of National Honor Society and played on the Groves varsity soccer team. She was also the president of the Interact Service Club. Lexi currently volunteers with Habitat for Humanity, Rotaract Club, St. Mary's Student Parish and Best Buddies.

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SUBMITTED THROUGH: PARTYVILLE LIQUOR



MICHAELA KIZY

Michaela is a freshman at Michigan State University's Lyman Briggs College. She graduated from Wylie E. Groves High School where she played varsity volleyball and soccer. Among her multiple extracurricular activities, she was the President of Groves' Interact Club for community service. Michaela was involved in Big Brother/Big Sister, National Honor Society, and LINKS. Also, she was selected to represent her school at the Oakland University Student Leadership Conference.

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SUBMITTED THROUGH: U.S. ICE





COLLIN KONJA

Collin is a senior at Wayne State University studying Finance. He is highly motivated to help the displaced Christian minority residing in Iraq and is the President of the Chaldean American Student Association at Wayne State, Vice President of the Student to Student Coalition of Help Iraq, and volunteers for the Shlama Foundation. Through these organizations, Collin has learned that a single voice can be that of those that cannot be heard. He graduated from Northville High School where he was Co-President of the Multicultural Student Coalition. There he started a Syrian Refugee Clothing Drive.

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KYLE LARDIE

Kyle is studying for his Bachelor of Applied Science degree at Siena Heights University. He has volunteered at rescue missions passing out food and at schools teaching children about the importance of oral health. When Kyle is not volunteering, he is appreciating the great outdoors, experiencing all Mother Nature has to offer. He is a graduate of Portland High School where he participated in wrestling, tennis, track, basketball, and football. Upon graduation, Kyle wishes to work for a nonprofit company that helps the less privileged community.

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SUBMITTED THROUGH: MEIJER



ALEXANDRA LAWRENCE

Alexandra is a freshman at Indiana University-Purdue University-Indianapolis (IUPUI). She graduated from Highland High School where she was a member of National Honor Society. Alexandra was also involved in National Art Honor Society where she painted public murals, made school decorations, and face painted at various events. Subsequently, she was a member of the Girl-Up Foundation. The Girl-Up foundation raises money for girls in underdeveloped countries to get an education. It is a nationwide program and Alexandra was proud to fund raise the past three years for such a great cause.

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KARA MANUEL

Kara is a freshman at the University of Michigan in the college of Literature, Science and the Arts. She plans to major in neuroscience and minor either Spanish or anthropology. Kara plans to continue her passion for music and dance by joining Club Ha on campus. In terms of career goals, she plans to attend medical school after undergrad and eventually become a psychiatrist or neurologist.

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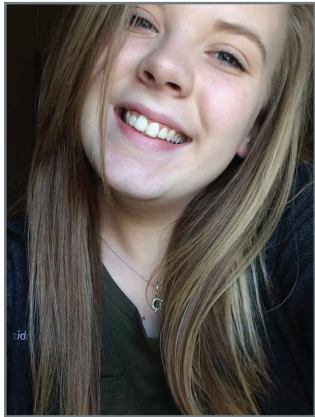




BAILEY MARKOWSKI

Bailey is a sophomore at Ohio State University studying Political Science with a minor in Legal Studies. She is an active member of the Alexander Hamilton Society and College Democrats. She graduated from Parma Senior High School in 2016, where she was involved with National Honor Society, Student Council, and was captain of the varsity basketball team. She has volunteered for Ohio Swish, an AAU girls basketball program, as well as for the Cleveland Area Soap Box Derby.

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CAITLIN MADLENER

Caitlin is a freshman at Central Michigan University. She graduated from Lakeview High School where she participated in marching/concert band and was a member of National Honor Society where several hours of community service were completed. Caitlin was also a member of various other clubs and organizations.

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SUBMITTED THROUGH: MEIJER



CAITLYNN MCGILL

Caitlynn is a freshman at Northwood University studying Accounting in an accelerated program to earn her Master's degree in four years. She graduated from Michigan Lutheran Seminary with high honors; there she played softball and basketball for four years competing in the state final game for basketball her senior year. Caitlynn also played volleyball and ran cross country for a year, was a Student Ambassador, and a member of the Yearbook and Photography clubs. She volunteered at her church and at Special Olympics multiple times.

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SUBMITTED THROUGH: RIC'S FOOD CENTER



JUSTIN NAFSO

Justin is a senior at Rochester College where he will complete his major in Biology and minor in Psychology. In his three years at Rochester College, Justin has been named to the Dean's list every semester while also taking on the role as a starter for the men's basketball team. Some of his athletic achievements include being named to the All-Conference team and an All-American team since his freshman year. Along with his athletic achievements, Justin has also acquired the title as a national scholar athlete since his freshman year. In 2014, Justin graduated from Walled Lake Central High School where he was selected as a top male senior of his class. He was captain of the varsity basketball team and was named First Team All-Conference, Honorable Mention All-County, and back-to-back years on the All-Academic Team. Justin currently works as a dental assistant at Bloomfield Hills Dental Associates, while also preparing for his Dental Admissions Test in hopes of getting accepted into dental school.

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SUBMITTED THROUGH: LIQUOR PLUS



AYA NASRALLAH

Aya graduated from Dearborn High School. She is a freshman at University of Michigan-Dearborn studying Biology and will continue her education in medical school in hopes to become a pediatrician. Her dream is to open up free clinics in low income areas such as Detroit to heal those who can't afford to be healed.

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SUBMITTED THROUGH: FAYGO BEVERAGES



JEAN PETERSON

Jean is transferring to Albion College where she has been accepted into the Prentiss Brown Honors Program. She is pursuing a Bachelor's Degree in Communications with a minor in Women's Studies. She graduated from Kirtland Community College Summa Cum Laude with her Associate's in Arts in April 2017. On top of being a member of Phi Theta Kappa Honor Society, Jean was heavily involved in campus activities and was student work study for the registrar. She was also the recipient of Kirtland's Student Leader Scholarship in 2016. Recently, she received the honor of being named to the All-USA Michigan Academic Team for Community College Students. In her free time, Jean has been superintendent of the youth photography exhibit at the county fair for 3 years, worked on the 2016 presidential election in Roscommon County, and has completed a service learning project at River House Women's Shelter in Grayling, Michigan. Her long-term future plans are to work in a field related to women's issues.

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SUBMITTED THROUGH: LOVEWELLS CORNER STORE



JORDAN RHODES

Jordan is a sophomore at Taylor University studying Engineering. He graduated from Western Michigan Christian High School in the top ten of his class. Jordan played varsity basketball, led a year-long small group, participated in various community service projects, volunteered at his church, and has been on three mission trips to Kenya, Africa. He will be going back to Taylor in the fall with an on-campus job as a teacher's assistant.

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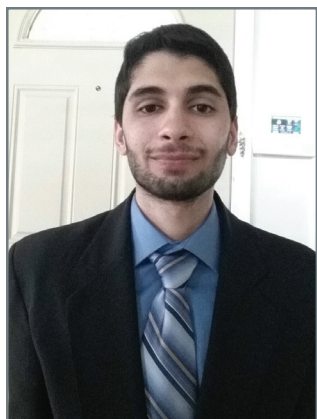


CATHREEN SALLAN

Cathreen is a freshman at Walsh College. She will be graduating with a Bachelor of Accountancy in September of 2018. Cathreen graduated from Oakland Community College in May 2016 with a GPA of 3.92 and two associate's degrees, one in business administration and one in accounting. She currently works for a small accounting firm to gain experience. In addition, she is also a member of Mar Addai church's choir.

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SUBMITTED THROUGH: NINE & HILTON MARKET





MARTIN SALLAN

Martin is a Junior at Walsh College studying Business and Accounting. He graduated from Oak Park High School where he played football and was part of the robotics team. Martin also has two associate's degrees from Oakland Community College. Martin spends his free time working on his personal development and serving youth groups at two churches in his diocese.

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OF EDDIE KOZA**

SUBMITTED THROUGH: WINE PALACE OF LIVONIA



ANDREW SCHOENJAHN

Andrew is a freshman at Grand Valley State University's Frederik Meijer Honors College. He plans to study engineering to become a product design engineer. Andrew graduated from Lake Orion High School where he was a member of National Honor Society, X-Tend Mentor Club, and Lake Orion's Leadership Development Workshop. Andrew played varsity football and was a senior captain on the boys' varsity track & field team. Outside of school, Andrew participates in community service at Trinity Lutheran Church and umpires in Lake Orion's youth baseball league.

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SUBMITTED THROUGH: BLUE CROSS BLUE SHIELD OF MI**



CHRISTINA SMITH

Christina is a freshman at Cleveland State University studying Biology and Pre-Dental. She graduated from North Olmsted High School in Ohio where she was an honor roll student. Christina studied a variety of subjects, including psychology, photography, world religions, anatomy and physiology. She also tutored her fellow students and helped out in her community.

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SUBMITTED THROUGH: DAIRYMENS**



AUSTIN THORNTON

Austin is a junior at Eastern Michigan University studying computer science. He has earned a spot on the Dean's List every semester while attending EMU. Austin graduated with honors from Saline High School where he was an active leader in Student Council, Business Professionals of America, South & West Washtenaw Consortium - Computer Electronics, the Saline Singularity Robotics team and he played recreational and travel baseball for ten years. Austin is currently a volunteer at community food pantries and tutor's students in math.

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MARGARET WEGLARZ

Maggie is a junior at Marquette University, where she is studying Biomedical Engineering with a focus in electronics. She is also pursuing a minor in Spanish for the health professions. During the spring semester of 2017, she studied abroad in Madrid, Spain, where she improved her Spanish skills while learning about Spanish culture. In the fall, Maggie will be enrolled in a co-op program, where she will be working at Mortara in Milwaukee, Wisconsin. While at Marquette, Maggie is involved with the symphonic band and pep band, as well as being a physics laboratory teaching assistant. She volunteers through Midnight Run, a local soup kitchen organization, as an ESL teacher in Madrid, Spain, and with the St. Michael Youth Group. Throughout high school, Maggie dedicated her time to the band programs, from marching band, pep band, jazz band, full orchestra, and pit orchestra. In these groups, she was a section leader for two years in the marching band and was the principal clarinet player in the band for three years.

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SUBMITTED THROUGH: SCHUSTER'S SERVICE CENTER



MOLLY WOZNIAK

Molly is a freshman at Lake Superior State University studying Fisheries and Wildlife Management to become a Fisheries Biologist. Molly is a proud graduate from Pinconning High School and was the Valedictorian of her class. While at Pinconning, Molly was a valuable member of student council, National Honor Society, the drama club, peer mentors, and the pom pom team.

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SUBMITTED THROUGH: NORTHWOODS WHOLESALE OUTLET



ALEX YALDOO

Alex is a junior at the University of Michigan College of Engineering studying computer science. He graduated from Troy High School where he was a member of National Honor Society. During his junior and senior years of high school, he competed in the Michigan China Quiz Bowl and his team came in second place both times. He is currently in pursuit of an internship in software development.

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SUBMITTED THROUGH: JUMBO SUPER MARKET



BRIAN YOUSIF-DICKOW

Brian is a senior at Wayne State University. He is in the Honors College and is studying Electrical Engineering. During his time at Wayne State, Brian has worked for the Dean of Students, and has been on the Dean's list multiple times. He is an applicant for an Engineering Co-Op at Autoliv Electronics of America. Brian works on IMU validation and helps create crash vehicle programs for FORD vehicles. In his free time, Brian plays roller hockey, and enjoys spending time with family and friends.

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CONSOLIDATION CONTINUES: *The Liquor and Petroleum Retailers*

As AFPD continues to cover the series on consolidation in the industry, Amazon announced its plans to purchase Whole Foods.

“This is the biggest grocery story in the last 10 years and the recent development plays in to everything we have been saying at AFPD about consolidation, said Auday Arabo, President and CEO of AFPD.

To understand this potential impact on the food industry, you have to look at the history of the online company. Amazon was an online bookstore before it was the sprawling e-commerce platform it is today. When Amazon opened in 1997, Barnes & Nobles and Borders dominated sales.

That is no longer the case. Kindle Books came out and made a bigger impact on book sales compared to the brick and mortar stores.

Borders could not keep up with the competition. In 2011, the Michigan-based company announced it was filing for Chapter 11 bankruptcy and shutting its doors.

Now, Amazon ventures into the food industry.

“We will be watching this closely,” said Arabo. “These kinds of evolutions in the industry are inevitable at this point and, we, as an association need to keep our members informed and thinking about how to stay competitive.”

Members would agree. “With so many businesses consolidating, it only makes sense for AFPD to be a representative of all,” said Cliff Denha, co-owner of The Wine Palace of Livonia. “The benefit would be a stronger association that carries more weight with public/government relations. The problem is coming



to a consensus with all the industries if they begin to affect one another. Examples would be gas stations selling beer, wine and liquor or supermarkets setting up gas stations. It makes it difficult for AFPD to support what's right for both industries."

Since the merger of the Associated Food Dealers and the Great Lakes Petroleum Retailers and Allied Trades Association (GLPRATA) in 2006, there has been a misconception AFPD has worked to defuse.

"We never turned our backs on the liquor retailers," said Arabo. "But that was the belief by some. The merger has not been a detriment, but rather an asset to all the members we represent. Today, petroleum dealers have mini-markets including liquor stores and some liquor retailers have gas stations. They both benefit from being under one association umbrella."

Expanding and revamping their retail model was a necessity. "We live in the Midwest where there has been very little population growth. This forces businesses to be creative in finding ways to grow," said Jerome Crete, owner of Ideal Party Store. "That is why businesses of all types in our industry are adding other things to complement their business and obtain growth. Today, you have to grow to stay in business. I see a lot of businesses in our industry, in my area, that are just hanging on. They have done nothing to grow their business, they have not put any money into updating their store appearance -- inside or outside."

The transition and consolidation of the industry will continue.

"It's natural evolution," said Crete. "They keep getting more and more blurred. Depending on your perspective, you think you are not being represented, but in reality, you are; but you are being represented at the same time because the blurring of the business you are more and more the same."

Ed Weglarz was running GLPRATA at the time of the merger and has since been directing the petroleum side of AFPD. "The distinction among and between categories has blurred over the years," said Weglarz. "C-Stores are offering more food service items as the public wants more options and variety of foods being offered. Supermarkets are expanding by offering salad bars, "to-go" bars, pizza and a deli counter."

Some customers want one-stop shopping, while others want speed and convenience, and others fall somewhere in between. Thus, the liquor and petroleum retailers begin to resemble each other. "Selling liquor,

beer and wine in gas stations and supermarkets will obviously have an impact on the local wine and spirits shop," said Denha. "It also makes it difficult for AFPD to serve all its members from the various industries. It's never going to be an easy choice to help one industry when you are clearly affecting another."

When similar retailers are under one association, there is great power in numbers. "AFPD was instrumental in fighting the liquor control commission when they tried to rescind the half mile rule," said Denha. "This would have impacted my business and AFPD blocked it before most even got wind of the proposal."

However, Denha has struggled with some consolidation issues. "The problem with consolidation is that it hurts the smaller independents," said Denha. "As a small business owner, my brother and I look at our business and we try to find ways to improve it and make it more unique to draw in the customer. We saw the trend changing years ago and decided to reconstruct our business and change with the times."

Credit card charges was one of the reasons Crete believes that the gas stations industry began to expand their services. "The profit margins on gas are so slim," said Crete. "Gas station owners had no choice, but to offer new products to get people in the store. Beer and liquor was a natural product that would attract customers."

The service charge on credit card is an issue Crete hopes AFPD will make a priority in the near future. "The cost of the service is increasing and less people are paying with cash," noted Crete. "Gas stations and others in the food retail business work on such small margins. We have to address this issue."

"As an association, we continue to focus on reinventing ourselves," said Weglarz. "And that's what our retailers have to consider for their operations. The customers' needs and wants change, and we need to satisfy those desires or we perish."

Some members also serve on the board. "I have always been a member of AFPD, but it wasn't only until I joined the board that I was able to see all the hard work that the association does to benefit their members," said Denha. "The benefit is that we are able to hear each other's viewpoints to strengthen our working relationship. Auday is an exceptional president that truly cares about the association. He manages with as much passion as I run my own business. We are fortunate to have him as president." ■



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Handle Little Problems Before They Become Big Problems

I know there is always the temptation to let little issues “slide” on by with the thought that maybe they’ll disappear. My experience tells me just the opposite. Even without fertilizer, little problems germinate and ferment into larger problems!

I would also submit that issues handled earlier rather than later result in better



outcomes. Especially when you are interacting with governmental agencies. Waiting until near the end of “grace” period does not motivate governmental agencies to act quicker or with more leniency.

ANNUAL MICHIGAN RETAIL FUEL LICENSE

I remind all Michigan gasoline retailers that the annual Michigan Retail Fuel License no longer requires fee, but you must still apply for the annual license! When you receive the application from Michigan Department of Agriculture, Weights and Measures Division, complete the application and immediately submit it. NO FEE is any longer assessed but you must register each location where you retail gasoline.

ANNUAL MICHIGAN UNDERGROUND STORAGE TANK REGISTRATION

Michigan underground storage tanks containing hazardous material (i.e. gasoline, diesel fuel, motor fuel, etc.) must continue to be registered annually. However, the \$100. per tank annual fee has been eliminated! But you are still required to register each underground storage tank annually! This is especially vital if you are using the MUSTA program to satisfy your Federal UST financial responsibility requirement.

Don’t neglect to handle these two registration items in a timely manner. You are still subject to violations for not registering in a timely manner.

Please call me at (800) 666-6233, with your questions. ■



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michigan food safety report

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

Requirements in Michigan for Purchasing Wild Mushrooms

It's springtime in Michigan, and with the warmer weather comes the season for wild mushrooms.

Wild mushrooms, like morels and chanterelles, are sought-after delicacies at restaurants, retail grocery stores and specialty shops across our state, and provide potential income streams for foragers, farmers, restaurateurs and food entrepreneurs. But improperly identified, these foods can also pose serious health risks. The Michigan Department of Agriculture and Rural Development would like to remind those who purchase and sell or use wild foraged mushrooms to make sure they are purchased from an approved mushroom identification expert.

Michigan's Food Code requires mushroom species picked in the wild to be obtained from sources where each mushroom is individually inspected and found to be safe by an approved mushroom identification expert. This entails the successful completion of a mushroom identification program approved by MDARD.

Working closely with MDARD, a curriculum to train and certify foragers who commercially harvest and sell wild mushrooms in Michigan was developed by Midwest American Mycology Information (MAMI), the Institute for Sustainable Living, Art & Natural Design (ISLAND), and the Michigan Farmers Market Association (MIFMA).

SUMMARY OF APPLICABLE MICHIGAN REGULATIONS REGARDING WILD-FORGED MUSHROOMS:

- A seller must be recognized as an approved mushroom identification expert. Alternatively, the seller may employ a recognized mushroom identification expert.
- Each individual mushroom must be inspected and identified by the recognized expert. Only those identified as safe may be sold.
- Every container used to store wild-foraged mushrooms must be labeled with the scientific and common name of the mushroom variety in the container. Packaged mushrooms may be identified by the common name only, and must bear additional labeling in full accordance with current state and federal requirements.
- Written records indicating the quantity, variety, expert identifier and buyer of the mushrooms must be retained by the seller for a period of not less than two years. These records must be made available for MDARD examination upon request.
- Wild mushrooms must be handled and protected from contamination in accordance with all current state and federal regulations associated with the handling and processing of foods intended for human consumption.
- Wild mushrooms may be purchased from vendors at farmers markets. The vendors are not presently required to hold a license from MDARD in order to sell wild-foraged mushrooms. However, they must be a mushroom identification expert approved by the state, and must have identified the species of each and every mushroom for sale.
- Slicing, drying or other processing of wild-foraged mushrooms must take place in an approved food kitchen licensed by MDARD or a local health department.



MOREL



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HEN OF THE WOODS

FOOD SAFETY REPORT
continued on next page.



Plan Ahead for Special Liquor Licenses This Summer

The summer is a time for family fun and celebration with friends. For Michiganders and current licensees this also means that many patrons and attendees want to keep the fun going outside instead of staying indoors.

The Michigan Liquor Control Commission (MLCC) is urging licensees and nonprofit organizations to plan ahead when seeking a “special” liquor license for the 2017 outdoor hospitality season. Special licenses, which are also known as the one-day license, allows nonprofits in Michigan to serve alcoholic beverages at outdoor, fundraising and other specialty events.

This time of year, the MLCC receives an increase in requests due to the festive summer season that

includes outside patio parties, street events and beer tents. MLCC rules require that nonprofit organizations submit their request ten days prior to the event. Due to the high demand during this season, applicants are urged to submit requests well before the ten-day period to ensure that ample processing time exists for review and consideration by the MLCC.

Establishments that are already licensed to serve alcohol, but are not legally permitted to serve guests in outdoor areas are also required to file an application for temporary outdoor service for specific events or to request permanent permission to utilize the outdoor area throughout the year.

“When the summer begins, businesses and organizations often want to expand the use of outdoor service areas, special events and festivals” said Andy Deloney, MLCC Chairman. “It is important that everyone understands how vital it is to apply in advance as we process thousands of Special License applications during these months.”

For more information on how to apply for special or one day liquor licenses or for more information about the MLCC, please visit www.michigan.gov/lcc. ■

FOOD SAFETY REPORT

continued from previous page.

Although MDARD does not offer certification courses of its own, successful completion of this course is recognized as meeting the requirements under the Michigan Food Code for an approved mushroom identification expert.

Now in its third year, the certification program helps wild mushroom foragers understand and meet Michigan’s regulations regarding the sale of wild-foraged mushrooms. Those who successfully complete the certification program receive an Expert Mushroom Identifier card issued by MDARD, good for five years. MDARD recommends that those who buy wild-foraged mushrooms ask to see the seller’s Expert Mushroom Identifier card and check the expiration date on the card to assure they are buying from an approved, knowledgeable source.

To date, approximately 235 people have been certified by MDARD as approved mushroom identification experts. A list of approved mushroom identification experts, along with their corresponding Expert Mushroom Identifier card information, is available at www.michigan.gov/mushrooms.

Those who purchase wild-foraged mushrooms can also take the certification course and become an approved mushroom identification expert. Workshops are offered each year, generally in early spring and early fall, before the spring and fall mushroom seasons in our state.

A list of upcoming workshops offered by MAMI and approved by MDARD, along with other information on wild mushroom foraging and certification, is available at www.midwestmycology.org.

If you have questions or concerns about mushrooms you have purchased or would like to purchase, contact MDARD at (800) 292-3939. ■



michigan lottery report

ARIC NESBITT // MICHIGAN LOTTERY COMMISSIONER

New Golden Ticket Instant Game Offers Players Chance at \$1 Billion

Players frequently share their thoughts on Michigan Lottery games with us. One universal theme always stands out: players want the chance to win big prizes, the bigger the better.

The Powerball jackpot win in January 2016 showed how the chance to win \$1 billion or more excited players. The huge jackpots in that run led to jammed store aisles and record Lottery sales. The excitement culminated in the world-record \$1.6 billion Powerball jackpot being shared by three winners.

To capitalize on the player demand for huge prizes, the Lottery is excited to launch a new game – Golden Ticket – that features top prizes of \$1 million and a second chance opportunity to win up to \$1 billion.

Each \$10 ticket offers players 20 chances to instantly win prizes ranging from \$10 up to \$1 million. Players also may enter codes from non-winning tickets for a chance to win one of 15 trips for two to Las Vegas and for the opportunity to play the BILLION DOLLAR CHALLENGE and possibly win up to \$1 billion. The trip includes deluxe hotel accommodations for four days and three nights, round-trip airfare for two, ground transportation to and from the Las Vegas airport and hotel, and \$1,000 spending money.

In addition to the instant prizes available on the Golden Ticket game, we expect the chance to win a \$1 billion prize to appeal to a wide range of Lottery players boost sales for retailers. The Golden Ticket game goes on sale July 3rd.

FAST CASH LAUNCHING JULY 10TH

An exciting new group of games called Fast Cash will launch July 10th. 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.

Fast Cash tickets will range in price from \$1 per play up to \$10 per play and will print from Lottery terminals. The Fast Cash games offer a number of benefits to retailers and players:

- No waiting for a drawing. Games are played immediately
- When players have a winning combination, they know 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

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% of the jackpot, a \$2 ticket wins 20% of the jackpot, a \$5 ticket wins 50% of the jackpot, and a \$10 ticket wins 100% of the jackpot. All of the Fast Cash games feed into one jackpot, which grows with every ticket sold. 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, and have a robust advertising campaign scheduled to introduce the games to players.

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 July 3rd:

- IG 203 – Triple Tripler – \$1
- IG 231 – Golden Ticket – \$10

INSTANT GAMES SET TO EXPIRE:

Expiring July 3rd:

- IG 740 – Monopoly Millionaires Club – \$2

NEW PULL TAB TICKETS:

On sale July 3rd:

- MI 500 – 3's A Charm – 50¢
- MI 594 – Pinball Wizard – \$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.

**ON SALE
JULY 10**

ALL NEW!

FastCash™

**INTRODUCING A WHOLE NEW WAY
TO PLAY AND WIN!**

**A new series of instant-win games
that print right from the Lottery terminal.**

A progressive jackpot that grows all day long.

**A variety of games and price points
for every Lottery player.**



OVER 99% OF FAST CASH PRIZES ARE REDEEMABLE AT RETAIL.

Easy to sell — no accounting, no dispensing, no display space.



Overall odds of winning Bowling Bucks: 1 in 3.75. Overall odds of winning Cashword Progressive: 1 in 3.50. Overall odds of winning Wild Time Progressive: 1 in 3.50. Overall odds of winning 20X The Cash: 1 in 3.10. Overall odds of winning: Jackpot Slots: 1 in 3.00. Overall odds of winning the Progressive Jackpot: 1 in 300,000. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.





ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Budget News

The Ohio General Assembly passed HB 49, the state's two-year \$64 billion-dollar budget after four days of House and Senate Conference Committee meetings.

The budget bill is all good news for AFPD members. AFPD joined many other groups in strongly opposing an increase in tobacco tax, alcohol tax and sales tax; which were proposed by Governor Kasich in his never-ending fight to reduce and eventually eliminate the income tax. AFPD argued that raising taxes in some areas to reduce taxes in others made no sense and would be harmful to Ohio retailers; both the House and Senate agreed and removed all tax increases from the bill. While the Governor can line-item veto provisions of the bill, he can't add to the legislation, so the bottom line will be no increases on tobacco, alcohol or sales tax for the next two years.

AFPD was also successful in the budget as it related to the Ohio Lottery Commission. AFPD successfully included, in the bill, language that would require the Lottery Commission to establish a "retail incentive program". The House passed a bill that included the program language and two weeks later the Ohio Lottery Commission announced a "Retailer Incentive program". The Commission mailed details to all Ohio Lottery Agents and I published the details on page 29 in this issue of the AFPD Bottom Line. However, if any member needs more details, please contact AFPD at (800) 666-6233. AFPD was also successful in having language inserted that would prohibit the use of credit cards in purchasing lottery tickets with exception of Video Lottery Terminals.

The state is looking at between a \$500 million shortfall or a \$1 billion plus shortfall. The legislature



made several cuts in government programs and transferred monies from some agencies to the General Revenue Fund to address the shortfall as Ohio law requires a balanced budget. The biggest cuts may come next year as the House and Senate agreed to freeze Medicaid expansion beginning in June 2018. This provision will likely face a line item veto from Governor Kasich who is a strong advocate of Medicaid expansion, but the House and Senate have enough numbers to override a veto. The question remains, will they?

Lastly, it appears there will be 4 republican candidates running for Governor next year, as Attorney General Mike DeWine formally announced in June, he joins Lt. Governor Mary Taylor, Secretary of State Jon Husted and Congressman Jim Rennaci; all of whom previously had announced. On the Democrat side, former Congresswoman Betty Sutton, former State Representative Connie Pillich, State Senator Joe Schivonne and Dayton Mayor Nan Whaley have all announced, but it's possible there may be others.

AFPD continues to fight for its Ohio members and we hope that the successes we've had will encourage members to urge others to join. A strong Political Action Committee would go a long way to making AFPD's voice even stronger at the statehouse and state agencies, we need your support to continue the great work AFPD is doing on behalf of its members. ■



Attention All AFPD Members Who Are Lottery Agents in Ohio

New incentive program being offered by the Ohio Lottery Commission

For over two years AFPD has been working with the Lottery Commission to urge adoption of this program. Representative Anne Gonzales on behalf of AFPD attached an amendment to the state budget

bill to require the Lottery Commission to establish such a program. The result is that – due to AFPD, and AFPD alone – the Ohio Lottery Commission has put forth such a program.

This is just another example of how your association works

daily to enhance our member business's and we again ask that you urge others to join AFPD. If you have any questions, call the Ohio Lottery Commission at (800) 686-4208 and they will be happy to answer your questions. ■

Ohio Lottery plans retailer incentive program

Retailers meeting certain requirements eligible to earn additional commission

Want to earn an additional 0.5% to 1% sales commission? Boost visibility, excitement and sales of Ohio Lottery games?

The Ohio Lottery would like to reward retailers for meeting certain best practice qualifications and improving sales. Interested? Review details of the retailer incentive program with your sales representative. Sign up starts this month.

Incentive overview

Retailers who join the incentive program will be monitored for performance on a quarterly basis. The program is on track to start **July 1, 2017**. Product placement, merchandising and sales go hand in hand with the program and retailer incentive agreement. The incentive is two-tiered, rewarding retailers who maintain program qualifiers and secure sales increases of 2.5% or more each quarter.

The incentive period will run on a calendar year, with quarterly sales compared to the same quarter the prior year. The first quarterly incentive period will be **July 2-Sept. 30, 2017**.

Getting started

A business principal from your store will be required to sign a retailer incentive agreement, acknowledging the required qualifiers and understanding what can disqualify the business from receiving the quarterly bonus. Program participants will not be penalized for failing to produce intended results, but will fail to earn the additional commission.

Mandatory qualifiers

1. Sales increases of 2.5% or more compared to the same quarter the prior calendar year.
2. 100% instant ticket activation status for all newly release games by 11:59 p.m. on Friday of delivery week.

3. Must be in active status the entire quarter.
4. Must maintain good financial standing with the Ohio Lottery, with no banking strikes or other retailer violations for the quarter.
5. Required to maintain *Cash Explosion** on display the entire quarter (active or sold status).

***Note:** Bars, taverns, restaurants and clubs may have an alternate qualifier.

The Ohio Lottery maintains the option of adding an additional qualifier at the beginning of a quarter.

Your Lottery sales representative will work with you to select four additional qualifiers tailored to your business.

Commissions

Level 1

Retailers earn an extra 0.5% in commissions for total quarterly sales when they secure an increase of 2.5% over the same quarter the previous calendar year.

Level 2

Retailers earn an extra 1% in commissions for total quarterly sales when they secure an increase of 5% over the same quarter the previous calendar year.

Participants receive their commission bonus at the end of each quarter. The commission bonus will be shown on a separate line of the Lottery invoice.

Want to learn more? Schedule time to talk with your sales representative today.



ohio liquor report

JIM CANEPA // OHIO DIVISION OF LIQUOR CONTROL

Getting Customers the Products They Want

Last month, I shared that the Division of Liquor Control will be making certain specialty products available at select regional Agencies. Progress on this initiative continues, and the specialty products and the Agencies that will carry these products have been identified. The Division of Liquor Control will be reviewing the list periodically and can make adjustments as needed to meet the demands of the industry.

The 64 specialty products include unique brands and flavors which were selected based on sales data and feedback from wholesale customers. The Agency locations are strategically located across the state, offering easy access to wholesale customers. Because these products are not frequently purchased, we anticipate wholesale customers will need to visit the Agency only a few times a year, if that.

Details including timing and the process to purchase these items are still being finalized. Watch this publication or talk with your Agency partner for updates.

Please note that this does not change the process for standard wholesale orders. In business, connections are important, and this strategy isn't intended to replace current relationships between wholesale customers and Agencies. Wholesale customers will continue to purchase their regular orders from their assigned Agencies – only this list of specialty products can be purchased from an Agency other than the assigned Agency.

I want to thank the stakeholders who took the time to share feedback with the Division about the importance of these products. This feedback brought the issue to light, and led the Division to explore options. Stakeholders are encouraged to continue sharing constructive feedback – if we don't know there's an issue, we can't address it. Together, we can support positive, responsible growth for everyone.

SPECIALTY PRODUCTS

The following specialty products will be available at select Agencies across the state.

- Nardini Acqua Di Cedro (Brand Code 0072L)
- Bitter Truth Grapefruit Bitters (0935H)
- Bitter Truth Orange Bitters (0928E)
- Armagnac Castarede Brandy, 0231B)
- Amrut Peated Single Malt Scotch (0128B)

- Amrut Two Indies Rum (0119B)
- Batavia Arrack Van Oosten Liqueur (0577B)
- Aventinus Edelster Grain Neutral Spirit (0382B)
- The Belgian Owl Single Malt Whiskey (0787B)
- The Bitter Truth Celery Bitters (0923E)
- The Bitter Truth Chocolate Bitters (0937H)
- The Bitter Truth Creole Bitters (0924E)
- The Bitter Truth E**X**R (0929B)
- The Bitter Truth Elderflower (0925B)
- The Bitter Truth Lemon Bitters (0926E)
- The Bitter Truth Old Time Aromatic Bitters (0927E)
- The Bitter Truth Spiced Pink Gin (0932B)
- The Bitter Truth Violet (0930B)
- Hayman's Old Tom Gin (4042B)
- Mezcal Vago Elote Joven (6547B)
- Hayman's Royal Dock Gin (8577B)
- Bunnahabhain 12 Year (1488B)
- Clement Premiere Canne Martinique Rum (2068B)
- Clement Rhum VSOP Martinique Rum (2069B)
- Pearse Lyons Reserve Whiskey (8020B)
- Town Branch Straight Rye (9261B)
- Cruz Del Sol Reposado Gold Tequila (2381B)
- Amaro Lucano (5997B)
- Cruz Del Sol Silver Tequila (2382B)
- Mezcal Vago Espadin Joven (6549B)
- Rothman & Winter Orchard Apricot Liqueur (8575B)
- Mahon Gin (Xoriguer) (6066L)
- Greenall's Original London Dry (3904L)
- Rothman & Winter Orchard Pear Liqueur (8576B)
- St. Elizabeth Allspice Dram (8644B)
- Hayman's Sloe Gin (4043B)
- Compass Box Oak Cross Blended Malt Scotch (2252B)
- Tamdhu Single Malt Scotch Whiskey (9265B)
- Dolin Genepy des Alpes Herb Liqueur (2707B)
- Compass Box Spice Tree Whiskey (2254B)
- Kronan Swedish Punsch Liqueur (5491B)
- Nonino Grappa Vigneti Moscato (6727B)
- Nonino Vigneti Grappa Chardonnay (6725B)
- Rhum J.M VSOP (8419B)
- Nonino Vigneti Grappa Merlot (6726B)
- Old Medley 12-year Kentucky Straight Bourbon Whiskey (7158B)
- Poli Sarpa Grappa (5002B)
- Ron Abuelo Anejo Panamanian Rum (8493B)
- Ron Abuelo Anejo 7 Anos Panama Rum (8494B)
- English Whisky Co. Peated Single Malt (2972B)
- English Classic Single Malt Whiskey (2971B)
- Stalk & Barrel Cask Strength Single Malt (8965B)
- Mezcal Vago Ensemble En Barro Joven (6548B)

OHIO LIQUOR REPORT

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OHIO LIQUOR REPORT

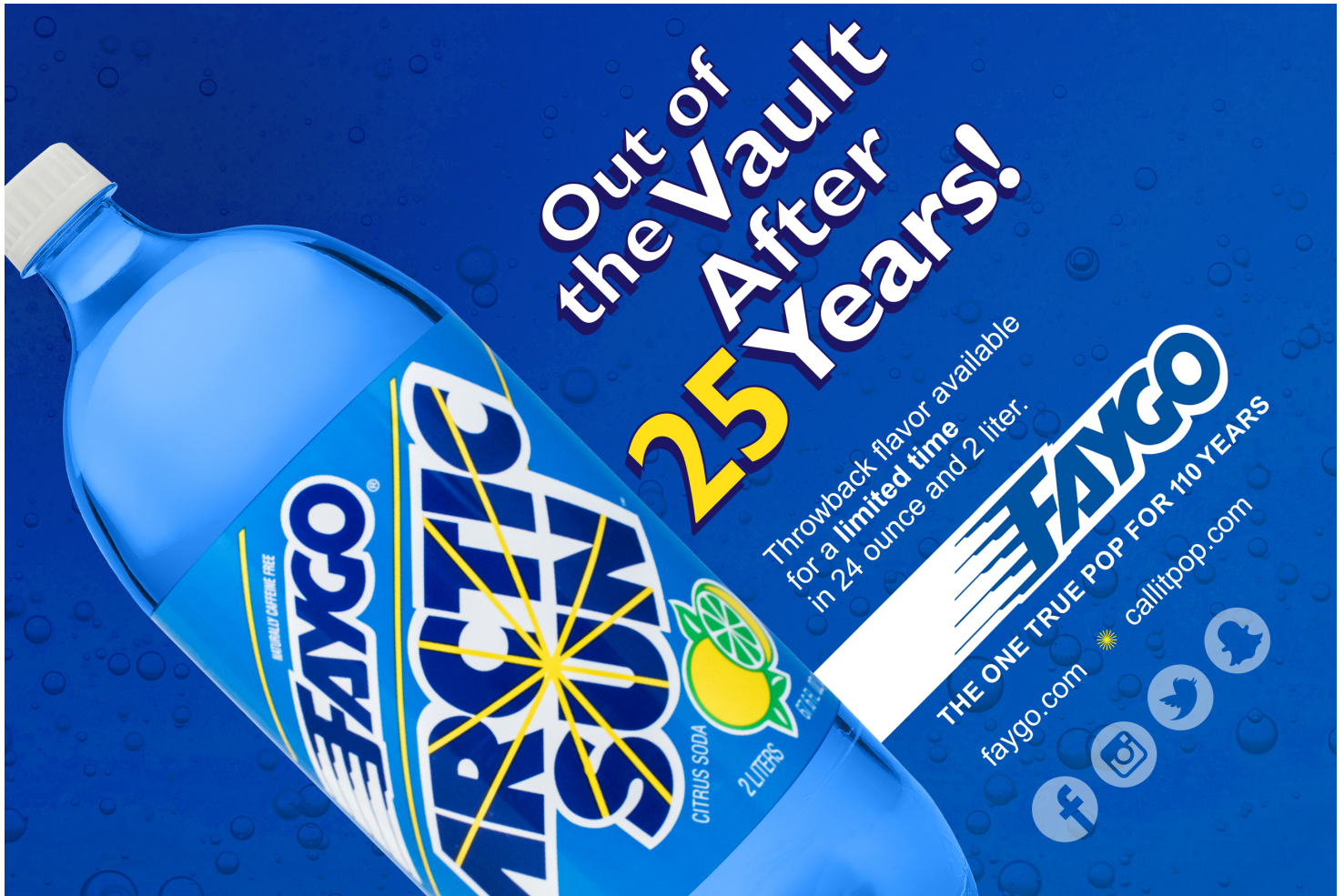
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- Edelstes Reissdorf Kolsch No. 1 (8374B)
- Uerige Stickum Plus Baas Single Malt Whiskey (9329B)
- Tullibardine 500 Sherry Finish Highland Single Malt (9328B)
- Tullibardine Sovereign Highland Single Malt (9327B)
- Skinos Mastiha Spirit Liqueur (8892B)
- Nux Alpina Walnut Liqueur (6729B)
- Boyd and Blair Pennsylvania Potato Vodka (1483B)
- Bak's Zubrowka Bison Grass Flavored Vodka (9732B)
- Jesse James America's Outlaw Spiced Flavor (5103B)
- Knickerbocker Gin (5451B)
- 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.

- Agency 509 – Clifton Spirits, 2902 Vine Street, Cincinnati, OH 45219
- Agency 512 – Hyde Park Wine & Spirits, 2719 Madison Road, Cincinnati, OH 45209
- Agency 543 – Spirits of Madeira, 6917 Miami Avenue, Madeira, OH 45243
- Agency 567 – Arrow Wine Stores, 615 Lyons Road, Dayton, OH 45459
- Agency 627 – Pauken Wine Shop, 221 Golden Gate Plaza, Maumee, OH 43537
- Agency 629 – Josephs Beverage Center, 4129 Talmadge Road, Toledo, OH 43623
- Agency 725 – Grandview Yard Giant Eagle, 840 W 3rd Ave, Columbus, OH 43212
- Agency 743 – Kroger, 299 West Bridge Street, Dublin, OH 43017
- Agency 748 – Arena Wine & Spirits, 492 Armstrong St, Columbus, OH 43215
- Agency 826 – Fishers Foods, 5215 Fulton Drive NW, Canton, OH 44718
- Agency 874 – Chalet Premier, 10000 Market Street, Beaver Township, North Lima, OH 44452
- Agency 905 – World Wines & Liquor, 8760 Mentor Avenue, Mentor, OH 44060
- Agency 969 – Giant Eagle, 34310 Aurora Road, Solon, OH 44139
- Agency 989 – Simones Beverage & Deli, 18414-26 Detroit Avenue, Lakewood, OH 44107
- Agency 994 – Minottis Rocky River Wine Shop, 19831 Detroit Road, Rocky River, OH 44116 ■



Out of the Vault After 25 Years!

Throwback flavor available for a **limited time** in 24 ounce and 2 liter.

FAYGO

THE ONE TRUE POP FOR 110 YEARS

faygo.com callitpop.com

Arctic Soda 2 LITERS CITRUS SODA

MADE WITH CITRUS JUICE

The advertisement features a large, blue, condensation-covered bottle of Faygo Arctic Soda. The bottle is tilted diagonally across the frame. The label on the bottle is white and blue, with 'FAYGO' in large, bold, blue letters and 'Arctic Soda' in a stylized font. A lemon slice is depicted on the label. The background is a solid blue with a pattern of white bubbles. The text 'Out of the Vault After 25 Years!' is written in a large, white, serif font, with '25' in a larger, yellow font. Below this, the text 'Throwback flavor available for a limited time in 24 ounce and 2 liter.' is written in a smaller, white, sans-serif font. The Faygo logo is prominently displayed in the lower right, with the tagline 'THE ONE TRUE POP FOR 110 YEARS' underneath it. At the bottom, the website 'faygo.com' and the hashtag 'callitpop.com' are listed, along with social media icons for Facebook, Instagram, Twitter, and Snapchat.

Small-Business Owners Put the Community First

■ BY STEPHEN JONES // DENHA MEDIA & COMMUNICATIONS

Stewart and Deise Nickless purchased Corkscrew Party Shoppe, located in Westland, in 2001 out of a desire to serve the community. Stewart, a United States Marine Corps veteran, served his country proudly and wanted to continue to make a difference after returning home.

"He [Stewart] just wanted a service-type industry because he had served his country, and he wanted to serve the community in some way," said Deise Nickless, co-owner of Corkscrew Party Shoppe. "... it kind of fell into our laps and that's how we ended up purchasing it."

Corkscrew Party Shoppe's strong ties to the community start with supporting children at the local schools. From attending cheerleading competitions to giving away free candy as a reward to students that bring home good report cards, Stewart and Deise make it a priority to get involved in the lives of the youth that come into their store.

Nickless once set up a campaign to keep kids writing over the summer. Stewart and Deise have a daughter in the U.S. Military Academy at West Point, and she called on the youth in the community to write letters to her daughter and incentivized them by offering store credit in exchange for those letters.

"I'm always encouraging them to stay in school and do well," said Nickless. "If I see a way to boost community level here, we're all for that."

Another way that Corkscrew engages the community is by showing appreciation to veterans. There are pictures of about 50 local veterans featured on the walls in the store. "We try to honor them," said Nickless. "We want them to know that we appreciate that they're giving their lives to serve our country, so that we have the freedom to even own a liquor store."

Making customers feel appreciated is paramount at Corkscrew. Stewart and Deise never want a customer to leave their store unsatisfied. Not only does their store offer a variety of product selections, a craft beer walk-in cooler and a wine room, they will also



order any product that a customer is looking for that's not on the shelves. In the event that a customer needs a product right away, Corkscrew will call other liquor stores to help the customer find what they're looking for.

"It doesn't do us any good, but it helps the customer," Nickless said. "We've built a really good relationship with other liquor stores in the area because of that."

Stewart and Deise have a deep compassion for their customers, and have been fighting for their right to serve the community alongside her small business counterparts. Nickless recently spoke at a Michigan Liquor Control Commission (MLCC) hearing on the half-mile rule.

"You just keep plugging forward, and you just have to have faith that what you're doing is right and just," explained Nickless. "I'm lucky to have great employees, but some of these liquor stores, I see them busting their butts. I mean they're working so many hours, and they continue to stay open for the community."

She believes in the work that small business owners like herself are doing in the community, and doesn't want to see it phased out by larger companies.

"It's hard work but we love our customers," said Nickless. "We have a huge following of regulars, and we just really, truly care about our customers. We go to weddings. We go to funerals. I've been to cheerleading events, baseball games. We love our customers, and in return they treat us well too. It's just a really good relationship that we have."

Since its inception, Corkscrew Party Shoppe has been a venue where everyone who walks in the store feels like a priority. Stewart and Deise opened their store with clear eyes and full hearts, and have not wavered on their pledge to serve to passionately serve their community.

"AFPD is always on top of things that we would not be aware of to be on top of," said Deise. "It is so comforting knowing that the association is on their game. We utilize the coupon program as well as several of the rebate programs and it has been so beneficial." ■

RETAILER: CORKSCREW PARTY SHOPPE

Location: Westland, Michigan

Founded: 2001

Employees: 4

AFPD Member Since: 2012

Slogan: "We treat everyone equally. Every customer who walks through the door is of equal value. We tell our employees that everyone who walks into our door is our pay check and you to treat them as such."





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*10% discount is subject to minimum premium requirements.





Workplace Wellness: How A Step Challenge Changed My Work Day

■ BY ANGELA HERNANDEZ LOYD // BLUE CROSS BLUE SHIELD OF MICHIGAN

“This is getting a little out of control.”

These words have been uttered by more than a few of my Blue Cross Blue Shield of Michigan colleagues over the last few months, and it’s all because of a simple step challenge.

A screenshot of our weekly FitBit step challenge. Keeping up with others is part of the fun!

As I am writing this blog, I’m currently walking on a treadmill desk at work. This morning, I took my dog for a 30-minute walk, and I’ve gotten up once an hour just to get away from my computer screen. Yesterday, my under-desk elliptical peddler arrived from Amazon, and I actually walked out to the delivery truck to receive it.

They say motivation is contagious, and we definitely experienced that on our team when we decided to create our own FitBit challenge group. A few weeks ago, my coworkers and I made the trek up 21 flights of stairs to the top of our tower, and back down again. We’ve started doing walking meetings instead of sitting in a conference room. Every step counts in our challenge.

There’s nothing more motivating than seeing yourself behind on the leader board, or getting a push-notification that it’s time to take a walk when someone is catching up with you. If I haven’t hit my step goal by the end of the day it feels almost like I forgot about a deadline at work.

WHY WORKPLACE WELLNESS MATTERS

One of the things I love most about working for Blue Cross is our focus on employee wellness year-round. Aside from incentives and rewards for healthy behaviors, we also get access to exclusive wellness deals (members can get these discounts, too!).

Our facilities are designed with walk-able paths, we have access to treadmill and stationary bike desks, we have on-campus fitness classes like zumba and kickboxing, discounted massage therapy at work, an Active Blue employee resource network and much more.

When it comes to eating right, our BWell program makes it affordable to choose healthier options at the vending machine and in the cafeteria, not to mention regular lunch and learn cooking demonstrations and guest speakers who come to visit us. But actually,

most of my coworkers have been meal planning and bringing healthy homemade lunches to work, thanks to our expert registered dietitian Grace Derocha. All of her delicious healthy recipes are available for free, over at our wellness blog ahealthiermichigan.org, and I’m grateful Grace has made it so easy for my family to make better choices at home.

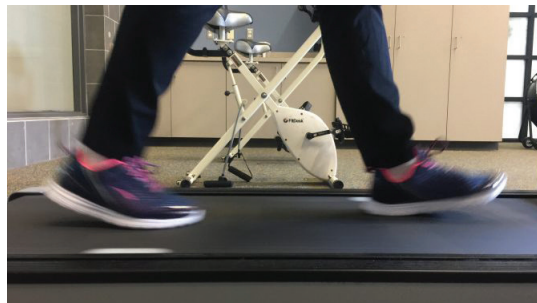
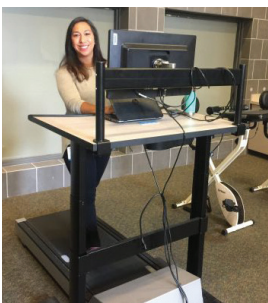
Using the treadmill desk at work helps me to hit my step goal during the day.

Working for Blue Cross helped me realize how important it is to work in a healthy environment. Research shows creating a healthy workplace has many benefits for a business’ bottom line, including increased productivity and employee retention, and lower health care costs. My previous jobs were also primarily desk-jobs, but I didn’t have access to the resources and encouragement networks like I do here at Blue Cross.

When you spend as much time at work as most of us do nowadays, it’s clear to see why workplace wellness is a critical part of a healthy lifestyle.

Does your workplace embrace wellness? What do you do to stay active during the workday? ■

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MIBLUESPERSPECTIVES



BROUGHT TO YOU BY:



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan



UPDATE! The Payroll True-Up Period for Private Employers Began July 1, 2017

Payroll true-up reports are due to BWC no later than August 15, 2017

At the end of each private employer policy period (July), it is necessary to reconcile estimated payroll with actual payroll. This is called the True-up. This report can be completed online at www.ow.ly/4mWUlm or over the phone by calling (800) 644-6292.

This payroll True-up process is part of prospective billing, and as a result, Ohio businesses are required to reconcile their actual payroll annually for the prior policy year and also reconcile any differences in premium paid. According to BWC, the True-up allows more accurate premium calculation. Even if actual payroll for the year matches the original BWC estimate or a business had zero payroll, the True-up report must be completed.

The quickest and easiest way to True-up is online with a BWC e-account. If you do not have a BWC e-account you can create one by signing on to www.bwc.ohio.gov/SelfSvcAccountAdmin/newacc.asp.

You can also complete the True-up through the BWC call center however wait times may be extremely high, as a result BWC encourages the use of their online reporting system.

IMPORTANT NOTE:

Again, August 15, 2017 is the due date for your True-up report to be completed with BWC. This is a critical deadline, as the BWC has indicated that if a business does not complete the True-up timely, they may not be eligible for current, and future alternative rating and premium discount programs such as Group Rating and Group Retrospective Rating. Once more, reports must be submitted either online at (www.ow.ly/4mWUlm) or by phone at (800) 644.6292.

Below are a couple of youtube video links that you may find helpful in the process:

- www.youtube.be/dmYEtUGLEnQ
- www.youtube.be/YMasIG0eq-M

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CareWorksComp

Last Chance for 2016 Policy Year Required Safety Training

CareWorksComp is pleased to offer Two-Hour Safety Training to meet BWC's two-hour safety requirement for group rated and group retrospective rated employers. You are receiving this notice because the BWC has indicated you must complete two hours of safety training by June 30, 2017.

Video/Webinar
CareWorksComp is offering a video/webinar version of our annual workers' compensation and safety seminars. This informative video/webinar discusses rates, hearings, claims management, safety, unemployment compensation, absence management and vocational rehabilitation. A \$35 fee applies. If interested, please contact CareWorksComp's Marcia Dennis at 1-800-837-3200, ext. 52323 or via email at marcia.dennis@careworkscomp.com.

RiskControl360°
RiskControl360°'s website has been updated with new online courses and an easier payment process. Visit www.riskcontrol360.com/online-training to view our catalog of courses and pricing. Please note that the courses are offered in different lengths of time. For technical support with the online training, please contact 713-952-1100.

Ohio Bureau of Workers' Compensation (BWC)
Ohio BWC offers online and in-person safety training courses which meet the training requirement. Contact BWC at 1-800-644-6292 or visit their website at www.bwc.ohio.gov/employer/programs/safety/SandHEducation.asp for more information.

Proof of Completion
If you view the video/webinar, you do not need to send a certificate as we will automatically document your fulfillment of the Two-Hour Safety Training requirement. If you have completed your two hours of safety training via an alternative option from the video/webinar, please submit certificates to CareWorksComp by email at jwhourtraining@careworkscomp.com or by fax to (614) 495-5200. Please be sure to include your company name and policy number in the fax or email to ensure proper documentation.

Questions?
Contact Dana Carmichael directly at 1-800-837-3200, ext. 52304 or email her at dana.carmichael@careworkscomp.com.



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We are offering workshops on two separate June dates listed below. The workshops are intended for Directors and Managers in the areas of Finance, Human Resources and Safety.

Workshop Dates & Times

<p>June 27, 2017 8:30 a.m. - 10:30 a.m. Genesis - Lower Level 6000 Lombardo Center Seven Hills, Ohio 44131</p>	<p>June 29, 2017 8:30 a.m. - 10:30 a.m. 4th Floor Auditorium 5555 Glendon Court Dublin, Ohio 43016</p>
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Registration

Please RSVP to Marcia Dennis at CareWorksComp.
Email: marcia.dennis@careworkscomp.com
Phone: (800) 837-3200, Ext. 52323.

There is no cost to attend. A continental breakfast will be provided.
Registration will begin 30 minutes before each workshop. Seating is limited.

If you have a specific question about cost containment, safety, human resources or vocational strategies, please reserve a time to speak with one of our panelists after the seminar.







GREAT LAKES WINE & SPIRITS //

A to Z Pinot Gris – Oregon

One of the things that sometimes confuses and intimidates people about wine is that most of the names of the grapes and the places they come from are frequently in a foreign language and hard to pronounce or remember. Sometimes a wine is named after a place (like Pouilly Fuisse), and sometimes after a grape (like Chardonnay). Add to this, sometimes a grape has two, three, four (or more) names depending on where it is grown. Case in point: Pinot Grigio... which is also known as Pinot Gris, Grauburgunder & Rulander.

Though this grape has been around for centuries, Pinot Grigio burst onto the wine scene over 25 years ago. Imported from Italy, they were typically light, dry, refreshing whites; uncomplicated and easy to drink, and not of little importance, easy to pronounce.

So popular did this wine become (popularized by wineries such as Cavit on the value side and Santa Margherita on the premium side), that lots of the world's wine regions ramped up production to get in on the fun. Some that were already making the wine under the Pinot Gris moniker went so far as to 'change' the name to Pinot Grigio...even if it was made in Argentina. Of course, Pinot Grigio is just a grape---a winemaker can do many things with it; from making light wines to rich, barrel-aged wines; bone dry to slightly sweet; there are even a few versions which are a light pink or copper color (the skin does have a bit of color to it). With all these possible variations, a consumer might not know what to expect from any given Pinot Gris/Pinot Grigio, so over the past several years, we've noticed a

pattern of sorts: those producers that make their wines in a richer, more savory style---sometimes even kissed by oak---tend to label their wines Pinot Gris (think of Alsace or Oregon). Those that make the lighter, zippier, quaffing type tend to call theirs Pinot Grigio...even if from California or Australia. Note the words tend to be italicized: though the Italians almost ALWAYS use Grigio and the French ALWAYS use Gris, there are no laws, regulations, or even traditions to use one name over the other in the new world.

What they all have in common however is they are delicious---they just come in various 'sizes': light, pretty and dainty to richer, rounder & bigger (the Grand Cru versions from Alsace being straight up big and thick and sappy).

A to Z Pinot Gris lives somewhere between the worlds described above. From Oregon's largest winery, the A to Z Pinot Gris has stunning aromatics of stone fruits & citrus; it is medium weight, fresh & delicious; yet it has a middle, and a note of spice that makes it downright irresistible. It's truly one of our favorite PG's from anywhere in the world. Call it whatever you'd like...just be sure to call it!

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Craft Soft Drinks Add Fizz to Soda Sales

Craft soda volume grew 5% in 2016 to 88.8 million gallons, compared to 2015

■ BY NACS ONLINE

Amid flat soda sales, the craft segment is starting to make a positive impact in the \$52.5 billion U.S. soft drink market, reports USA Today.

The news source writes that craft soft drinks “are capturing share by hyping premium and natural ingredients, creative flavors, limited runs, unusual packaging or their local roots.” The craft soda market is also starting to look like beer, where larger companies like AB InBev and MillerCoors participate in the market with regional and small-batch craft brewers.

Citing Beverage Marketing data, USA Today writes that craft-soda volume grew 5% in 2016 to 88.8 million gallons, compared to 2015 when the rest of the carbonated beverage industry was down 0.85%. Craft soda reached \$541 million wholesale in 2016,

up from \$427.7 million in 2011. Craft sodas also resonate among millennials, which could turn out to be a boon for the overall soft drink market—in 2016, bottled water surpassed carbonated soft drinks to become the largest beverage category by volume in the United States.

“When you pick up a craft soda, you’re saying something about yourself. You identify with the qualities of that beverage. If you pick up a craft soda or beer, you’re saying, ‘I’m looking for something better, more natural, more conscious of the environment,’” Michael Bellas, chairman of Beverage Marketing, told the news source. “This has some legs. It has some good growth ahead of it. This is where the consumer is.”

While many craft brewers made their mark in specialty stores, retailers who are increasingly offering more

healthy choices are helping bring the specialty sodas more mainstream. While their sales numbers may not rival the volume produced by the larger, more dominate beverage companies, they are helping to redefine the soda market.

“There’s a large trend for natural wellness and there’s a trend of gourmet food. This is the place the rubber hits the road,” Chris Reed, founder of California-based Reed’s, told USA Today. “Every industry I know has a premium category from hotels to ice cream to cars. Soda didn’t have it. It made sense.”

PepsiCo entered the craft soda market in 2014 with its Caleb’s Kola brand, named after the company’s creator Caleb Bradham. “We start with a consumers focus, looking at the trends and primarily the millennial generation is looking for new taste experiences,” Chad Stubbs, PepsiCo vice president of marketing, told the news source. “We thought it was more limited than it was, because it’s working all the way from smaller places to Walmart, Dollar General and our other retail partners.”

Soon after, Coca-Cola entered the segment in 2015 with its purchase of Monster Beverage’s portfolio, which included the craft soda brands Hansen’s and Blue Sky.

Read more about craft soda opportunities in the NACS Magazine feature, “Generating Some Fizz.” ■





House Leadership Decides to Protect Debit Reform

Plans to remove debit repeal from the Choice Act were announced

■ BY NACS ONLINE

Politico is reporting that House Republicans are removing the repeal of debit swipe fee reform from H.R. 10, the Financial CHOICE Act, after facing significant pressure from members in the Republican conference. The repeal effort is the most controversial piece of the massive legislation aimed at repealing and reforming parts of the Dodd-Frank Wall Street Reform Act.

For nearly a year, the retail industry has opposed House Financial Services Chairman Jeb Hensarling's proposal to repeal the Durbin Amendment, which limited what the largest banks could

charge in swipe fees and injected competition on swipe fees and network routing fees into the debit card market. NACS, along with other members of the Merchants Payments Coalition, have led the efforts to strip the repeal provision from the Financial CHOICE Act.

Yesterday, House leadership began surveying members of their conference on the CHOICE Act, and it became clear that the votes were not there to pass the bill unless the repeal of debit reform was removed from the bill.

Politico reports, "House Republican leaders will drop language from a sweeping bank deregulation bill that would have eliminated a cap on debit card swipe fees, handing a major victory

to retail lobbyists who spent months trying to kill the provision."

"House Financial Services Committee Chairman Jeb Hensarling plans to offer a manager's amendment to remove the provision from the bill, which he wrote, committee spokesman Jeff Emerson said."

The announcement from the House Financial Services Committee is welcomed by NACS and the retail industry. We look forward to seeing the official language in the manager's amendment, and encourage members to continue to voice support for the debit reforms to your representatives until it is officially removed. ■

Global Alcohol Consumption Declining

IWSR data finds that global alcohol consumption is declining faster for beer than wine and spirits

■ BY NACS ONLINE

The latest International Wine and Spirits Record (IWSR) data suggests that the consumption of alcoholic drinks is declining at an increasingly faster rate than has been previously reported.

For 2016, the IWSR reports that the global market for alcoholic drinks shrunk by 1.3%, compared with an average rate of just -0.3% in the previous five years. The reasons for the accelerated downward trend include a faster decline in beer, a reversal of trends for cider and slowing growth for mixed drinks.

Cider declined by 1.5% after years of solid growth. The markets responsible for this reversal of trends were South Africa, which saw decline following a period of growth, and especially the U.S., where volumes collapsed by 15.2% after years of double-digit growth.

The beer category was down 1.8% in 2016, compared with a five-year rate of -0.6%. The global trend reflects developments in three of beer's largest markets: China, Brazil and Russia, which all saw steeper declines than in previous years, declining at -4.2%, -5.3% and -7.8%, respectively, in 2016.

Global spirits grew by 0.3%, according to IWSR data. Vodka is dragging down overall spirits performance, declining at 4.3% last year. Volumes were boosted by gin (+3.7%), tequila (+5.2%) and whisky (+1.7%). The negative trend in vodka is largely due to steep volume losses in Russia (-9.3%), which nevertheless remains vodka's largest market by far. Key growth markets for total spirits last year were China, the U.S. and Mexico.

Wine was flat overall (-0.1%), with sparkling wine growing at 1.8% and still wine down by 0.5%. This is roughly in line with the trend of the previous five years. ■



PepsiCo Invests in Healthier Foods and Beverages

Company is advancing its goals to transform its product portfolio and offer healthier options through an agreement with Partnership for a Healthier America



■ BY NACS ONLINE

PepsiCo Inc. announced that it has signed an agreement with Partnership for a Healthier America (PHA) to independently report and verify the company's progress against previously outlined goals designed to transform its product portfolio and offer healthier options. The announcement was made during PHA's Building a Healthier Future Summit.

PepsiCo's goals, which were announced last October and informed by World Health Organization and other authorities' guidelines, include a focus on reducing added sugars, saturated fat and sodium levels. In addition, the company is focused on offering more positive nutrition such as whole grains, fruit and vegetables, dairy, protein and hydration,

as well as greater access to nutritious foods and beverages in underserved communities.

The specific goals that PHA will track focus on added sugars, saturated fat and sodium. By 2025, PepsiCo expects that:

- At least two-thirds of the company's global beverage portfolio volume sold will have 100 calories or fewer from added sugars per 12-ounce (355 ml) serving.
- At least three-quarters of the company's global foods portfolio volume sold will not exceed 1.1 grams of saturated fat per 100 calories.
- At least three-quarters of the company's global foods portfolio volume sold will not exceed 1.3 milligrams of sodium per calorie.

"PepsiCo's continued focus on delivering Performance

with Purpose has fueled our growth and is positioning our company for future success. We continue to place great emphasis on transforming our product portfolio to meet changing consumer and societal needs, and we're proud of the progress we've achieved to date" said PepsiCo Chairman and CEO Indra Nooyi. "Our agenda for the next ten years includes ambitious goals to further improve the nutritional profile of our products and expand our range of wholesome and nutritious offerings. We are deeply committed to working to achieve these goals, and we welcome Partnership for a Healthier America's role in reporting on our progress."

PHA CEO Lawrence A. Soler added: "PepsiCo's vision to transform their products to meet consumer demand for healthier options is a win for the company and a win for consumers. We look forward to evaluating PepsiCo's progress and sharing it publicly."

In addition to its focus on portfolio transformation and offering healthier options, as part of this overarching vision, PepsiCo is also focused on protecting the planet, making the food system more sustainable and empowering people around the world. More information is available online at Performance with Purpose.

During PHA's Summit, NACS and Cumberland Farms also announced commitments to help make healthier choices more accessible and affordable. ■



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Economic Optimism Will Lead Consumers to Drive More This Summer

29% of consumers say they will hit the road more in the coming month

■ BY NACS ONLINE

American drivers are much more likely than in years past to be hitting the roads as summer drive season begins, according to the latest NACS Consumer Fuels survey.

Nearly three in ten (29%) consumers say they will drive more in the coming month, an 11-point jump from a year ago (18% in June 2016), and a record high for the month of June. NACS has conducted monthly surveys related to economic issues since January 2013.

Nearly three in five (58%) gasoline consumers report feeling optimistic about the U.S. economy this month, down 2 points from last month. Consumer optimism has tracked

between 57% and 61% for the past seven months. Consumers in the South are most optimistic (62%), though optimism remains high across all regions.

Relatively low gas prices are fueling both consumer optimism and the anticipated increase in driving. Fully four in five (80%) Americans say that gas prices impact their feelings about the economy.

“Continued strong optimism over the economy and an expected increase in summer driving is great news for convenience stores and other retailers who cater to summer travelers,” said Jeff Lenard, NACS vice president of strategic industry initiatives.

However, there are some looming concerns. While the median gas price reported by

consumers remained \$2.35 for the second month, nearly half of all consumers say that gas prices rose over the past month. Price increases were seen most in the West, where 53% say gas prices are higher than they were last month. By comparison, just 43% of gas consumers in the South report that gas prices are higher this month.

Given concerns over rising prices, consumers are slightly more open to considering behavior. Consumers say that if gas prices increased to \$3.40 per gallon, they would try to reduce the amount that they drive. This \$1.05 difference between current prices and a price that would change behavior is the lowest recorded in more than a year. ■

How to Avoid Gas Station Skimmers

With the assistance of NACS, the Federal Trade Commission provides tips for both consumers and retailers

■ BY NACS ONLINE

At the end of June this year, the Federal Trade Commission, with assistance from NACS, posted two blogs offering advice to motorists and gasoline stations on how to avoid skimmers at the pump.

In “Best practices to foil gas station skimmers,” [found on www.ftc.gov] the agency reminds retailers that “customers aren’t the only victims” when criminals use gasoline pumps to hide skimming devices. “Your business can suffer from the associated costs, including a damaged reputation and lost sales,” the FTC wrote.

Best practices to keep customers and businesses safe from skimmers include daily pump inspections and security seals on pumps (and logging the serial numbers of the seals). Things to look out for during inspections include warped or protruding surfaces. Employees should also report unscheduled work by “technicians” and vehicles parked at pumps longer than necessary.

For consumers, “Avoid skimmers at the pump” [found on www.ftc.gov] provides a list of tips while filling up, such as visually

checking the gas pump for signs of tampering (broken security seals or panels not flush) and checking to see if the card reader appears uniform with other pumps. Using a debit card as a credit card also helps keep your PIN safe. Monitor accounts frequently to quickly spot any unauthorized charges.

NACS has created a skimming resource guide to help retailers stay on top of this issue. The guide can be found at www.nacsonline.com/solutions/store-security-signage/pages/skimming-and-payments-security.aspx ■

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Independent Food Retailers Association . (517) 337-4877

INSURANCE SERVICES: WORKERS' COMPENSATION

Conifer Insurance Company . . . (248) 559-0840

CareWorks **O** . . . 1-800-837-3200 ext. 7188

LEGAL SERVICES

Bellanca & LaBarge (313) 882-1100

Cummings, McClorey, Davis & Acho, PLC (734) 261-2400

Day Ketterer Ltd. (330) 650-4362

Denha & Associates, PLLC. (248) 265-4100

Foster Swift Collins & Smith, PC *(Labor & Employment Law)*
 (248) 539-9919

Hammoud & Dakhallah Law Group . . . (313) 551-3038

Kecskes, Silver & Gadd, PC (734) 354-8600

Kullen & Kassab, PC (258) 538-2200

Pepple & Waggoner, Ltd. (216) 520-0088

Willingham & Cote, PC *(Alcohol issues)* . . . (517) 351-6200

LIQUOR SHELF TAGS

Saxon, Inc. (248) 398-2000

LOTTERY

IGT Global Solutions (517) 272-3302

Michigan Lottery (517) 335-5648

Ohio Lottery 1-800-589-6446

MILK, DAIRY & CHEESE PRODUCTS

Lipari Foods, Inc. (586) 447-3500

Sherwood Food Distributors **M IL**
 (313) 659-7300

Dairymens **O** (216) 214-7342

Prairie Farms Dairy Co. **M** . . . (248) 399-6300

Country Fresh. 1-800-748-0480

Dairy Fresh Foods, Inc. (313) 295-6300

OFFICE SUPPLIES

Office Depot (855) 337-6811

PAPER PRODUCTS & PACKAGING SUPPLIES

Bunzl USA. (810) 714-1400

Joshen Paper & Packaging (216) 441-5600

PIZZA SUPPLIERS

Hunt Brothers Pizza. (615) 259-2629

POINT OF SALE & RETAIL TECHNOLOGY

Great Lakes Data Systems *(LOC Software)*
 (248) 356-4100 ext. 107

Active Software & Hardware (248) 577-9000

BMC-Business Machines Company. . . . (517) 485-1732

Reward Geek (248) 268-9000

RSA America, LLC (312) 471-6700

PRINTING, PUBLISHING & SIGNAGE

Fisher Printing (708) 598-1500

Ahearn Signs, Inc. (734) 699-3777

Huron Web Offset Printing. (519) 845-0821

Pace Custom Printing. (248) 563-7702

PRODUCE DISTRIBUTORS

Heeren Brothers Produce **M** . . (616) 452-2101

Anthony Marano Company (773) 321-7500

PROPANE

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

Corrigan Oil 1-800-FAST-OIL


REAL ESTATE

Sell Your Business Program . . 1-800-666-6233

NAI Farbman *(Commercial Real Estate)* (248) 351-4386

Signature Associates (248) 359-3838

REFRIGERATION SOLUTIONS (COMMERCIAL)

 **SRC Refrigeration (Growlers)** . . .1-800-521-0398
National Resource Management, Inc. . . (781) 828-8877
RW International (586) 920-2796

RETAIL FIXTURES & DISPLAYS

Detroit Store Fixture Co. (313) 341-3255
Display Max (810) 494-0400
Retail Sign Systems (616) 863-6600
Tyler Supply Company (269) 345-2121

REVERSE VENDING MACHINES & SERVICE

UBCR, LLC. (248) 529-2605
Universal Video, Inc. (248) 798-6699







SECURITY, SURVEILLANCE & MORE

 **Advanced Surveillance Technologies, Inc.**
 1-800-278-6004
Central Alarm Signal (313) 864-8900
Davis Bancorp, Inc. (847) 998-9000

SODA POP, WATER, JUICES & OTHER BEVERAGES

 **Monster Energy Company** . . .1-800-666-6233

 **Muscle Milk** 1-800-666-6233

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

 **Coca-Cola Refreshments (Metro Detroit Program)**
 Metro Detroit  (313) 868-2008
 Belleville  (734) 397-2700
 Port Huron  (810) 982-8501
 Cleveland  (216) 690-2653

 **Faygo Beverages, Inc.**  . . . (313) 925-1600
Absopure Water Company (734) 207-4906
Dr. Pepper Snapple Group/7UP (313) 937-3500
LXR Biotech, LLC (248) 836-4373

TOBACCO COMPANIES & PRODUCTS

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

TRUCKING COMPANIES

North Shore Transportation Group . . . (224) 210-1844

UNIFORMS, LINENS, WORK WEAR & SUPPLIES

 **Detroit Chemical & Paper Supply / 1st Impressions** (586) 558-8805



 **Socks Galore Wholesale** (248) 545-7625

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

UNEMPLOYMENT DEFENSE

 **Packer & Associates** (248) 348-5610

WASTE DISPOSAL & RECYCLING

 **Midwest Recycling**  (American Red Cross boxes)
 (313) 304-9099
Planet Environmental (313) 473-9886

WINE & SPIRITS COMPANIES

 **Benchmark Beverage Co.** . . .1-800-666-6233

BuzzBallz, LLC (972) 242-3777
Diageo 1-800-462-6504
Heaven Hill Distilleries 1-800-348-1783
Luxco (313) 333-4637
Pernod-Ricard USA (248) 717-3177
Proximo Spirits (810) 278-0599
Remy Cointreau USA (248) 347-3731
Southern Glazer's Wine & Spirits of Michigan
 (248) 698-1660
Vektor Vodka (602) 741-6119

WINE & SPIRITS DISTRIBUTORS

 **RNDC of Michigan (Non-Alcohol Program)**
 1-888-697-6424
Great Lakes Wine & Spirits 1-888-860-3805

FOOD RESCUE / FOOD BANKS

MICHIGAN

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

OHIO

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

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

If you are a supplier of a product/service and would
like the endorsement of AFPD, call us today at
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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 on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for AFPD members is free. Must be 21 years or older to attend this show.

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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