

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 28, NO. 9 // SEPTEMBER 2017



CONSOLIDATION SERIES // The Pulse on Petroleum and the Food Factor

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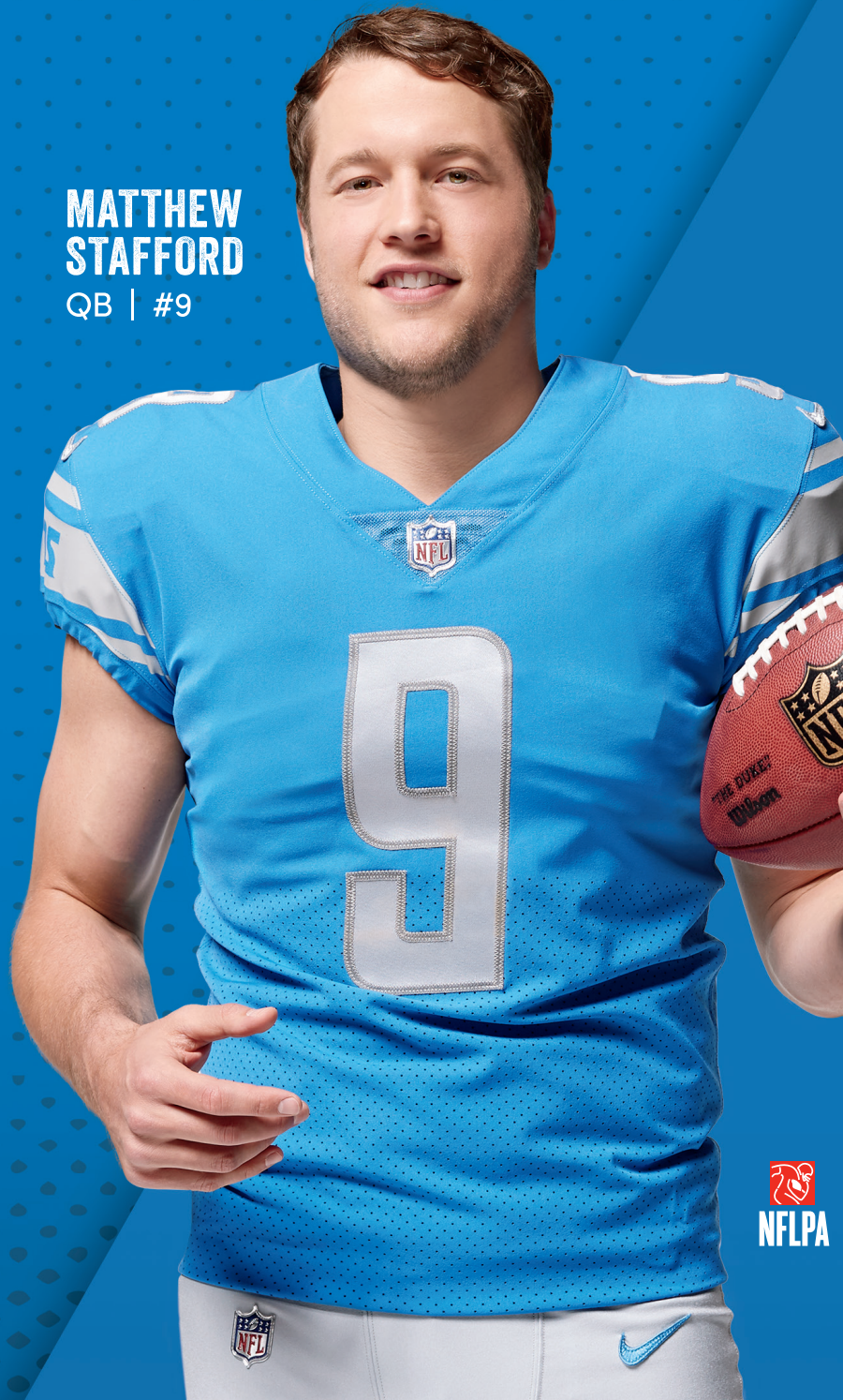
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GET YOUR LIMITED-EDITION PEPSI CANS



**MATTHEW
STAFFORD**
QB | #9



OFFICIAL SOFT DRINK OF THE
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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
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features



PREPARING FOR THE WINTER OF 2017-2018

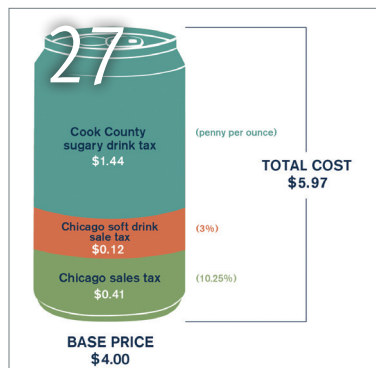
In business, you always need to be a step ahead, or you wind up being two steps behind! This is the time of year to address some of those outdoor maintenance issues; while it's still not freezing outside.



COVER STORY //

CONSOLIDATION SERIES: THE PULSE ON PETROLEUM AND THE FOOD FACTOR

The days of stand-alone gas stations are gone. "There just aren't enough gross profits for gas to cover expenses of operating just a gas station," said Ed Weglarz, director of petroleum for AFPD. "Because the motoring public is so cognizant and sometimes irrationally paranoid regarding the price of gasoline, the product has been a traffic builder for the last 50 years."



CHICAGO BUSINESSES PERPLEXED BY BEVERAGE TAX

The new tax increase on sweetened beverages in Cook County "is hard to swallow for operators of restaurants, convenience stores and other businesses in La Grange, Burr Ridge and Western Springs," reports the Chicago Tribune, and some consumers aren't thrilled about the new tax as well.



president's message

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

Always Ready for a Good Fight!

Last month the entire boxing world tuned in to watch Floyd Mayweather and Conner McGregor's boxing match. All the odds makers and experts favored the undefeated Mayweather especially since McGregor (UFC star) had no professional boxing experience. Mayweather ended up winning the bout with a 10th round technical knockout. After the fight McGregor made a comment that really stuck in my head. He said, "he is always ready for a good fight." That really is the mindset we have here at AFPD.

Right now, in Illinois, we are fighting to repeal the Cook County Sugar Beverage Tax, in Michigan we are fighting against the MLCC commissioners from eliminating the half mile rule and in the past, we have fought against a number of big players when we pushed and won our efforts on the CAT tax in Ohio when it came to petroleum.

Unlike Mayweather, we have lost some fight over our 107-year history, most notable the creation of the bottle bill in the 1970s, but one thing has always been clear, AFPD is always ready for a good fight! We use all the resources we have when we go into battle especially when we get attacked by government or special interests who do not want independent business owners to survive. When you are not a major chain or major vendor coming up with the money to hire a lobbyist and staff and creating strategies on issues is not only daunting, it is nearly impossible; this is why AFPD membership is essential. That is why your annual three-hundred-dollar membership or annual six-hundred-dollar membership gets pooled together with other likeminded small business owners, so you can compete as the major chain and major vendors who may not have your best interests in mind. A member last month said, "if I do not use any of your services or programs all year, where else can I have an attorney on call for anything I need other than AFPD?"

So AFPD membership is a bargain in so many ways. Though we try and fight with everything we have, we are not miracle workers. Some retailers think we are responsible for all the failings of the industry, yet they do not credit us with anything. Recently, former Ambassador and Mayor of Atlanta, Andrew Young, was being interviewed by a news network about all the rage and emotion on all sides nowadays and he said his father told him "when you get emotional, it does not allow you to think." This piece of advice served Ambassador Young well and it can serve all of us well if we use it! It is so easy to let your emotions take over and nothing good comes of it.

Going back to the Mayweather fight, when Mayweather was interviewed after the bout, he said, "we had a game plan and we stuck to it and won." He did not let McGregor get under his skin and get him to react emotionally. He stayed the course and stayed true to his game plan and he WON! It is so easy to get emotional when we fight for issues that affect the livelihood of so many good people and so many families who work in the retail locations we represent, but we need to channel that energy and focus and follow through on our game plan. When we are in the ring fighting government or special interests for you, we need to make sure you are in the stands supporting and cheering for us. I have said it a lot, but can never say it enough, the only reason the AFPD exists is to serve our MEMBERS! It is too bad we have free riders who do not pay their fair share and benefit from our wins. God bless! ■

EXECUTIVE COMMITTEE

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Jerry Crete	Convenience/Liquor Store Vice Chair, Ideal Party Stores, MI Region #2
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Al Jonna	Picnic Basket/Wine Merchants
Brian Yaldeo	Hills Fine Wine & Spirits

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Ziad Koza	High Pointe Oil
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Marsha Keenoy	Diageo
Brian Pizzuti	RNDC of Michigan
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Rishi Makkar	International Beverage, Michigan Region #3
Gary McGuirk, Jr.	Liberty USA/Eby Brown, Ohio Region #2
Brad Miller	SUPERVALU Midwest Region, Illinois Region #1

EMERITUS DIRECTOR

John Denha	8 Mile Foodland/Huron Foods
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STAFF & CONSULTANTS

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Lisa Denha	Event Coordinator/ Publication Sales
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Ken Schulte	Business Development
Mary Ann Yono	Business Development
Mahasen Salman	Business Development
Terry Fleming	Ohio Lobbyist, TC Fleming & Associates
Capitol Strategies Group	Michigan Lobbyist
Morrit & Associates	Illinois Lobbyist
Tamar Lutz	Graphic Designer, Tamar Designs, LLC
Vanessa Denha	Public Relations, Denha Media and Communications
UHY-MI	Certified Public Accountant
Karla Atchoo	Accounting Consultant, Karla Atchoo & Associates, Inc.



What is the Value of the AFPD Board of Governors?



"They bring value because they do strategic planning and offer guidance to the team. They follow industry trends and play ball with the big boys. You have to be engaged. You can't just be a board member to have your name on the marquee. You need a network of people in the industry and you need to be engaged on all levels. You can't just engage retailers. You have to engage suppliers, vendors and wholesalers to make it worthwhile for everyone."

– NABBY YONO // FORMER AFPD CHAIRMAN



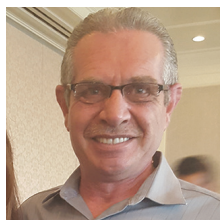
"In the old days, we had so many problems. The board had to educate store owners on taking care of customers, so we would not have any problems in our stores. You really never know what will happen. AFPD was invaluable during the 1967 riots. You need the AFPD for the members and you need an active board. During the riots, I was the only store left on Linwood. My store was not touched. You need to know how to engage the customer and the entire community. The board needs to be involved and actively participating."

– JERRY YONO // FORMER AFPD CHAIRMAN



"AFPD has our back with everything and anything we need. Active board members are invaluable. They make sure we get what we need and things we would probably never get if they didn't do their due diligence."

– CHRIS DENHA // DONUT SHOP OWNER



"The value is more than what we pay for with AFPD. We get our money back and more. The board does a great job. The board, when active, stands behind us as a retailer. When the board is engaged, the association is better."

– JERRY DENHA // GROCER



"It is a diverse board that brings a lot of different opinions and perspectives. When the board is diverse and active, it is very valuable to members and to our businesses."

– NEB MEKANI // GROCER AND WOLESALER

AFPD ACCEPTING NOMINATIONS FOR 2018 BOARD OF GOVERNORS

It is time to exercise your right to help choose AFPD's Board of Governors for 2018. Any voting member of AFPD may be nominated to serve on the Board of Governors.

To be eligible, you must be a member in good standing for no less than the prior 12 months, and ***you must be nominated in writing on or before Friday, September 29, 2017.*** All nominations require the support of

10 additional members in good standing or a majority vote by the nominating committee.

The election results will be tallied on Tuesday, December 5, 2017.

A member is able to challenge any incumbent in their own respective category.

AFPD urges members to nominate candidates who will devote their time to represent the food, beverage, and petroleum industries with

professionalism and integrity.

Please send your nominations, with supporting signatures, ***on or before September 29, 2017*** to:

AFPD Nominating Committee
5779 West Maple Road
West Bloomfield, Michigan 48322

For more information, contact AFPD President & CEO Auday Arabo at (800) 666-6233 or aarabo@AFPDonline.org. ■

An article by
former AFD
President, Ed
Deeb, from the
Sept.-Oct. 1967
AFPD magazine,
formerly known as
The Food Dealer.



ED DEEB

OFF THE DEEB END

The Freedom of Choice

America has long been hailed as the land of abundance. This abundance includes a wide variety of products, services, stores and shops, prices, and the like.

During the recent civil disturbances in Detroit, a lot of pressure was placed on city officials to the effect that many food retailers were “gouging the public” or “profiteering.”

When all the rioting and shouting was over however, there was only one case of a retailer being brought to trial, and convicted. Unfortunately though, he was used as a scapegoat to help relieve the pressures.

In the case referred to, Paul Hudson, owner of the River Site Market on East Jefferson, and his cashier, Barbara Hakim, were innocent victims of the circumstance, and ended up paying \$200 worth of fines for selling eggs at 79 cents a dozen. Mind you, what was not played up in the mass media, and considered an unacceptable reason by the courts, was that Mr. Hudson had been selling eggs at that price for years. And never once, did he receive a complaint from a customer.

There are many services performed by Paul Hudson and other food retailers like him. These services include offering top quality brand name merchandise; free delivery; offering of credit to many customers (which is frowned upon in the food field); check cashing; and various personal store conveniences as service meat counters. Anyone should realize these services cost the retailer money.

It should be pointed out, since apparently this is no longer taken for granted, that if a consumer doesn't like the atmosphere or services or attitude or prices of one retailer, all he or she need do is shop in another store. Simple as that. That's what I refer to as the “freedom of choice.”

Fortunately there is strong and keen competition in greater Detroit between local store operators and the national chains. It is because of this that prices in Detroit are lower than anywhere else in the nation. This healthy market condition in the Motor City thrives on the theory of natural competition. Or, as Darwin put it: “Those survive who are fit to survive.”

There is no one who knows this better than the retailer himself. The sooner consumers learn to appreciate this, the better off everyone will be.



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FOOD DISTRIBUTORS

A Cut Above The Rest

Beef, Pork, Poultry, Processed Meats, Lamb, Veal, Seafood, Deli, Full Line of Dairy and Eggs, Frozen Foods, Hispanic Products, Bakery, Food Service plus an Extensive Line of Private Label Groceries

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Preparing for the Winter of 2017-2018

In business, you always need to be a step ahead, or you wind up being two steps behind! This is the time of year to address some of those outdoor maintenance issues; while it's still not freezing outside.

Washing and waxing the fuel pumps is a good idea at this time of year. They'll be easier to clean during the winter. And a last-minute paint job on the curbing and pump islands is a good idea.

Paint the fill covers for your fuel deliveries with the appropriate color codes and tank capacities before freezing weather begins. Ask your supplier for the paint, or perhaps your supplier's drivers will do the job for you. It helps the transport drivers to have "fills" properly identified.

In my travels around the states I have noticed a significant number of identification sign lights not working. In addition, the backlit price signs and reader boards have lights out. Perhaps you haven't noticed this because of the long, summer daylight hours. And because you begin and end your day while it's still light outside, you missed these maintenance issues. Now is the time to get those ID signs and price signs properly and completely illuminated. Your signs are the most economical way of advertising; don't squander the opportunity! In fact, in Michigan, price signs designed to be backlit must be backlit to the same intensity as the price numerals, or you are subject to a violation of state law.



Furthermore, it's cheaper to have the signs, canopy, and all outdoor lights replaced now, before the wintry weather sets-in and the maintenance contractors need more time to perform the job. Consider new, LED lighting and fixtures that can save you money and last longer.

Washing windows on the outside and power-washing your canopy is a lot easier and safer now than it will be when the wintry weather approaches.

There is still time left for last minute sealcoating of the asphalt portions of your driveway and parking lot before the weather gets too cold.

Paint the fill covers for your fuel deliveries with the appropriate color codes and tank capacities before freezing weather begins. Ask your supplier for the paint, or perhaps your supplier's drivers will do the job for you. It helps the transport drivers to have "fills" properly identified.

Another important compliance issue is the quarterly underground storage tank class "B" inspection report requirement. It's whole lot easier to check spill buckets in sumps and spill containment boxes under fuel dispensers when the weather isn't freezing. Just a reminder that these inspection reports are required quarterly, and you should keep a copy on file to show an inspector when he visits your site. You need not send the completed report to any state agency, but you are required to correct any non-compliance issues noted on the report. ■

— REBATES —



AFPD MEMBER EXCLUSIVE

Members with questions call the AFPD office at 1-800-666-6233

DISTRIBUTOR PROGRAM

Eby-Brown

Delivering Solutions Daily

Take advantage of AFPD's group purchasing power!

DETAILS:

- **New Eby-Brown customers** will be eligible for 2% non-tobacco rebate if they agree to the distribution plant/AFPD pricing schedule.
- **Current Eby-Brown customers** will be eligible for 2% non-tobacco rebate only if they agree to the distribution plant/AFPD pricing schedule.
- **All AFPD customers** will be eligible for the Chain Buying Book.

GENERAL REQUIREMENTS:

- Customers need to maintain good credit standing
- Must purchase weekly averaging \$3,500 in total purchases.
- Must be serviced by MI, OH or PA Eby-Brown distribution plants to qualify.

This program provides a customized marketing plan and competitive retail pricing that is sure to help you increase sales and build a better bottom line.

TOTAL VALUE TO YOU:

\$1,040 2% Rebate*
(annual total paid quarterly)

\$850 Chain Buying Book
average savings

\$2,500 Est. AFPD member
program savings

\$4,390 **Total Member Benefits**
PER LOCATION

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

TO SIGN UP FOR THIS PROGRAM, CALL THE AFPD OFFICE AT (800) 666-6233 OR EMAIL INFO@AFPDONLINE.ORG



michigan lottery report

ARIC NESBITT // MICHIGAN LOTTERY COMMISSIONER

Doubler Days Returns in September; Expected to Boost Club Keno, Fantasy 5, Lotto 47 Sales

Michigan Lottery players have the chance to double their fun this September when the popular Doubler Days promotion returns to the Club Keno, Fantasy 5, and Lotto 47 games.

From September 1st through September 30th, all Club Keno, Fantasy 5, and Lotto 47 tickets purchased at Lottery retailers are eligible for Doubler Days. A Doubler message will be printed on random tickets and will double all non-jackpot prizes won on that ticket, without any additional cost to players. The Doubler feature also will apply to EZmatch prizes on Fantasy 5 and Lotto 47 tickets.

This popular promotion has a strong track record of generating excitement among players and boosting

sales for retailers. During the most recent Doubler Days promotion in April, Club Keno sales increased by 10%. Sales for Fantasy 5 increased 9% and Lotto 47 sales increased by 16%.

The Doubler Days promotion offers double benefits to retailers with increased sales and increased commissions. Lottery retailers weren't the only ones to benefit from this successful promotion in April. All told, Club Keno, Fantasy 5, and Lotto 47 players won more than \$3.2 million in Doubler Days bonus prize money.

POPULAR FAST CASH GAMES BOOST SALES FOR RETAILERS

The Lottery's exciting new Fast Cash games have proven to be a hit with players. Fast Cash sales after one month topped \$12.5 million, with players winning more than \$8.8 million in prizes.

Fast Cash games feature a progressive jackpot that is growing with every ticket sold. Fast Cash games offer players a variety of themes, play styles, and prices.

Fast Cash tickets range in price from \$1 per play up to \$10 per play and 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. ■

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale September 5th:

- IG 207 – \$1,000,000 Gems – \$10
- IG 208 – Bring On The Bens – \$5
- IG 239 – Wild Bingo – \$3
- IG 786 – Cash In A Flash – \$2

INSTANT GAMES SET TO EXPIRE:

Expiring September 4th:

- IG 720 – Blazing 7'2 – \$1

Expiring October 2nd:

- IG 723 – \$1,000,000 Jackpot – \$10
- IG 739 – Wild Time Rocks – \$5
- IG 742 – Ultimate Millions – \$20

NEW PULL TAB TICKETS:

On sale September 5th:

- MI 512 – Lucky Loot Multiplier – \$2
- MI 597 – Bigfoot's Fortune – \$1
- MI 581 – Win Pigs Fly – 50¢

PULL TABS SET TO EXPIRE:

Expiring September 12th:

- MI 558 – Baggin' Bucks – 50¢
- MI 560 – Win It All – 50¢

Expiring October 17th:

- IT 865 – \$10,000 Jackpot – \$2

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

SEPTEMBER 1 - 30

DOUBLER DAYSSM



TALK ABOUT GREAT DAYS FOR RETAILERS!

During the last Doubler Days in April, players won
OVER \$3.2 MILLION in Doubler prize money.

Players whose Club Keno, Fantasy 5 and Lotto 47
tickets print with a random Doubler message in
September will double their winnings.

**Double the winnings mean double
your redemption commissions!**



"My players love Doubler Days! They love the **anticipation** of getting that Doubler message and the chance to **double their prize**. Plus, it gives me another great reason to ask for the sale."

Diane Straits
The Britton Bullpen

TELL YOUR CUSTOMERS TO PLAY CLUB KENO, LOTTO 47 AND FANTASY 5 TODAY!



All Lotto 47 and Fantasy 5 non-jackpot prizes are eligible.

Applies to Club Keno and Kicker prizes only. The Jack is excluded from the promotion. Club Keno and Kicker prizes will be doubled up to a maximum of \$4 million per draw. The Club Keno mark is a registered trademark of IGT Global Solutions Corporation. Overall odds of winning Club Keno are from 1 in 4 to 1 in 17. APPLIES TO FANTASY 5 AND LOTTO 47 RETAIL TICKETS ONLY. All Fantasy 5 and Lotto 47 non-jackpot prizes, including EZmatch prizes, are eligible to be doubled. Jackpot prizes are excluded from the promotion. Overall odds of winning Fantasy 5: 1 in 9. Overall odds of winning Lotto 47: 1 in 47. Overall odds of winning EZmatch: 1 in 5. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.





michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

Summer is Ending and the Legislative Session is Set to Kick Off With a Bang

On September 6, 2017 at 1:00 p.m., Michigan Liquor Control Commission will hold a public hearing on the repeal of the Half Mile Rule in the Jacquelyn A. Stewart Hearing Room in Constitution Hall located at 525 W. Allegan St. in Lansing, Michigan. This is the first opportunity that members of the public will have their chance to vent their concerns over this policy change. Members of the public unable to attend the meeting have the opportunity to offer written testimony to the Commission by sending those comments to the Liquor Control Commission's Lansing Office, by mail at 525 W. Allegan, PO Box 30005, Lansing, MI 48909, Attn. Anita Fawcett; by telephone at (517) 284-6310; by fax at (517) 763-0057; and by email at fawcetta@michigan.gov. Written comments must be received by 5 p.m. on September 13, 2017.

If you wish to review the rule, it is published on the

Office of Regulatory Reinvention's website at www.michigan.gov/ORR and in the September 1, 2017 Michigan Register.

HALF MILE LEGISLATIVE EFFORT

The legislative push to codify the Half Mile Rule into statute resumes in full force when the legislature returns to Lansing on September 6th. AFPD members are encouraged to reach out to their state Senator and state Representative and push for the passage of Senate Bill 501 and House Bill 4504, respectively. Member engagement is a key factor in the legislative process. Legislators need to understand how these policy changes affect the livelihood of their constituents. You can find your legislator by following the links at www.michiganlegislature.org.

FOOD RETAILERS WEEK

AFPD and its legislative team are once again pushing to make September 25-29th Food Retailers Week in Michigan. Continuing the effort to highlight the significant impacts the retail food industry has on the state of Michigan, AFPD is working with the Governor's office to officially proclaim the last week in September in our honor. ■



THE VOICE OF INDEPENDENT RETAILERS

SAVE THE DATE!



9-27-2017

19th ANNUAL HOLIDAY

FOOD & BEVERAGE BUYING SHOW

NOVI, MI
2 - 8 PM

The AFPD buying shows offer your company the opportunity to meet and sell to thousands of buyers in only 6 hours. We attract far more retailers than any other trade show in the State of Michigan, and they will be coming to YOUR booth!

Booth space is now available. Prime exhibit spaces go fast! Please call Lisa Denha at (800) 666-6233 to reserve your booth today!



An Update on Illinois State and Local Sugary Beverage Tax Repeal Proposals

With a fully operational budget finally enacted in Illinois, many lawmakers have turned their attention to a recently implemented sugary beverage tax in Cook County. On November 10, 2016, the Cook County Board approved an ordinance to impose a penny-per-ounce local sales tax on sugary beverages (dubbed the “pop tax”) by a split vote of 9-8. Cook County Board President Toni Preckwinkle, a strong supporter of the tax, was required to cast the tie-breaking vote.

Initially scheduled to become effective on July 1, 2017, the pop tax was stalled by a lawsuit challenging its constitutionality. Pending a legal decision, the courts granted a temporary injunction on the tax; however, on July 28th, the courts determined that the tax is within the legal authority of Cook County and lifted the temporary injunction – allowing the pop tax to become effective on August 2nd. Shortly after the courts lifted the injunction, Cook County Board President Preckwinkle sued the Illinois Retail Merchants Association for “damages” it caused by delaying revenues to Cook County. That suit was ultimately withdrawn by the County.

Since becoming effective, there has been significant confusion on how to properly impose the sugary beverage tax. Due to unclear guidelines for SNAP recipients regarding the tax, nearly \$87 million in federal SNAP funds was put at risk before the County granted a full exemption of the tax to SNAP recipients. Many systems used by retailers continued to impose the tax on exemptible items (leading to lawsuits against some larger retailers/companies). Most Cook County retailers have indicated significant decline in sales on items subject to the pop tax. In addition, public anger

regarding the new tax has been significantly high – a recent public opinion poll shows 84% of Cook County residents in opposition. At check-out lines throughout Cook County, shoppers can be heard complaining about the unpopular tax.

AFPD members will recall that a statewide sugary beverage tax was initially included in negotiations on the revenue package for the FY18 state budget. While an increase in income tax and new service taxes were ultimately implemented in the FY18 package, due to significant opposition by AFPD and other business groups, the statewide sugary beverage tax was successfully removed from consideration in the final bill. Further, that opposition effectively halted other attempts to pass legislation solely focused on implementing a statewide sugary beverage tax.

As the Cook County pop tax continues to draw opposition from retailers and the public alike, legislation has been introduced for its repeal, at both County and State levels.

Cook County Commissioners Richard Boykin and Sean Morrison will submit a new county ordinance to repeal the pop tax on September 13th. Commissioners Boykin and Morrison will advocate for immediate consideration and vote at the September 13th hearing; however, it is more likely consideration on the measure will be delayed until October.

Additionally, three separate bills to repeal the Cook County’s pop tax have been filed in the Illinois House of Representatives in recent weeks. Representatives McAuliffe, Mussman, and Breen have drafted bills that would void Cook County’s pop tax, as well as prohibit such taxes from being imposed by any unit of local government. A subject matter hearing was expected to be held in Springfield on two of the bills (HB 4082 and HB 4083) on August 23rd, but ongoing negotiations on the state’s education funding reform delayed the hearing by one week. M&A will be present at the hearing and will continue to monitor the sugary beverage tax and all legislative matters affecting AFPD.

AFPD members will be encouraged to contact key state legislators and County Commissioners to support this pop tax repeal effort. ■



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

News from Columbus

This will be a short report as the Ohio General Assembly is still on recess, although the Ohio Senate did come back for one day to consider overrides of Governor Kasich's vetoes on language in the Budget Bill. The Ohio House had previously overridden eleven of the Governor's vetoes, but the Senate only did six, almost all the overrides dealt with Medicaid Issues. The Senate did leave open the possibility of more overrides when the entire General Assembly returns after Labor Day.

AFPD set up a meeting with several representatives and Senators along with the Governor's Office, Jobs Ohio and Liquor Commission to discuss possible changes to Ohio's liquor laws to create more permits, streamline the distributions system, and make Ohio more money while creating more opportunities for AFPD members. As is typically the case with government, they are very averse to change so this will be a process AFPD will continue, and hopefully be successful in the long run. Governor Kasich did return to Ohio long enough to issue a proclamation

at the request of AFPD, naming the month of September, "We Card Month".

As you may already know, the Governor has been traveling the country and appearing on nationwide news shows bashing President Trump and promoting a bipartisan health care reform bill. Many believe this is a prelude to Kasich running for President in 2020.

Elsewhere in politics, even though the statewide elections won't be held till November of 2018, the primaries will be in May of 2018, so there is a lot of campaigning going on. On the Republican side of the campaigns, Lt. Governor Mary Taylor became the first Republican candidate to propose changes in Ohio's tax code, making it simpler and easier for all to use. She also believes that no tax increases should be on the table. On the Democrat side, it's widely expected that after Labor Day the state party will endorse Richard Cordray for Governor and Nan Whaley for Lt. Governor.

Barring a miracle, the Republicans will easily hold on to a majority in the Ohio House and with current Speaker term limited, a battle is brewing to replace him between Representatives Larry Householder, Ryan Smith and Rob McCauley. Much more of this later.

Finally, we hope you have had an enjoyable and profitable summer and as always, we ask that you encourage others to join AFPD and to participate the process by becoming members of the AFPD Political Action Committee. ■





Promoting Safe, Legal and Responsible Alcohol Sales and Consumption

The changing of the seasons from summer to fall is right around the corner. Kids are already back in school, and soon the weather will begin to turn cold. One thing that never changes, however, is the Division's strong commitment to promoting safe, legal and responsible alcohol sales and consumption throughout Ohio. Social responsibility is an essential part of working in the alcohol beverage industry. Retail businesses, such as bars, restaurants, carry-outs, grocery stores and Contract Liquor Agencies, must understand their responsibilities and take steps to help keep alcohol out of the hands of underage individuals.

This time of year, young people will be attending football games, homecoming dances and other social events which means now, more than ever, our Ohio businesses must be extra vigilant to prevent underage sales. It is the responsibility of every permit holder and Contract Liquor Agency to educate their employees and ensure they receive proper training. Selling alcohol to anyone under the age of 21 is not only a violation of Ohio law, but the consequences can be tragic for a young person, business and a community as a whole. It can result in citations against the retail permit that will jeopardize the ability to sell alcohol in the future, may subject a business to the termination provisions of an Agency contract and can result in criminal charges and penalties.

It is imperative to always thoroughly check the identification of all young people attempting to purchase alcohol. Ohio law provides an affirmative defense that protects permit holders who make a bona fide attempt to verify that a customer is at least 21 years old by checking a valid Ohio driver's license,

an official state of Ohio identification card, a military identification card issued by the U.S. Department of Defense or a passport. There is also an affirmative defense when using an automatic identification reader/scanner. Such devices are great tools to help verify the age of a customer and the authenticity of the identification.

As products and marketing efforts continue to evolve, it is also important that those selling alcohol pay close attention to the products they're selling. There are items such as energy drinks that contain alcohol, and other products packaged to look like non-alcoholic products. Ohio's first line of defense needs to be diligent in making sure only customers 21 and over are buying these products.

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Retail permit holders are not the only businesses that can help in the fight against underage drinking. Hotel, motel, inn, cabin or campground operators are prohibited by Ohio law from allowing accommodations for an underage person if it is known or suspected that they are intoxicated or possess alcohol.

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





Consolidation Series //

The Pulse on Petroleum and the Food Factor

The days of stand-alone gas stations are gone. “There just aren’t enough gross profits for gas to cover expenses of operating just a gas station,” said Ed Weglarz, director of petroleum for AFPD. “Because the motoring public is so cognizant and sometimes irrationally paranoid regarding the price of gasoline, the product has been a traffic builder for the last 50 years.”

In order to increase profits, most stations offered vehicle repair service in addition to gasoline, but that too has changed. As passenger cars became more electronically complex, independent gas stations performing repairs couldn’t keep up with the advancing technology required to stay up-to-date. It was also becoming more difficult to recruit capable, efficient technicians to perform the work. “Hence, the convenience store addition to gas stations emerged,” said Weglarz.

The Petroleum industry is a significant part of the consolidation evolution in the industry and so we feature the gasoline business in this Bottom Line series.

Vending machines in the customer waiting rooms at the auto-repair shops morphed into reach-in coolers, coffee bars, and microwaveable offerings. “The business for the independent gas station has evolved into multi-door coolers offering a variety of soft drinks, juices, and waters,” noted Weglarz who spent more than 20 years of his career owning and operating gas stations. “In addition, shelves with a variety of candies, salty snacks, and items to satisfy the sweet tooth are now the norm.”

Depending on the location, gas stations specialize their offerings to satisfy the lunchtime crowd, the breakfast commuter, or the customer on their way

home from work. Some locations have even co-branded with fast food franchises to satisfy the needs of the demographics of the area.

Co-branding is exactly what Kevin Bahnam and his partners did about six years ago when they teamed up with Tim Hortons. “The loss of margins in gas and the nature of the competition in our industry pushed leaders to look into sources to make up the margin loss,” said Bahnam. “Food was the answer to that and that is why there is so much focus on food. Some stations opened their own food establishments inside either business or they did what we do and joined already established food concepts to fill the opening and make up the loss of revenue.”

Bahnam had already added liquor stores to his businesses and became very beverage based and adding food was a natural fit but he wanted to partner with someone already specializing in food that is how Tim Hortons made the most sense for their model.

“Businesses have to look at the need of the customer and the geographical locations,” said Bahnam. “You can’t just open a business because you think it is a neat concept, you really have to listen to the customer and find out what they want and need.”

Gas stations are becoming more and more habitual for people. “Customers are stopping not just for gas, but for everything else,” said Bahnam. “Food services is becoming the next big thing. Food is ranking in the top three best items to sell in the store in terms of profit margins. You may sell more cigarettes, but the profit margins are not as high.”

Bahnam and his partners added a wide selection of wine not typically seen in a gas station. “We wanted

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to change the perception that a gas station is just a kiosk of products,” said Bahnam. “What you see at a supermarket, you can now find at a gas station.”

Tim Hortons has been a successful model for the most part, but not all locations will make sense for such an establishment. “Owners have to look at each location and the geography and see what options will be the best ones for success,” said Bahnam.

Now, the majority of independently operated gas stations provide some level of C-Store offerings to satisfy the wants of the modern motorist. A smaller number still repair cars and/or offer a car wash to supplement the business.

Paul Lutfy’s Cloverleaf, evolved from a market to a gas station. After nearly 30 years in business, the once meat market his father purchased in the 60s morphed into a thriving food, wine and liquor business and eventually into a gas station. It is now BP gas station and convenience store located at the same 12 mile and Telegraph corner. “It is so hard to compete as just a liquor store or just a small convenience store,” said Lutfy. “The industry has changed and we too had to change in order to survive.” (His story is featured in the retailer spotlight this month.)

The evolution of the industry translates to retailers having more in common than they do differences, no matter the business. “The lines between businesses have become blurred with grocers offering gasoline and gas stations offering food service, along with C-Store items,” said Weglarz. “By consolidating membership, we have the opportunity to trade ideas, accomplishments and failures, making everybody stronger. The customers benefit because the good ideas get implemented quicker and better. Also, presenting a united front to lawmakers and regulators, help level the playing field, so retailers can compete based on hours, appearance, price, and service.”

The industry will continue to evolve especially as the automobile evolves. “Cars will use different types of fuels: gasoline, ethanol, diesel, electric, maybe even hydrogen,” noted Weglarz. “Gas stations will evolve into refueling stations. Retailers will need to provide the motorist with the fuel that he/she wants. The challenge will be infrastructure availability versus demand. Retailers cannot invest in expensive infrastructure unless there is demand; motorists will hesitate to purchase alternative fuel vehicles unless there is infrastructure support.”

The food service and other services will have to be added to C-Store offerings. The 1990’s is when we

saw the expansion of C-stores and the reduction of repair facilities at gas stations. Even small, independent operations now have pay-at-the-pump, inside scanning equipment, coffee bars, ATMs, and food service. Most of these services didn’t exist in gas stations prior to 1990. “As a retailer, if you didn’t expand to satisfy the motorist, your business declined,” said Weglarz. “From a gas station owner’s standpoint, adding additional products or services was necessary for survival. You don’t see stand-alone gas stations because the retail margin on gasoline is almost non-existent.”

The motoring public is very aware of gas prices through two-foot-high digital signage and online gas price sites. Surveys reveal that fully one-third of motorists’ will drive ten (10) miles, round trip, out of their way to save 5¢ per gallon. Therefore, to survive, most retailers must compete with the gas station that sells at the lowest price in the “trade area”. So, additional products and services are added to the location to financially survive. You’ll see a C-store, car wash, laundromat, donut shop, quick oil change facility, or co-branding with a food franchise added to gas stations with the gasoline offered as a traffic builder.

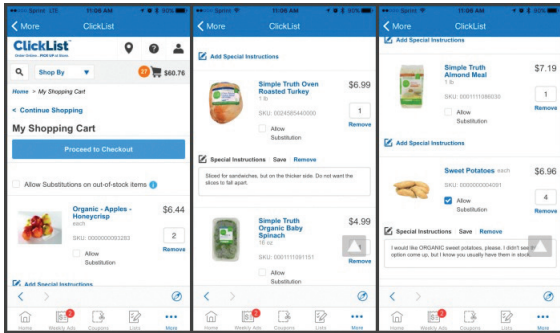
Grocery stores and supermarkets discovered the motorists’ fascination with low gas prices so they entered the retail gasoline business to build traffic for their grocery and food business. Many added a “vanity” or “loyalty” program that provided per gallon discounts at their gas pumps. The cents-off-per-gallon programs are usually the most successful in attracting and retaining supermarket customers.

“It’s rather ironic that so many industries profit from processing oil and gasoline until it gets to the retailer, where it becomes a promotional item,” said Weglarz. “The drillers, exploration people, crude oil and finished product pipeline companies, refiners, haulers and wholesalers all operate profitably by handling gasoline, while the retail seller has to supplement his operation to maintain a profit. In addition, no entity enjoys more profit per gallon than the government, between 45¢ and 65¢ per gallon depending on the individual municipality.”

As a retailer, you have stay ahead of the curve. Be aware of what satisfies the motorist, ask your customers what they buy somewhere else that you could provide. “You cannot waste time and energy bemoaning the negatives that effect your industry; you must concentrate on providing what the customer wants and needs,” said Weglarz. “Eliminate what doesn’t sell and add the items and services that customers are buying.” ■



Retail Continues to go High Tech



■ BY ASHOURINA SLEWO //
DENHA MEDIA GROUP

For many, the end of a grocery run proves to be the most daunting part of the experience. Waiting in the checkout line, even for the more patient customers, can be considered a bore and a waste of time. Retailers are not blind to the long waits and impatient customers, as they look for ways to cut down on wait times and satisfy customers.

With recent developments, the future of technology in the world of retail proves to be a harmonious and plausible relationship. More and more retailers are looking to technology to assuage the need for faster checkouts. From self-scan to apps that allow for customers to bypass the checkout lines altogether.

"We are always focused on driving our technology to the next level; our digital app allows our consumers to shop more effectively while saving money at the same time," said Rachel Hurst, corporate affairs manager at the Kroger Co. of Michigan.

Digital apps, like that of Kroger's, provide much more than a faster way to check out, though. While faster check outs may be the reason customers initially look

to the digital app, they stay for the multitude of other services offered to make their lives easier.

"Whether it is with our aisle directory, digital coupons, list builder, or even to simply check fuel points and refill a prescription they are able to navigate seamless in stores and online," said Hurst. "Our new service with ClickList, where our consumers shop online (or through our app) has become a customer favorite."

The various services offered through Kroger's digital app are not lost on customers, either, as they utilize the app in a number of ways. "Our consumers LOVE our digital app," stated Hurst. "They are saving so much more money by downloading the digital coupons as well as planning their list in advance prior to shopping."

Kroger's digital app and addition of ClickList to the list of services offered prove to make grocery runs a swift and easy task. "Our digital app and ClickList allows us to service multiple generations in the way they want," said Hurst. "Although we still offer a world class shopping experience in store, we can offer a seamless experience that saves our customers time by using our ClickList service. We have seen an increase in customer satisfaction as well as growth in new customers shopping our stores."

The need to provide customers with better and faster alternatives is just one of many reasons retailers have turned to technology. This need, paired with the constant changes in the industry, create a competitive environment in which retailers are vying for the number one spot.

"Technology continues to drive our market to be more competitive and Kroger is always looking for great options for our customers," said Hurst. "As we are moving more into a digital atmosphere we have to keep up with industry trends which includes technology that our customers are looking for."

Even as technology takes a permanent position in almost every facet of one's life today, Kroger believes that a total technological take over is not necessary. "We do not have any intentions of replacing Cashiers as they are a critical part of our business and shopping experience," said Hurst. "Our great people are the difference in our industry."

With services like ClickList, Kroger is not only looking to technology to create an enjoyable shopping experience for consumers, but are also exploring different possibilities. Expanding upon services like ClickList and incorporating delivery looks to be a possibility in the near future.

"The ClickList customers love the time they are saving by simply ordering online and allowing us to do the shopping for them," said Hurst. "We do see delivery being a big part of our future."

While it does not seem as though technology will dominate every aspect of the shopping experience, advances are expected and welcomed with open arms. "Expanding our technology in store, online, and our in-store shopping experience will allow us to give time back to our consumers to spend with their families," stated Hurst. ■

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GREAT LAKES WINE & SPIRITS //

SeaGlass 'Unoaked' Chardonnay

Even if you are not a wine expert, you probably know that Chardonnay is one of the most popular/successful grapes used for making white wine. Indeed, it is one of the most planted grapes throughout the world, partially because it can produce good-to-absolutely-great wine (rarely bad) and because it is very adaptable in where it grows—it does well in cool and warm climates. Sometimes referred to as 'the winemaker's grape', it is also very flexible so to speak in terms of showing well in a multitude of styles: from sparkling wine (Champagne is typically made with mostly or sometimes all Chardonnay), to crisp, minerally versions, to big, lush, spicy, oak-bombs.

The classic, most expensive renditions of Chardonnay are almost always 'oak aged', meaning the wine spent time in oak barrels during its creation. So strong is the affinity between Chardonnay and oak, many people think the spicy, vanilla taste of oak is what Chardonnay tastes like. However, a lot of wine producers used oak as a crutch of sorts: if you put just so-so chardonnay juice into oak barrels, it can add some flavor and make the wine taste richer than it really is. Some take it to the Nth degree thinking: 'if a little oak ageing makes my wine a little better, a lot of oak ageing will make it a lot better'. So over the past decade, many of the popular, modestly priced Chardonnays available have become oak heavy...as in all you can taste is oak.

Enter 'unoaked Chardonnay'. In spite of the aforementioned affinity between Chardonnay and oak, it's not necessary to make a great one; some

great and very expensive Chardonnays (notably French Chablis) see no oak barrels in their upbringing: good, perfectly ripe Chardonnay fruit can have plenty of flavor and interest without the addition of the 'makeup' that oak ageing can provide. As a matter of fact, unoaked Chardonnays are typically more refreshing and more food-friendly than many/most of the traditionally-styled Chardonnays. And to clarify, unoaked Chardonnays are not really new: many, many producers of lower priced Chardonnays (notably Macon) have always forgone oak barrels...they just never chose to declare it.

SeaGlass 'Unoaked' Chardonnay is in a word, delicious. If your customers want a fresh, fragrant, medium-rich dry white wine, this is just what the doctor ordered. Plus, it says Chardonnay on the label, which can quell the fears of some clients: needing to explain what grape and what region some esoteric Spanish white wine comes from can make it a tough sell sometimes. But this is Chardonnay from Santa Barbara, USA, and at around \$11 a bottle retail, it's as close to a no-brainer as you have in your store.

We're here to help you grow your business! ■



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Focusing on Workplace Culture



Workplace culture can make or break a company.

When employees feel appreciated and supported they're more likely to excel in their positions and keep the company's mission and values close to heart.

In a resource guide published by The Best and Brightest Companies to Work For, culture is split up into three components: employee engagement, teamwork, and diversity and inclusion. If you're trying to build a dynamic company culture, focusing on these three areas is a great place to start. In fact, 89% of the Best and Brightest winning companies' employees feel their organization promotes a positive culture.

Here's how to start:

ENGAGEMENT

When employees feel emotionally invested and are willing to go above and beyond for their company, they're engaged. According to Gallup's 2013 State of the American Workplace study, high employee engagement leads to "higher productivity, profitability, and customer ratings, less turnover and absenteeism, and few safety incidents."

Of Best and Brightest winners, 93% of employees surveyed said they understood their company's mission and values, while 54% of employers offered onsite games and activities.

To increase engagement, focus on ensuring employees are well-informed about ongoing company news and initiatives. Instituting a way for employees to voice their successes and frustrations can help improve engagement, as can regular employee appreciation events.

TEAMWORK

If you've ever worked with someone you don't get along with, it shouldn't come as a surprise that teamwork plays a big role in a company's culture. 90% of the employees of the Best and Brightest winners reported positive, cooperative relationships with their colleagues.

Allow time for team building activities and host occasions for employees to get to know each other outside of work. Peer-to-peer recognition opportunities can also foster goodwill. Fostering

teamwork pays off: of Best and Brightest winners, 94% of employees reported working in environments where they help each other out and 87% feel their co-workers deliver on commitments.

Hiring effective managers and senior leadership is critically important. Of Best and Brightest winners, 81% of employees feel senior leadership is open and honest; 83% trust senior leaders, and 80% believe senior leaders care about them.

DIVERSITY AND INCLUSION

Cultivating a diverse and inclusive workplace is good for business.

"When coupled with an inclusive culture, diversity delivers higher performance, less absenteeism, more customer satisfaction and greater innovation," wrote author Sebastian Bailey in Forbes.com.

In Best and Brightest's resource guide, the case for diversity and inclusion as a business strategy hinges on employees' need to feel confident that their perspectives are valued, even if they are different from those of their colleagues. It also "provides space to explore common ground and sameness between seemingly different groups of people."

BCBSM was recently named one of the 2017 West Michigan 101 Best and Brightest Companies to Work For and was also honored as a metro Detroit winner in 2016. ■

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It is Time to Begin Planning for a Successful and Profitable 2018

The summer is going by like lightning, and we hope you are able to enjoy great family time and maybe a summer adventure or two...it's not over yet! As we approach the fall and the fourth quarter of the year, it is time to begin planning for a successful and profitable 2018.

FUTURE DATING OF BWC PREMIUM PAYMENTS

As of June 30th, BWC began allowing for future dating of premium payments, available through their website, www.bwc.ohio.gov. You can now schedule future payments to avoid missed or late payments and for true-up reconciliation.

Please note the following:

- BWC only accepts ACH transactions for future dating
- BWC does not allow future credit card payments
- Since you select the payment date, be certain you have the correct premium installment deadlines for reference
- Payment may be blocked by your bank; be sure to confirm the transaction was authorized
- In case your bank requires it, the BWC debit blocker code is: #3311334187. It is your responsibility to provide this to your bank if necessary

If you would like to schedule multiple installment payments, you can do so through the "Accounts Receivable" screen by choosing different dates for each one. All payments must be ACH.

2018 GROUP PROGRAMS

Group Rating renewals have been sent out to our current clients, and Group Rating and Group Retro invitations are being sent now through the end of summer. Businesses may have eligibility for multiple programs, or dual eligibility, in which case they have or will receive both a Group Rating invitation and a Group Retro invitation. We are eager to discuss what looks best financially, and in form and function. Here's to another tremendous year of administrating successful workers' comp savings programs for our clients!

NEW PAYROLL REPORTING CAPS

For the 2017 policy year (7/1/17-6/30/18), BWC has updated the payroll reporting caps for corporate officers. The minimum reportable wage per person/per week is \$451, and \$1353 is the maximum.

INCIDENT CHECKLIST

Please see the attached, updated Incident Reporting Checklist that our safety department, RiskControl360°,

created for our clients. You probably (hopefully) already have something similar in place but please look this over in case there areas you didn't think about. It also ties in when to contact your MCO, and when to contact us, your TPA, as this is always a bit of a gray area. ■



Incident Document Checklist/Action Items

- ☐ Did the Associate follow the Incident Reporting Policy? Incident number created
- ☐ Copy of First Report of Injury (FROI) in our file & sent to **MCO**
- ☐ Initial contact with MCO to alert them of the claim & verify the information has been entered in **BWC**
- ☐ MEDCO 14 on file (Return to work, restrictions, off work, healthcare providers' name, and address of healthcare facility). A new Medco 14 should be requested after the last one on file expires. **(Copy MCO)**
- ☐ Release to Full Duty on file (if not part of the MEDCO 14) **(Copy to MCO)**
- ☐ Healthcare provider notes which outline the injury or illness, treatment, discharge notes, prescriptions, prognosis, etc. **(Copy MCO)**
- ☐ Verification that drug test was performed
- ☐ Incident Investigation Report completed
- ☐ Corrective actions with primary person responsible & estimated completion date (track to completion)
- ☐ Coaching, counseling, or disciplinary action (put in Associate Relations folder, not here)
- ☐ Decision was made on certifying or rejecting the claim **(TPA if Rejected, MCO if Certified)**
- ☐ Initial contact with **TPA** if any of the following apply:
 - Associate will miss more than 7 calendar days of work
 - Company is considering rejecting the validity of the claim
 - The injured worker is not your employee
 - The injured worker hasn't been released to full duty
- ☐ Decision was made if LD work is available & sent copy of LD/FD job description to **MCO & TPA**
- ☐ A LD job offer was sent via certified mail as soon as the Associate is released to return to LD work
- ☐ Decision was made on paying Salary Continuation or having the BWC pay TT compensation
 - If paying Salary Continuation (IW will miss 8 or more days): Wage sheet filled out (wages needed for one year prior to date of injury) & sent to **BWC & TPA** (TT = Temporary Total)
 - If BWC will pay TT compensation (IW will miss 8 or more days): wages submitted to **BWC**
- ☐ Keeping the **MCO, TPA, & BWC** up-to-date on the progress
- ☐ Copies of any documents from **BWC, MCO, or TPA** and decisions on appeals
- ☐ Supporting documents such as witness statements & supervisor notes collected **(copy to TPA)**
- ☐ Contact with Associate, Supervisor, **MCO, TPA & BWC** (see Contact Sheet Log)
- ☐ OSHA Recordability determination (Medical Only, Restricted Activity, Lost Time)
- ☐ OSHA 300 log filled out and/or updated

THE BOLDING SIGNIFIES WHO TO CONTACT WITH QUESTIONS OR GIVE INFORMATION TO:
MCO = Managed Care Organization, TPA = Third Party Administrator, (LD = Light Duty, FD = Full Duty, IW = Injured Worker)

- ✓ It is critical that we have a complete history of treatment and dates from the beginning of the incident to the release to full duty.
- ✓ During initial contact with the MCO verify that the healthcare provider has entered the information to start the claim. If they have not, we must enter the information.
- ✓ We must follow the treatment plan outlined by the healthcare provider especially in regards to restrictions. If something is not clear then we contact the healthcare provider or MCO for clarification. If the healthcare provider returns the Associate to work then the Associate must return or obtain revised documents from the healthcare provider. They are administratively absent until they do so.
- ✓ Workers Compensation lost time is after 7 days away from work, but OSHA lost time is any day after the date of injury regardless of salary continuation.

A Business That Evolved with the Industry

When Anthony Lutfy opened Cloverleaf in 1961, he had no idea how much the industry would evolve or that one day his very popular meat market and wine shop would turn into a busy gas station and convenience store. “My dad was actually working for UPS after he sold the business he owned with his brother in Highland Park when he walked into the meat market in Southfield,” said Paul Lutfy, owner of Cloverleaf Gas Station in Southfield. “He had just bought a house at 10 Mile and Lahser and walked into this local meat market and asked if it was for sale.”

Anthony Lutfy purchased it and the Cloverleaf Market, then on a dirt road, turned into a family owned business with loyal customers, a meat department, a fresh produce section and imported wines, as well as beer and liquor. Paul worked alongside his father, brother James and sister Nancy for more than two decades before he took over the business in the 90s. “Our business was legendary,” said Paul Lutfy. “We made these fresh steak sandwiches and burgers every day. The area of 12 mile and Telegraph was known as a car dealership area and people would walk to our store for lunch daily. We were extremely busy.”

The business was so successful, the family had a warehouse of products in Novi; they stored French and German wines. During the holiday season, they had trailers of pop across the street. “We also had a large catering business and supplied many of the synagogues and even the Grand Prix.”

In the early to mid-90s, Lutfy began to see a drastic change. “I would see my customers at Costco buying wine,” he said. “Every party I went to, people walked in with deserts and other items from Costco and Sam’s Club. I knew that I either had to grow to compete or change my concept.” Admittedly - once irritated with the gas stations for adding convenience in their place - competing with his pop, beer and other sales, Lutfy was seriously considering changing his store model and downsizing his business.

His brother and sister eventually left the family business and Paul was now running Cloverleaf. He purchased property in the



surrounding area at the corner of 12 Mile and Telegraph including a Michigan National Bank building.

He was among three popular wine shops in a mile radius of each other. “In order to really compete in wine, you need about \$500,000 in inventory and that was not realistic,” said Lutfy. “I began negotiating with a jobber.” When he converted into gas station and convenience store, Lutfy kept the grill and continued to make the famous Cloverleaf steak sandwiches and hamburgers. That eventually changed. He removed the grill and added more beverages and fresh food. They cater to a coffee crowd as well. “I really wanted to simplify my life,” he said. “We still go to Eastern Market and pick out our own fruits and vegetables,” said Lutfy. “My father was legendary down there and we still continue shopping there every Saturday.” Every morning, two employees cut up fresh fruit and vegetables to stock his refrigerator. He replaced a once three-door freezer with a refrigerator and they also sell Middle Eastern food such as tabbouleh, hummus, spinach pies, meat pies and baba ganoush. Cloverleaf was also known for their bakery items. “We have bakery, but nothing like we used to,” said Lutfy. “We found our niche as we changed with the changing industry.”

Unlike most gas stations, Cloverleaf has a 1,600-square-foot basement that houses Lutfy’s office, the kitchen and a storage area. Lutfy also uses his office for his charitable work. He is very involved in his church and schools.

RETAILER: CLOVERLEAF MARKET

Location: Southfield, Michigan

Founded: 1961

Employees: 20

AFPD Member Since: 2005

Slogan: “Happy Employees, happy customers.”



RETAILER SPOTLIGHT
continued on next page.



Obama Era Overtime Rule Officially Struck Down

■ BY LABOR & EMPLOYMENT PRACTICE GROUP

On August 31, 2017, a Texas federal judge invalidated the Obama administration's controversial rule expanding overtime protections to millions of white collar workers, saying the U.S. Department of Labor (DOL) improperly used a salary-level test to determine which workers are exempt from overtime compensation.

As you likely will recall, the Obama administration's "overtime rule" raised the minimum salary threshold required to qualify for the Fair Labor Standards Act's "white collar" exemption to just over \$47,000 per year. In granting summary judgment to the Plano Chamber of Commerce and more than 55 other business groups who had challenged the "overtime rule," U.S. District Judge Amos

Mazzant said that the "significant increase" would essentially render meaningless the duties, functions, or tasks that an employee performs if their salary falls below the new minimum salary level. Judge Mazzant further stated that "[t]he department has exceeded its authority and gone too far with the final rule," and that "[t]he department creates a final rule that makes overtime status depend predominately on a minimum salary level, thereby supplanting an analysis of an employee's job duties. Because the final rule would exclude so many employees who perform exempt duties, the department fails to carry out Congress's unambiguous intent."

The "overtime rule" had been on hold by way of an injunction since late November 2016, and as a result, grocers have been

waiting for clarity since that time. Through his decision, Judge Amos Mazzant has now provided grocers with much needed clarity. Based on previous statements made by the current administration's Labor Secretary, Alex Acosta, it is expected that at some point in the future the DOL will propose a new rule, setting the salary threshold somewhere between the current level of \$23,660 and the \$47,476 level set by the Obama administration. However, based on Judge Mazzant's harsh criticism, as well as the tenor of the Trump administration, it is unlikely that a new rule will be promulgated anytime soon. So, for now, grocers can continue to abide by the traditional overtime threshold that has been in place for more than a decade. ■

RETAILER SPOTLIGHT

continued from previous page.

During this time, Lutfy once owned the Amoco gas station across the street, but it ended up being more work than it was worth so eventually turned that corner into a strip mall. He has had agreements with BP and Sunoco over the years and just recently signed a 10-year lease with BP. "I knew with this move, we would bring Cloverleaf back to the strength it once had," said Lutfy. "You need to give the customer what they want."

They have a high demand for energy drinks, water as well as flavored water. "People are about being healthy today, said Lutfy. "We cater to those wants and needs." The customer is his priority. "We greet every customer and we make a point to get the products they request," said Lutfy. "In order to be successful, you have to spend money on your business. My dad taught me that if you take care of your business, your business will take care of you."

That is the reason Lutfy is a member of AFPD. "It's our way of taking care of our business because they take care of us." He

said. AFPD has a great staff and programs that are the best for the business. We use many of the programs. I highly recommend being a member. It is nothing, but a benefit." He also uses AFPD to stay informed. "I love getting the magazine every month and the newsletter," he said. "AFPD keeps us informed about what is going on in the industry. What they did with the gas tax alone was wonderful and we got to read about it as well."

He also prides his business on a well-landscaped outside and a clean inside. "The tough part about our business is the maintenance," said Lutfy. "Every day something happens whether a pump is down or a cooler or compressor is not working, we have daily maintenance, but that is all part of taking care of your business."

Lutfy does that by working seven days a week and more than 12 hours a day. Anthony was a product of the depression, whose father died when he was just 2-years-old. He was no stranger to hard work and Paul followed those footsteps. Cloverleaf is a 24-hour business. "What makes our store different is our fair pricing and how we cater to our customer," said Lutfy. "We really do try to get them what they want." ■



Brewpubs and Organics: Competition Forces Grocers to Sell an Experience



ORGANIC PRODUCE AND "VALUE-ADDED," PREPARED FOODS ARE A FEW WAYS THAT GROCERS ARE ENHANCING THE SUPERMARKET EXPERIENCE. (AP PHOTO/GENE J. PUSKAR)

■ BY JACK POINTER // WASHINGTON'S TOP NEWS, WWW.WTOP.COM

For better or worse, shopping for groceries no longer means a trip to the grocery store.

You can Amazon Prime it, or order a Blue Apron delivery, or just pick up a few things when you're getting medicine at the drugstore — or buying fertilizer at Walmart.

The local supermarket is staring down an ever-growing number of competitors. And as these rivals have encroached on its business, it has been forced to sell not only food, but also an experience, said Matt Heimer of Fortune magazine.

But it's an approach that might not be sustainable.

For over a decade, supermarkets have been going bigger. According to the Food Marketing Institute, the median total store size was 35,100 square feet in 1994, and it has crept up in the years since, with a median total square footage of 46,000 in 2014.

"What a lot of the supermarket chains decided is if they're going to stand out in this field, what they're going to need are kind of big, beautiful, gleaming stores," Heimer told WTOP's Dimitri Sotis.

As Fortune magazine detailed, supermarkets have filled this growing square footage with such things as organic and local produce, food-sample areas and "value-added" items as pre-cut squash.

They've also filled it, Heimer said, with ways to enhance "The Supermarket Experience." For instance: Shoppers who were just planning to buy bread and milk might instead pick up an IPA at the store's bar or chow down on a sandwich at an in-store eatery (aka "grocerant") — anything to keep a shopper in the store.

But the experience of an in-store brewpub or a piano bar isn't cheap, Heimer said, and "in a low-profit-margin business, if you're not keeping sales growing, it's going to be very hard to justify keeping all that space open."

So as even more rivals emerge in the future, how will supermarkets survive and stay relevant? According to Heimer, survival will mean less overall square footage in the form of fewer stores.

Those stores that do stick around will stay relevant by being more distinctive, he said, which means more premium produce and exotic prepared foods — and, of course, bars serving chocolate cream stouts next to the dairy section and fermented grape juice near the grapes.

"Those kinds of things that have made supermarkets fun in recent years, they will keep doing them," Heimer said. "They'll just be doing them maybe in fewer spaces so that they can wring the maximum amount of income out per square foot." ■



Chicago Businesses Perplexed by Beverage Tax

Confusion remains as to how business at convenience stores and restaurants will be affected by Cook County's new penny-per-ounce beverage tax

■ BY NACS ONLINE

The new tax increase on sweetened beverages in Cook County "is hard to swallow for operators of restaurants, convenience stores and other businesses in La Grange, Burr Ridge and Western Springs," reports the Chicago Tribune, and some consumers aren't thrilled about the new tax as well.

The news source notes that the new tax hike adds 1¢ per ounce on the retail sale of all sweetened beverages. Despite a court battle that delayed the tax, it took effect on August 2nd. The tax covers any non-alcoholic beverage sweetened by sugar or artificially (i.e., Splenda), including packaged and fountain drinks. The tax applies to soda and diet soda, ready-to-drink sweetened coffees and teas, sports and energy drinks, and juice products that aren't 100% fruit or vegetable juice.

A La Grange Park resident who purchased a bottle of soda at a Mobil gas station told the news source that the increased cost may not prompt her to drive to nearby DuPage County, but she will seek bargains at other nearby retailers. "I am not rich," she said. "I have two kids and they get thirsty. I will try to get drinks that are cheaper. Or I will go to the dollar store where they have bigger [bottles]."

Steve Palmer, owner of Palmer

Place restaurant in La Grange, told the news source that it's too early to determine the impact of the beverage tax on his business. "We don't know what to expect," he said. "We're still trying to figure out how to properly charge for this." However, mixed drinks pose a problem.

"How do you pass on that tax on a mixed drink [that has a splash of soda]?" Palmer commented, adding, "How do you charge that tax because it's not exempted?"

And then there's the issue of refills, which many restaurants don't charge extra for. "Up until this moment we've always done free refills," Palmer told the Tribune. "Do we tax for that?"

Palmer also commented that he's already paying the tax, which is settled when the distributor brings syrups for the beverages. He told the Tribune that he previously paid \$60 to the distributor, and now pays \$99. "I've already paid the tax, now I have to collect it back," he said.

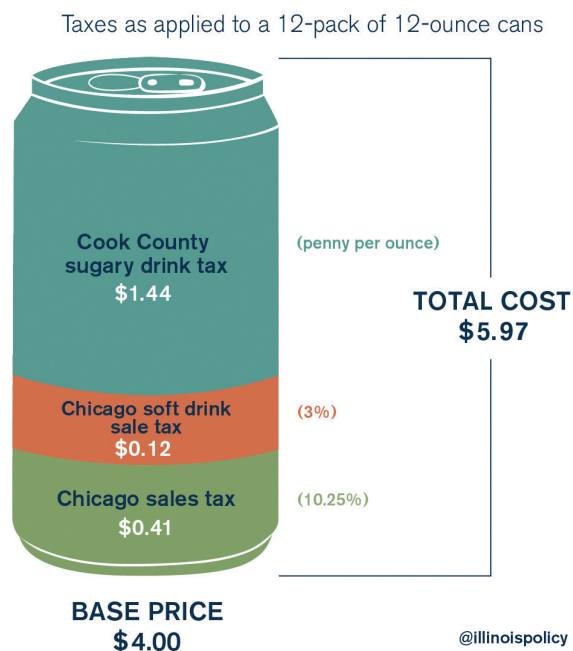
Meanwhile, John Shibu, manager of a Mobil Gas Station in La Grange Park, had a few words for the Tribune about the new tax: "I'm mad."

An associate at a 7-Eleven in La Grange added that he thinks the tax is already having an impact on business. "We don't see our regular customers, the ones that

come in and buy refills," he told the Tribune.

"It's just a really poorly written law," Palmer told the news source. "Obviously no one in the restaurant business was sitting at the table. [Cook County officials] think it's simple, but they're foolish."

Palmer added that he can envision how the beverage tax could prompt some residents to go elsewhere to eat, especially if a family of five calculates how much the added costs will affect their ability to dine out in Cook County. "You start to question where you're going and what you're doing," he said. ■





ILLINOIS //

Illinois Governor Rejects \$15 Minimum Wage

Governor Rauner says that economic evidence suggests the wage hike would harm workers more than help them

■ BY NACS ONLINE

Illinois Governor Bruce Rauner has vetoed a bill to raise the state's minimum wage to \$15 an hour by 2022, saying it would hurt businesses and ultimately reduce jobs, reports the Chicago Tribune.

The news source notes that the state's minimum wage has been \$8.25 an hour since 2010, and that Rauner has previously expressed support for a more modest raise. However, Rauner said in a veto message that "helping low-income families and individuals get out of poverty is a top priority," but that economic evidence suggests such a big wage hike would hurt workers more than help them.

Rauner cited a University of Washington study on the impact of Seattle's \$13 an hour minimum wage hike, which found that the average low-wage worker lost money as employers faced with higher labor costs reduced hours, put off hiring or laid off people. The news source notes that by that study's measures, a \$15-an-hour wage hike would cause Illinois low-wage workers to see a net reduction in earnings of \$1,500 per year.

The Illinois Chamber of Commerce, which opposed the bill for being a "job killer," applauded the veto. "Thanks to the governor's veto of SB 81, Illinois employers can breathe a little easier today," President and CEO Todd Maisch said. "This keeps Illinois in competition with our neighbors by helping to maintain our jobs and to recruit prospective employers."

Per the news source, the vetoed measure would have increased the state's minimum wage to \$9 in January and gradually raise it up to \$15 by 2022. For part-time or seasonal workers under 18 years old, the increase would have been to \$12 an hour. ■

OHIO //

State Says Increased Sales of Alcohol Cause Need for More Liquor Stores

■ BY JO INGLES // 91.7 WVXU

Rising sales of booze in the Buckeye State are leaving the state agency that oversees liquor thirsting for more operators.

There are 465 liquor stores in Ohio, which are managed by the state but are run by licensed operators. They're independent contractors and earn commission on sales. Stephanie Gostomski with the Department of Commerce's Division of Liquor Control said the state wants to find at least 15 more

operators in the coming months, including some in key areas.

"Right now, we are looking to open five new stores, two in the Cincinnati area, two in Central Ohio and one in the Dayton area," Gostomski said.

Profit from liquor sales goes to JobsOhio, the state's private economic development entity. Ohio liquor sales last year generated \$1.7 billion, up more than five percent from the previous year. ■

WHAT LIQUOR AGENCIES ARE AVAILABLE TODAY?

The Ohio Department of Commerce, Division of Liquor Control is pleased to announce that the division is seeking applicants to establish and operate new contract liquor Agencies. The decision to expand and where to locate expansion Agencies is based on market analysis and industry data. Several factors are measured when considering expansion, such as demographic data, market opportunity, revenue potential, population growth density and proximity to existing Agencies. The division utilized this criteria to make objective and data driven decisions. Ultimately, the goals are to provide reliable revenues for Ohio economic development initiatives and improve service to retail clients.

The Ohio Department of Commerce, Division of Liquor Control is seeking applicants to establish and operate new contract liquor Agencies within a two (2) mile radius of the following locations:

- Franklin County, Ohio; Latitude 40.053645, Longitude -82.908818
- Franklin County, Ohio; Latitude 40.052779, Longitude -82.9236
- Greene County, Ohio; Latitude 39.811139, Longitude -84.024667
- Hamilton County, Ohio; Latitude 39.09309, Longitude -84.386824

Hamilton County, Ohio; Latitude 39.111701, Longitude -84.51544

If you would like to apply to operate a contract liquor Agency, click on the location above for which you are interested in applying, and print the site specification requirements to reference. To apply for that Agency, click on Apply for an Agency (Store), as well as any individual form necessary to complete your application transaction.

For more information on how to become a contract liquor agent, please see the following Agency (Store) FAQs. Please contact the Division via email with any additional questions at NewLiquorAgencyFAQ@com.state.oh.us. ■

High Five TURKEY DRIVE

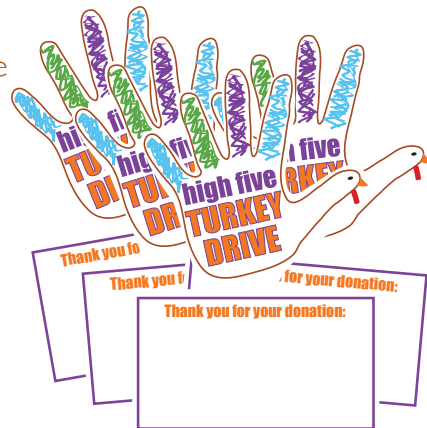
RETAIL & COMMUNITY OUTREACH

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Your business can generate a significant donation for AFPD's Annual High Five Turkey Drive by participating in our paper turkey program! Paper turkeys are a fun, simple way to raise funds while sending a message to your customers and the community that you care about feeding the hungry. Best of all, 100% of the money you raise will go toward purchasing turkeys for a charity of your choice!

Here's how the paper turkey program works:

- AFPD will send you a starter package which includes a poster to place in your store to raise awareness and turkey hand cut-outs.
- Place the paper turkeys at the register and have your cashiers encourage customers to buy a paper turkey for a suggested donation of \$1, \$5, \$10 or even \$20. **Every \$15 you raise buys you one turkey towards your charity.**
- The purchaser can sign the High Five paper turkey and we encourage you to display it prominently in the store. Paper turkeys can be displayed on walls, windows, or hung from the ceiling to generate maximum awareness.
- Program runs from **September 1st – November 10th.**



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

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CITY: _____ STATE: _____ ZIP: _____

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FDA Clarifies Sanitary Transportation Rule Waiver for Retail Food Establishments

■ BY THE U.S. FOOD & DRUG
ADMINISTRATION

On August 14, 2017, the U.S. Food and Drug Administration issued guidance to clarify that a waiver to the Sanitary Transportation of Human and Animal Food final rule (Sanitary Transportation rule) covers retail food establishments that sell food for humans, including those that sell both human and animal food, but does not apply to establishments that only sell food for animals.

The Sanitary Transportation rule established a process by which FDA may waive any of the rule's requirements for certain classes of persons, vehicles, or types of food if doing so will not result in the transportation of food under conditions that would be unsafe for human or animal health, or contrary to the public interest.

In April 2017, the FDA announced three waivers for businesses whose transportation operations are subject to existing regulatory

controls at the federal, state or local levels, including one that waives certain requirements for restaurants, retail food establishments, and nonprofit food establishments.

Since publishing the waivers, the FDA has received questions asking if the term "retail food establishment" also applies to businesses that sell animal food, because the definition of retail food establishment in our regulations can include establishments that sell food for human or animal consumption.

When the waivers were published, FDA intended that the term "food establishment" collectively represent specific types of establishments, including restaurants, retail food establishments and non-profit food establishments, that hold valid permits as initially described in the proposed Sanitary Transportation rule. The purpose of the guidance document is to clarify that the waiver is intended to apply to establishments that are covered by human food regulations based on the FDA Food Code and administered by state and local authorities.

The Final Rule on Sanitary Transportation of Human and Animal Food is part of the FDA's effort to keep food safe throughout the supply chain, including during transportation and distribution. The rule establishes requirements for shippers, loaders, carriers by motor or rail vehicle, and receivers involved in transporting certain types of human and animal food. The first compliance date was April 6, 2017. The compliance date for small businesses covered by the rule is April 6, 2018.

For more information, visit www.fda.gov/Food/GuidanceRegulation/FSMA. ■



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Rescuing Fresh Food For Metro Detroit's Hungry



The Problem of Too Many Grocery Stores

The amount of retail square footage devoted to food has never been as high—and that spells trouble for the industry

■ BY NACS ONLINE

Americans have a plethora of grocery stores from which to purchase food—and those stores have gobbled up a lot of retail square footage. After retailers expanded quickly during the recent recession, consumers started changing shopping habits from one-time weekly trips to more to-go meals, snacking and visits to a variety of grocers, the Wall Street Journal reports.

The commercial square footage of retail food space per capita clocked in at 4.15 square feet of food retail per person in 2016—

nearly 30 times the amount of space major grocery chains had in 1950, according to the CoStar Group. The increase in supermarkets comes at a time when dollar stores, drug stores, club stores and convenience stores have upped their fresh food options to grab customers and sales. Fresh competition from Amazon.com, Aldi and Lidl are also squeezing the grocery business.

Same-store sales at food retailers were flat last year, and will likely remain so this year too. As a result, supermarket chains have begun to slow new store openings and are focusing on smaller formats. For example, Kroger will only build

55 new stores, down from 100 in previous years. In fiscal year 2018, Walmart will open 55 smaller stores and supercenters, down from 132 from the previous fiscal year.

Food retailers also have a smaller number of shoppers, as baby boomers and millennials—the two biggest demographic groups—aren't at the peak of food buying. Also, consumers have flocked to nontraditional retailers for food options, such as convenience stores, which saw prepared foods and beverages rake in \$73 billion last year, up 72% since 2010, according to NACS data. ■

MICHIGAN //

Report Shows Alcohol Industry Worth \$6 Billion in Michigan

■ BY CBS DETROIT

The alcohol business is booming in Michigan, according to data from the Michigan Liquor Control Commission.

MLive reported today that the alcohol industry in the state of Michigan is worth \$6 billion and it is only growing. Those numbers were based on the Michigan Liquor Control Commission's most recent report, which is gathered from the state's wholesale distribution system. This doesn't include beer and wine, but those numbers can be compiled from the state's beer and wine tax.

The numbers may seem alarming but on average enough alcohol is sold in Michigan for every single resident — regardless of age — to consume eight drinks per week, the Michigan-based media service reported.

Of the three alcohol groups — beer, wine and liquor — beer made up for 82% of sales compared to 11% for wine and 7% for liquor. However, more money is spent on liquor. Beer and wine only account for 35% and 13% of alcohol money spent while liquor is 52%.

Another interesting component of the report was seeing how and

where in the state people are buying their alcohol. Mackinac County was the top liquor consuming county based on 2016 per-capita wholesale liquor purchases by restaurants, bars and retailers, while Tuscola County was last.

When it comes to the most popular source of alcohol that goes to Meijer, which accounts for roughly 15% of all wholesale liquor purchases in Michigan. The top three sources all belong to northern parts of Michigan, but the Meijer on Ann Arbor-Saline Road in Ann Arbor ranked fourth for wholesale liquor purchases. ■



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..... (248) 539-9919

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

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Kullen & Kassab, PC (258) 538-2200

Lippitt O'Keefe Advisors, LLC (248) 646-8292

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

MISCELLANEOUS

Pavelid Technology (248) 330-7833

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

Randall Data (734) 453-9200

Reward Geek (248) 268-9000

RSA America, LLC. (312) 471-6700

Success Systems 1-800-653-3345

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

Wheelhouse Graphix 1-800-732-0815

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 Farberman (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
Cornerstone Wine Distributor (586) 839-2552
Diageo 1-800-462-6504
Heaven Hill Distilleries 1-800-348-1783
Luxco (313) 333-4637
Native Spirits Limited (602) 741-6119
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
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SE Ohio Foodbank & Kitchen (740) 767-4500
Second Harvest Food Bank of Clark, Champaign and
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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
1-800-666-6233!





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

JANUARY 6, 2018

AFPD'S 102ND ANNUAL TRADE DINNER & BALL

Join over 1,000 leaders in the food, beverage & petroleum industries at this one-and-only black tie gala. Delight in fine cuisine, dancing and entertainment and engage with colleagues and friends to celebrate the strength and vitality of AFPD and the members it serves.

Penna's of Sterling // Sterling Heights, MI

publishers statement

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**Visit the US ICE booth at the AFPD Holiday Show,
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