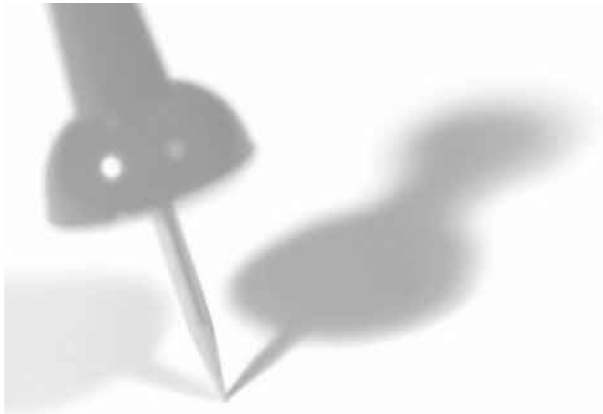




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INDEPENDENT RETAILERS SERVING INDEPENDENT RETAILERS

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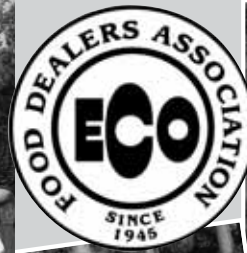


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TENTH ANNUAL ECO SPRING GOLF TRIP . . . APRIL 29 - MAY 3, 2012



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Package Includes:

- 4 Nights lodging (4 people to a condo)
- 4 - 18 hole rounds of golf with cart
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- Snacks and beverages

Package Cost Is Just \$439⁰⁰ per person

Please send completed registration form along with your \$100.00 deposit to:
ECO Food Dealers, 1200 North Main Street, North Canton, Ohio 44720 (Balance is due by April 1, 2012)

The breathtaking Brunswick Plantation & Golf Resort provides beginners and avid golfers alike with a memorable and challenging experience. This 27-hole course emphasizes the natural beauty of the terrain by integrating quick bent grass greens and beautiful lush fairways, wooded with Carolina pines. The winning combination of true Southern hospitality, an exceptional pro shop, and a challenging course offers an unforgettable golf experience.

Brunswick Plantation and Golf Resort is a beautiful 1,100 acre residential community built around 27 holes of magnificent golf featuring majestic oaks, dogwoods, and pristine lakes. The Plantation style Clubhouse houses a full-service Pro Shop, and the community's restaurant-Jasmines. It is located just 15 minutes north of Myrtle Beach, South Carolina, and just south of historic Wilmington, North Carolina. This great location affords easy access to numerous cultural and recreational activities, and the magnificent beauty of the Carolina beaches just minutes away.

Note: Deposit of \$100.00 per person will be required with your registration to secure your spot on the ECO Golf Trip. Balance is due by April 1, 2012.

REGISTRATION:

Number of Participants & Names:

1. _____
2. _____
3. _____
4. _____

Your Name: _____

Business Name: _____

Phone: _____

. . . DEADLINE FOR RESERVATIONS IS MONDAY, MARCH 19, 2012 . . .



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RISKCONTROL360° **ICE REMOVAL 101**

ICE

There are many situations that universally cause slips, trips, and falls on a worksite. However, with colder weather setting in, a familiar source will once again begin to appear more frequently – ice. The controls needed to prevent slip, trip, and fall hazards and impending occupational accidents due to ice formation are typically obvious. Nevertheless, the necessary steps to limit exposure to ice are often ignored.

It is important to keep walkways and stairs clear of ice during winter months. In addition, wearing lug soles in icy weather limits a worker's tendency to lose balance. Safely clearing parking lots, stairs and walkways in snowy conditions is crucial. The use of salt and sand, as needed, is also critical to decrease the quantity of incidents.

SOURCES OF WATER

Water run-off can often refreeze; an effort should be made to keep work surfaces dry during periods of cold weather. This may be achieved by assessing and preventing the source of water from leaking into common areas of travel and/or employee pathways. If the causes of ice formation cannot be averted, salt or other de-icing chemicals can be utilized to lower the freezing point of water. In locations where these chemicals cannot be used, sand can be scattered across the ice to increase an individual's footing.

DE-ICING PRODUCTS

A general misconception that exists about the use of de-icing chemicals is that more is always better. This is inaccurate. If too high of a concentration of chemical is used, not all of the substance will be activated and excess will be wasted. However, if too little is used, snow and ice will not melt and may refreeze. Combining individual chemicals with other substances or sand may be a viable option. Before employing the use of a de-icer, it's important to investigate the environmental impacts, storage requirements, and spreading rates of the product.

TEMPERATURE

Other factors to remember, which play a key role in melting ice, are the Three T's: **Temperature**, **Time**, and **Topography**. At temperatures above 20° F salt/calcium chloride melts ice relatively quickly (commonly starting within 20 minutes). However, at lower temperatures salt can take incrementally longer. Below 10° F, it becomes virtually ineffective by itself. This is why, at temperatures below this threshold, calcium chloride is often mixed with salt to increase effectiveness. Sand can also be used alone or mixed with salt to increase traction in colder environments.

TIME

Perhaps the most important factor, time of chemical application greatly affects the speed of melt. It is directly influenced by temperature. For example, salt can melt ice five times faster at 30° F than it can at 20° F. Additionally, the longer the time the chemical has to react – the greater its effect will be. Early application to loose snow is essential to turn the snow into slush, which cannot be compacted and can be removed easily. However, using salt on a dry snow may actually cause the snow, which generally would have blown off pavements, to stick.

TOPOGRAPHY

Surface types determine how fast snow and ice will melt because different topographical substrates absorb solar radiation and release heat at different rates (why snow melts rapidly next to bare asphalt). Therefore, a surface's access to sunlight is something to take into consideration when de-icers are used. For example, more chemicals may be needed in shaded areas. The final component, elevation, is the topography's relationship with temperature. As elevation increases, temperature normally decreases – allowing easier snow and ice accumulation.

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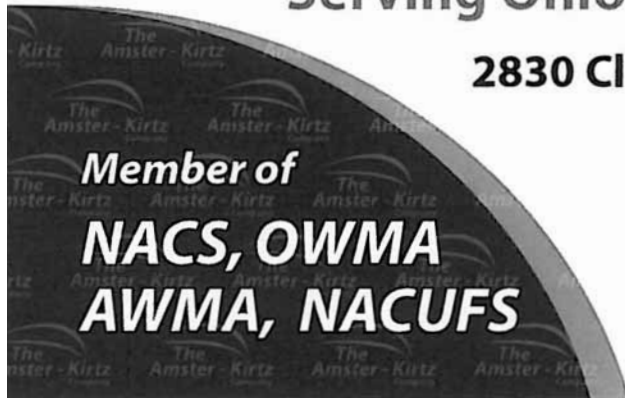
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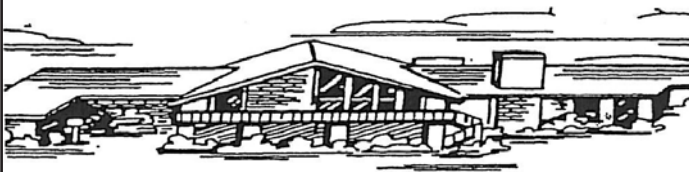
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Banquets: 330-454-1481

Tee Times: 330-454-5131



Association Officers for 2012



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Greg Buck
Gerber Poultry



Vice President
Brian Ulery
Amster Kirtz



Secretary/Treasurer
Doug Diehl
Smith Dairy

2012 ECO Schedule of Events

Cinema Race Party
Spring Golf Trip
ECO Golf Classic
Reverse Raffle

Wednesday, April 18
April 29 - May 3
Wednesday, July 11
Saturday, October 6

Skyland Pines, Canton
Calabash, North Carolina
Skyland Pines, Canton
Richfield Quality Inn

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Tina Jellel

Credit Union Newswatch

At E.C.O. Credit Union, we create value for our members by focusing on three key fundamentals: service quality, service value and safety & soundness. These core principles drive everything we do. Most importantly, they help us to formulate strategies that result in success for our members.

Our members are the true foundation of the credit union, and we thank you for your patronage and support. The credit union is a cooperative financial institution owned and managed by the people who use its services – you, the members. A volunteer board is one the primary differences between a credit union and a bank. This year we have three seats up for election, nominated for a 3-year term are:

James Ulery Tom Moore Doris Gordon

Elections are conducted by ballot. Ballots were mailed to members in the fourth quarter 2011 newsletter. E.C.O. Credit Union provides for the acceptance of additional nominations from the membership. If you are interested in running for the board of directors, please send a letter of interest with a statement of qualifications, and willingness to serve the appropriate term. Letters must be received by March 14th, 2012.

Please encourage your employees to return their proxies to the Credit Union.

Our goals and objectives for 2011:

Increase net worth to 10.25%	Year ending ratio:	10.52%
Maintain membership 1193	Year ending members:	1181
Increase member deposits to \$975,000.00	Year end deposits:	\$971,572.00
Increase loan portfolio to \$ 800,000	Year end total:	\$725,480.00
New loans \$ 600,000.00	Year end total:	\$471,613.00

The E.C.O. Credit Union has partnered with Sallie Mae to offer student loans to our members who are interested in expanding their education. Any member interested in applying, please visit our website at ecofooddealers.com, click on the credit union icon, click on the Sallie Mae icon provided.

After 21 years of service to the E.C.O. Credit Union's Audit Committee, Mr. Ed Hagarman is stepping down from his position. His dedication and devotion to the credit union movement has been a great asset to the credit union. He is one of the watch dogs of the credit union's daily operations. He will be greatly missed and we wish him well.

As one door closes another opens. Mr. Michael Knop has agreed to fill the open position on the E.C.O. Credit Union Audit Committee. Mike will be voted in at the annual meeting held March 15th, 2012.

AUTOMOBILE LOANS: We have been very competitive with our rates on auto loans. We keep rates low and affordable to our members. The first quarter rate for **new** vehicles are as low as 3.9% and on used vehicles as low as 6.9% depending of the year of the vehicle. We finance 100% of the NADA retail value of the vehicle.

Other types of loans available to our members: Signature loans, Recreational items, Bill Consolidated, Motorcycle, Shared Secured, Home Improvements, Tractors, and Boats. Call us today to see how we can accommodate your financial needs.

SAVINGS ACCOUNTS: Share accounts (regular savings), Christmas club accounts, Vacation club accounts, and Share certificates. Christmas club accounts can be opened at anytime during the year. The current dividend rate paid on all savings accounts is .20% or .22% apy. We are currently paying a higher interest rate than most of your local financial institutions.

The National Credit Union Administration (NCUA) insures your Credit Union accounts up to \$250,000.00 per account. On behalf of all of us at E.C.O. Credit Union, thank you for your continued support. Have a prosperous New Year.

Tina



Ed Hagarman receives Service Award from E.C.O. Credit Union Manager, Tina Jellel

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your immediate family

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\$1000 Scholarships Available!

The East Central Ohio Food Dealers Association awards a number of scholarships each year to employees and immediate family members of employees of ECO retail members.

Mail your request for an application to:

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1200 North Main Street
North Canton, Ohio 44720
Or call 330-494-2302
Or visit our web site:
www.ecofooddealers.com

*Deadline for applications is March 15.
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7.9% - 52 months retail value
2008 & older
7.9% - 42 months loan value
8.9% - 42 months retail value

We will finance 100% of the purchase price, before tax & title fees. On used vehicles, we will finance loan value or retail value of the NADA book value. Retail value is 1% higher rate as listed above

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14.9%
for up to
18 months


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- Replace your gutters
- Pave your driveway
- Install insulation
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- Replace your roof
- Add a garage
- Remodel your basement
- Remodel your kitchen

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- FMS charges 30-40% less than the national payroll service companies, with no hidden cost that drive up the price to retailers.
- FMS offers Tax Screening Services to help retailers secure employment based federal and state tax credits. (The average supermarket should be receiving \$10-15k a year in employment based tax credits.)
- FMS processes ECO Food Dealer's payroll and has dramatically reduced their payroll processing expense.

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For more information, contact:
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 877-435-9400 ext 1207
butchm@fmssolutions.com -OR-
 Glen Sayre
 President, ECO
 330-494-2302, gsayre@ecofooddealers.com



EAST CENTRAL OHIO FOOD DEALERS ASSOCIATION 26th ANNUAL BAGGING CONTEST



Preliminary Contest to be held at:

Buehler's Market
Jackson Township OH
on Thursday, March 29, 2012
at 6:30 pm

Top 4 Baggers Advance to the
Championship Contest

Championship Contest to be held at:

Skyland Pines • Canton, Ohio • Wednesday, April 18, 2012 at 6:15 pm

ECO BAGGING CONTEST CRITERIA & ELIGIBILITY

Entrants must be primarily employed as a bagger to be eligible to compete. ***There is a \$10 entry fee for each participant.***

Judging will be based on the following criteria:

- Speed
- Proper "Bag Building" Technique
- Number of bags used per order
- Style - Attitude - Appearance
- Distribution of weight between bags

ECO BAGGING CONTEST PRIZES

- Grand Prize Winner - - \$500 Check & Plaque
- Second Place Winner - - \$200 Check
- Third and Fourth Place Winners - - \$100 Check

ECO BEST BAGGER ENTRY FORM

Company Name: _____

Mailing Address: _____

City _____ State _____ Zip _____

Phone Number () _____

Contact Name _____ Email _____

Contestant(s): *(please print)*

_____	_____	_____
_____	_____	_____
_____	_____	_____

Please complete this entry form and send along with your check of \$10 per participant, made payable to ECO Food Dealers Association
NO LATER THAN FRIDAY, MARCH 16, 2012 TO: Bagging Contest Registration, ECO Food Dealers
1200 North Main Street, North Canton, OH 44720

CINEMA RACE PARTY

WEDNESDAY, APRIL 18, 2012

SKYLAND PINES LODGE

3550 COLUMBUS ROAD NE

CANTON, OHIO

SPONSORED BY

**THE ECO FOOD DEALERS ASSOCIATION
& NORTHERN OHIO AGMR**

The evening will begin with cocktails at 6:00pm, dinner at 7:00pm and the races start at 8:15pm. Seating and meals will be ordered and planned on paid sales that have been made in advance. This is an opportunity to have a fun time with fellow grocers and a unique way to reward your top employees.....treat them to a great meal and evening of entertainment. Bagging Contest finals to be held during the social hour.

Tickets for the party must be ordered and paid in advance. The ticket cost is \$45 per person or tables of eight for \$325.00. No ticket sales at the door.

DEADLINE FOR ORDERING TICKETS IS APRIL 11, 2012.

FAX 330-494-6963

TICKET REQUEST FORM

I need ___ tickets or ___ table(s) of eight.

I wish to purchase ___ horses @ \$20.00 each. Owner of horse winning the race receives \$100.00.
(We will draw numbers as reservations come in for first race, then second race, etc.)

Enclosed is a check in the amount of \$ _____ for ___ tickets and ___ horses.

Name: _____

Company: _____

Address: _____

City, State, Zip: _____

Phone: _____ Email: _____

Please return order form with payment to: ECO FOOD DEALERS ASSOCIATION
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