# Product Central

News and advice from the MSU Product Center.

October 2010

## RECENT ACHEIVEMENTS

On October 6, 2010, the USDA's National Institute of Food and Agriculture (NIFA) recognized the MSU Product Center Staff including Tom Kalchik, Getachew Abate and Mark Thomas with the Multistate Efforts Partnership Award in conjunction with the University of Illinois, National Food MarketMaker Project. In total four grantees were recognized for their exemplary work and outstanding contribution in support of the USDA mission and for their positive impacts on agriculture.

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# AN OPPORTUNITY TO GIVE TO OTHER VENTURES

**Chris Peterson** 

Director, MSU Product Center



Many of you on our newsletter list have been the direct recipients of Product Center services, either currently or in the past. We have attempted since our founding in 2003 to keep many of our counseling services at no or limited cost to you the client. With university budgets being tightened substantially in recent years, we are under increasing pressure to find new funds for the client programs that we offer. For example, our base budget funds were reduced by \$50,000 this fiscal year, and we need to replace those funds or cut services.

We are implementing a fee-for-service program in 2011 to help finance the Product Center's work. Clients will need to pay for counseling services that were previously free. The fees are not designed to fully recover cost, but they

are important to maintaining and growing our services. Many new entrepreneurs have limited resources, and we don't want the new fees to keep them from reaping the benefits of the services we can provide.

In November, you will receive a request from us for a donation to support the Product Center's programs. This is the first time we have ever made a request like this. We would hope that you consider a donation to help others receive the services you have enjoyed in the past.

There are two ways you can donate:

1. Provide a general gift to support our programming. We have created several levels of donation to recognize your gift.

## **Program Gifts**

Venture Capital Circle \$5,000 or more
Angel Investor Circle \$2,500 or more
Banker Circle \$1,000 or more
Venture Circle \$500 or more
Member Circle \$100 or more

Provide a gift that directly supports a limited-resource entrepreneur. In other
words, your gift would go to defray the fee-for-service charges of a specific Product
Center client. These gifts build funds for our budget while allowing you to participate
in supporting an entrepreneur directly.

#### **Scholarship Gifts**

Counselor Intensive Circle \$2,500 (80 hours of one-on-one counseling)

Counselor Circle \$1,500 (40 hours of one-on-one counseling)

Educator Circle \$500 (access to group counseling)

We sincerely hope that you will include the Product Center in your year-end giving. When our request comes in November, please give it serious consideration. We look forward to many future years of providing venture services to many more clients like you. Your donation will be most helpful and deeply appreciated.

# THE RECESSION AND SOME TRENDS IN THE FOOD SECTOR

Some Mintel consumer reports in the months between May and August of 2010 targeted food trends related to (1) healthy dining, (2) in-store bakery, and (3) sustainable food and drink. The reports mainly focus on the impacts of the recent recession on the market for these products.

Healthy dining is one area that has been affected by recent economic developments. Mintel identifies that, despite consumers interest in healthy dining, menu items that come with nutritional claims in restaurants are under represented. Its survey indicates that nearly half of surveyed consumers have the feeling that eating healthier is more expensive creating some price resistance to healthy menus in restaurants. Most common health-related nutritional claims in restaurants include fat-free menus. Gluten-free menus and some form of vegetarian menus are also on the rise. Key market drivers in this area include awareness on obesity and its health impacts, and the introduction of menu items with different nutritional claims. Menu innovations will drive many consumers to change their eating habits in restaurants. Future success for restaurants will generally depend on the development and implementation of an effective promotion program providing menus that are healthier to attract pricesensitive consumers that also want to consume healthier food products.



The recent recession has also affected the market for bakery items, in particular, in-store bakeries. Despite this situation, Mintel projects moderate growth in sales of supermarket-based in-store bakery items in the coming years. Indulgence, healthfulness (e.g., wholegrain or gluten-free) will remain to be key driving forces to increases sales of these products. Freshness is the other most important factor that draws consumers and helps stores to expand sales of these products. Hispanics and households with children are the two most important demographic groups that would more frequently visit instore bakery departments.

According to Mintel, the number of "green" consumers hasn't increased much during the recession. However, Mintel projects that interest in green and sustainable food products including sales of natural and organic products continues to grow in the coming years. The biggest challenge in this market will remain lack of awareness and confusion about green products. Mintel survey shows that green related packaging claims such as recyclable or eco-environmentally friendly are fairly known to many consumers. On the other hand, some green products such as fair trade claims have still difficulties to enter the mainstream market.

Getachew Abatekassa **Product Market Analyst** MSU Product Center



# **ECOMONIC AND DEMOGRAPHIC FORCES** AFFECTING THE AGRI-FOOD SYSTEM

One economic force and two demographic forces are impacting Michigan's agri-food system. The economic force is the recession and the accompanying increase in the level of poverty. Higher rates of poverty, unemployment, and stagnant or declining incomes have made consumers more sensitive to price. Value has become a more important demand driver. As a result, the market share of retailers such as Wal-Mart and Target has increased. Firms interested in selling to these large retailers need to control costs and produce enough output to meet the needs of these retailers. Fortunately, some large retailers including Wal-Mart are increasingly interested in locally sourced food items which create opportunities for entrepreneurs.

The two demographic forces will have a long term impact on the agri-food system. The first is the increasing level of obesity in the United States of which Michigan is a prime example. In 2008, more than 25 percent of Americans were considered obese. From 2003 to 2008 the number of states with an obesity rate of 25 percent or more increased from 4 to 32. The figure in Michigan was 28.9 percent making Michigan the 8th most obese state. Foods that address this concern have the potential to be quite popular and profitable.

The second major demographic trend is the aging population. Currently 13 percent of American residents are 65 or older. It is expected that by 2030 almost 20 percent of American residents will be 65 or older. The estimates for Michigan are similar to the U.S. as a whole.

The interesting thing about these two demographic trends is that in many cases the product attributes desired by both older and/or obese consumers are similar. Examples include food items that promote health such as low sugar

foods that aid in the control of diabetes. Also, low calorie foods and foods that are easy to digest may find a ready market. Foods that have anti-cancer properties and aid in joint health could also appeal to consumers that are older or obese. An older population will also be increasing interested in single serving food items that are easy to prepare and require a minimum amount of clean up.

In the next few years as the economic slowdown drags on, value will be an important demand driver. However, longer term, food products that address the needs of overweight and older consumers will find a large and growing market.

Bill Knudson **Product Marketing Economist** MSU Product Center





## NATURAL FOOD EMULSIFIERS

The previous article introduced food ingredients called emulsifiers. These ingredients help stabilize foods with a fat and water soluble phase that normally do not mix. article will provide examples of emulsifiers naturally found in foods and those used as an added ingredient to foods.

All emulsifiers are not synthetically produced. Some foods are actually naturally rich in emulsifiers. One such naturally abundant emulsifier is lecithin. Lecithin is essentially a compound (phospholipid) with a water-loving phosphate



Soy Lecithin

region from which fatty acid branches extend. This is one compound containing both water- loving (polar) and fat-loving (non-polar) sections to act as a type of bridge between both types of liquid. It is found in egg yolks, making it a great ingredient to add to mixes where oil and water

based ingredients are used. This is why egg-based emulsions, like mayonnaise, successfully maintain a uniform mix. Soy is also a good source of lecithin, although the lecithin is commonly extracted for ease of use.

Another subset of important emulsifiers includes mono- and diglycerides. Triglycerides are the fats that are commonly found in foods. They consist of a glycerol backbone with three attached fatty acids. This, more simply, means that three water-loving (polar) regions of the backbone attach to long fat-loving tails (non-polar), creating an overall nonpolar molecule that is a fat. However, when one or two of these tails are removed, di- and monoglycerides are created, respectively. These compounds operate by the same principles as the lecithin. The places on the backbone where tails have detached become polar (water-loving), acting in the same manner as the polar phosphate in lecithin. The remaining tails, however, maintain their non-polarity (fatloving), allowing these compounds to act as emulsifying agents.

Proteins can be another source of natural emulsifiers. They are best for foods with a small amount of fat or oil within a larger water base. However, they do not have strong emulsifying capacities.

#### Product Information

There are vast arrays of different emulsifiers available to food scientists to stabilize mixed phase foods for every occasion. Here is a list of suppliers that offer emulsifiers. Certain emulsifiers will be better suited to any given application than others, so be sure to inquire about price, usage levels, and suitable food environments before settling on an emulsifier for the task at hand.

### ADM

4666 Faries Parkway, Decatur, IL 62526 Phone: (800) 637-5843, www.adm.com

National Starch Food Innovation 10 Finderne Ave.. Bridgewater, NJ 8807 Phone: (908) 685-5000, Fax: (908) 685-6989 www.foodinnovation.com

TIC Gums Inc. 10552 Philadelphia Road. White Marsh, MD 21162 Phone: (800) 899-3953, Fax: (410) 273-6469

www.ticgums.com

## Janice Harte, PhD Food Product Development Specialist and Nicole Goldman



## WHAT'S THE INGREDIENT STATMENT ALL ABOUT?

As a consumer, we have become accustomed to reading the Ingredient Statement at least one time in the buying history of a particular product. The reasons individuals read the ingredient statements are numerous; maybe out of boredom or with purpose for health or allergy concerns. However, for the food entrepreneur the Ingredient Statement takes on a whole different perspective.

The Ingredient Statement for a food product not only reveals the product's recipe (without the amounts), but is a requirement for disclosure by Federal (Title 21 –Code of Federal Regulations; CFR) and State law (see below). All food products, which have more than one ingredient, require an Ingredient Statement. Ingredients, though subtle in their appearance, require close review and thoughtful consideration as they become the basis for an Ingredient Statement.

To create the ingredient statement, guidance should be sought from the Michigan Department of Agriculture, "FOOD LABEL-ING GUIDE - For Products Manufactured or Sold in Michigan". This document identifies a number of specific considerations to address for creating the label and in particular the Ingredient Statement, including Standard of Identity, Colorings and Ingredient Statements That Include Other Foods (products) As Ingredients. Fundamental to these areas is the order in which the ingredients of the food product appear. As stated in 21CFR 101.4, all ingredients shall be listed in order of descending predominance by weight. As mentioned in previous newsletter articles, the importance of converting your kitchen recipe to a commercial formula with ingredients in weights, proves to serve this importance purpose as well. Therefore, all ingredients in both liquid and solid form will need to be converted from volume measures to weight, to ensure all ingredients can be reviewed for proper sequencing from heaviest to lightest. Once this order is established a preliminary Ingredient Statement can be created. Also important is the listing of the ingredients with specificity and not generically to further define its type. Best examples here are the type of vegetable oil (corn, canola, etc), milk (lowfat, whole, etc) or type of cheese (mozzarella, romano, etc.)

The areas of Standard of Identity and Coloring are self-explanatory in the MDA guidelines, but the recommendation to disclose

sub-ingredients of products used as ingredients can be confusing and not so straight forward. To clarify this point further, this guideline requires any ingredient in a food product which has more than one ingredient and is not defined by the Standard of Identity classification, to be disclosed via the use of parenthesis, immediately following that food ingredient listed. For example, a chocolate chip cookie would require the chocolate chips (a product) to be defined with all sub-ingredients, unlike the butter and vanilla.

Ingredients Statements guidelines for spices and flavoring include use of the generic term, but if flavoring are artificial, this needs to be defined. The generic use of spices allows for proprietary and trade secrets to be maintained. Preservatives do need to be stated with reference to purpose (ie. Sulfur dioxide to prevent clumping).

The location of the Ingredient Statement is not as critical as the appearance itself. If the food product has a Nutrition Facts label, the Ingredient Statement often appears directly below or near this information. The Ingredient Statement should appear in a legible font (at least 1/16 inch in height) for consumer review. Some Ingredient Statements will appear on the primary product label, but would require a short list of ingredients and likely none of the ingredients are products themselves, as this would take up lots of product label space and distract from the label being uncluttered and sharp in appearance.

To obtain assistance with the development of your preliminary Ingredient Statement, contact the Product Center. However to ensure your product's final Ingredient Statement is accurate and consistent with legal regulations of the CFR, request a review from your local MDA food safety inspector. Label approval is not required by law before distribution and review by MDA is available only as resources allow for such assistance.

Dianne K. Novak, RD, MS Specialized Services Consultant MSU Product Center



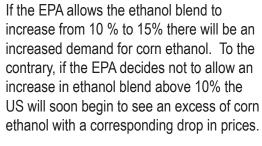
# THE DILEMMA FACING MICHIGAN'S **CORN ETHANOL INDUSTRY**

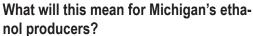
The Renewal Fuel Standard (RFS) was created by the Energy Policy Act of 2005 and amended by the Energy Independence and Security Act of 2007. It requires that transportation fuel sold or introduced into commerce in the US to contain minimum specified volumes of renewable fuel, advanced bio-fuel, cellulosic bio-fuel, and biomass-based diesel. Renewable fuel is ethanol, made from corn that is

blended with gasoline. There is a current blend limit of 10% ethanol to 90% gasoline because ethanol is a solvent capable of damaging engine seals and components. The blend limit does not apply to Flex-fuel cars that are designed to operate on an 85% ethanol, 15% gasoline blend. The Environmental Protection Agency (EPA) has jurisdiction over the ethanol blend and has been reluctant to raise the blend limit to 15% ethanol, 85% gasoline because of potential damage to older vehicles.

The Energy Independence and Security Act established mandates for the use of renewable fuel, advanced bio-fuel, cellulosic bio-fuel, and biomass-based diesel. The mandate for Renewable Fuel or corn ethanol both sets and limits the use of ethanol from corn at 15 billion gallons per year by 2015. It actually sets a man-

date of 36 billion gallons per year by 2022 but requires the additional 21 billion gallons to come from non-corn ethanol fuels such as sugar or cellulosic ethanol. Currently the US produces 12.5 billion gallons per year and has the capacity to easily reach the 15 billion goal and limit by 2015 by increased efficiencies of current producing facilities. The current 12.5 billion gallon per year production rate is driven by demand rather than mandate enforcement or federal incentives. In spite of intense lobbying by ethanol producers, congress has been reluctant to support the ethanol producer industry with tax credits or other incentives. Congress did pass a \$0.45 per gallon tax credit to blenders to encourage them to blend ethanol into the gasoline they sell and today virtually all of the gasoline sold in the US is a 10% blend of ethanol.





Michigan currently has five operating corn ethanol production facilities. The corn ethanol plants are running at 100 % capacity producing just a little over 200 million gallons of ethanol per year on a break-even or slightly profitable basis. In reality the ethanol plants would be running at losses and shut down if it were not for the sale of wet or dried distillers' grain which is an animal food byproduct

of ethanol production. If in fact the US finds itself with an abundance of corn ethanol the prices will drop and have a very negative impact on Michigan's corn ethanol producers.

## There is also the potential of a pot of gold at the end of the rainbow!

Brazil is the world's largest producer and exporter of ethanol



# THE DILEMMA FACING MICHIGAN'S **CORN ETHANOL INDUSTRY** (Continued from Page 6)

(from sugarcane) and was recently hit with a hurricane that seriously damaged this year's sugarcane crop. Europe is very environmentally conscience and a strong proponent of blending ethanol with gasoline to reduce carbon emissions and is Brazil's major ethanol consumer. Many emerging nations such as China are following Europe's example which is increasing the demand for ethanol that cannot currently be supplied by Brazil but is available from the US. US exports of corn ethanol have increased to 83.5 million gallons during the first quarter of 2010; a 71% increase over the same period of 2009.

Some think that in light of Brazil's sugarcane crisis, which has had a dramatic impact on the world price of sugar,

coupled with the world's increasing demand for higher quality energy foods, that Brazil may find it more profitable to produce more high value sugar and less ethanol. A decision of this nature would insure the future of the US and Michigan's corn ethanol industry. Even if Brazil continues to focus on sugar cane ethanol, the world demand will soon exceed Brazil's capacity and offer continued export potential for us corn ethanol producers.

Ruben Derderian Associate Director Bioeconomy MSU Product Center



## **UPCOMING EVENTS**

- October 19-20 -- MSU Food Science and Human Notrition Department will be offering their Better Process Control School - Acidified Products. This will be held on campus in Anthony Hall. Please contact Linda Young at 517-355-8474, x 114 or at youngli@msu.edu for additional information on this event.
- October 20 Michigan Food Processor Summit Comfort Inn, Mt. Pleasant, www.MichiganAdvantage.org/Food-Processing
- October 26 -- MSU Product Center will be holding their Making It In Michigan conference and Marketplace trade show at the Lanisng Center. Please telephone Greta McKiinney at 517-353-7185 for additional information on this event or go to www.makingitinmichigan.msu.edu for further details.
- December 7 Waste Energy Summitt Kellogg Center, East Lansing, www.michigan.gov/dleg
- December 7-9 The Great Lakes Fruit, Vegetable and Farm Market Expo DeVos Place, Grand Rapids, www. glexpo.com
- January 15 Family Farms Conference Lakeview High School, Battle Creek, www.miffs.org
- January 22 Northern Michigan Small Farms Conference Grayling High School. Contact Antrim County MSU Extension office for details - 231-533-8818, www.smallfarmconference.com

# **ANOTHER PRODUCT CENTER SUCCESS STORY:** LIGHT OF DAY ORGANICS, ANGELA MACKE

What is a tea business doing in Michigan? Ask Angela Macke of Light of Day Organics in Traverse City and she will quickly tell you. She grows 240 different products on her farm that is located 8 miles west of the City on M-72. All the products are used in blends for Tea and Tisanes – "teas" made from roots, bark, berries, dried fruits, herbs, flowers and a host of other sources.

Light of Day Organics also markets Black, Green, White, Oolong and Chakra Teas. All of these are imported except a portion of the White Tea. "All our imported ingredients are Fair Trade Certified," says Angela. "Producing tea is very labor intensive; therefore it is usually grown in countries with very cheap labor costs. Since I use only 100% Organic Fair Trade Certified teas and ingredients in our recipes, I have (by comparison) a limited selection of leaf style offerings but the quality and taste is quite exceptional." The pristine White Tea she produces on her farm is blended with other ingredients to produce reasonably priced products.

Angela's professional training is in Nursing, Biology, Health Studies and Horticulture. She is still a Registered Nurse and maintains her certification but practices her profession on her farm, and in the classroom- teaching others about the health and well-being that can be achieved through holistic health management to include incorporating the teas and products she grows and markets. Her farm products are both Organic Certified and Biodynamic Certified. "The Biodynamic Certification is much more encompassing and has higher standards than the Organic Certification," she says. According to her website, "Biodynamic farming methods, in a nutshell, are based on recommendations made by Dr. Rudolf Steiner, using a Lunar calendar as a guide to planting and harvesting, the application of certain preparations, positive intention, and a sincere dedication and devotion to healing the Earth by exhibiting a reverence



for every created thing."

Angela Macke started Light of Day Organics in 2004. Her business is not only selling tea, but teaching people to enjoy the culture of selecting and brewing fine tea. She started her business with a 3 ½ acre patch of sun on their farm and 12 different tea blends. She now produces over 90 different teas and on 25 acres. Her sales are on-line (www.lightofdayorganics.com) as well as through 40 specialty foods distributors nationwide. She recently opened a retail tea shop at 3502 E. Traverse Hwy. in Leelanau County, and welcomes visitors for farm tours, tea cuppings, and shopping.

Light of Day Organics was named the Michigan Small Business of the Year for 2008-2009 by the State of Michigan and Angela was named Environmentalist of the Year for Business in 2007 by the Northern Michigan Environmental Action Council.

# **ANOTHER PRODUCT CENTER SUCCESS STORY:** (Continued from Page 8)

When visiting with Angela, it doesn't take long to realize she is an astute business person and well qualified for the Small Business of the Year award. "When we researched a site for expanding our business, we learned our new location is passed by 20,000 cars a day. Much of that traffic is heading to or from the Sleeping Bear National Lakeshore. We are moving our commercial kitchen from our home to the new farm. We are virtually flooded with people who want to learn more about our farm and business."

Angela explains that her 240 products are used in more than her own Tisanes. She supplies specialty products to Grand Traverse Distillery, Right Brain Brewery and Valentine Distilling Co. She is working with Food for Thought, a specialty processing business in Leelanau County, on new products. In addition to the Fair Trade Certified imported teas, she sources all of her fruit in the US - most of it in Michigan although she has to get her pineapple, papaya, and mangoes from Hawaii.

Angela admits she found the MSU Product Center too late in her business development. "I already had my packaging, labeling and distribution lined up. I have done some work with Janice Harte (in the Department of Food Science and Human Nutrition) on nutritional labeling. Matt Birbeck has also provided general business counseling and helped me with my target demographics," she says. "The Product Center is just a great resource for the people of Michigan and I plan to use its resources on new products and packaging."

When asked for her advice to others who are starting a business, her comments are quick and emphatic.

- "You have to know who your customers are before you even think of starting your business. Who are you going to sell to? I spent five years going to farmers' markets, sampling my products. I could easily create something I liked but I had to create something my customers liked. Alignment is needed for success. Getting face to face with your customers and listening to them is critical to create a viable and sustainable business."
- "Know your strengths and weaknesses"
- "You'll sure get a full service education when you enter certification circles and encounter regulatory agencies as your needs change and expansion is on the horizon."
- "Keep the big picture in mind. Evaluate what things you are doing that are really worthwhile. Avoid distractions. Know thyself."
- "You get what you pay for. This is true of help or contractors. Find people you can trust so, once you turn a job over to them, you don't have to worry about what they are doing."

Tom Kalchik Associate Director MSU Product Center



## **COME TO THE TABLE - TRADE SHOW TIPS**

This year's trade show at the Making it in Michigan conference on October 26th is set to again be a great show for networking and finding new markets for your products and services. A great new addition to our conference this year is our new partnership with the Michigan Grocers Association who will be hosting their seminar during the day and using the trade show as the afternoon activity. Not only is this gotraffic with a mission- to find new products for their stores.

With distributors, buyers and food service professionals all roaming around looking for the next best thing, it pays to be well prepared to answer questions and issues on the day and leave them with information about your product or service and get that contact information to follow up. The first thing to understand about buyers and distributors is that yes they are human and are just like you and me. The only difference is that unlike customers at farmers markets or events who love samples being waved at them and the food or product is the main draw, this is their job and for this reason, they are looking at many other attributes in making that critical decision of doing business and more importantly coming to your table.

In talking to food industry professionals these were the main 3 reasons why they passed tables at trade shows and moved onto the next.

### **Professionalism**

Looking professional is the first visual check point. Appearance is important, your dealing with food and safety and these people are in the business of selling food to customers, they want to feel as if they are dealing with a reputable company that offers security and accountability. It's not that you have to wear jacket and tie, but jeans and tee shirts should be avoided as well. Uniforms or company shirts are a great way to look great and professional hence why you see many companies adopt this tactic at shows. Even

wearing the same color shirt and pants can work wonders in presenting a great image.

## Layout

Make your products shine and design your table to look like a store environment. The buyer wants to see what it might look like on his shelf. Lines work well and stacked: even with ing to add significant traffic to the event but more importantly a one product line you can make it look sharp with numbers and stacking. If you have bags or pouches stand them up and think about how they would be sold in a store location, this way the buyer gets the idea. Bread and baked goods put a piece of wood in the back and prop them forward to show the tops better.

## Information

Unlike selling to customers who want only to see the food, buyers and distributors want information about you and the company. Many food industry professional will pass by if they can't get the information quickly. If they can see that they can obtain business cards and information about the product without having to engage you to start you'll have more hits. Once at the table then is the time to make the connection and introduce you business. Many buyers won't wait for you to be finished with another person and therefore no information, no contact.

Hopefully these few simple suggestions can make that difference between success and passed by.

**Matt Birbeck** Supply Chain Specialist & Couselor Liasion MSU Product Center



## Information. Networking. Inspiration.



## **MICHIGAN'S** PREMIERE SPECIALTY FOOD **TRADE SHOW** & CONFERENCE

Register today to get the information you need to 'Make it in Michigan.'

Tuesday, October 26, 2010 Lansing Center, Lansing, Mich.

\$60 - includes breakfast, lunch, and educational sessions

\$75 after October 16, 2010





## Wednesday, October 26, 2010 Lansing Center, Lansing, Mich.

Are you ready to be the next great entrepreneur? Are you an existing business looking for help with the next great product? Then this day is for you!

This full and exciting event brings you all the resources and networking you'll need to bring your dreams and goals to reality. Come meet the Product Center team. Network with buyers from stores looking for exciting new products. Learn from the experts about launching or expanding your business through educational classes that prepare you for the road ahead in regulations, safety, production, marketing and distribution. This is the one day that every entrepreneur, producer, buyer and processor in food and agricultural businesses needs to attend.

#### **INFORMATION**

- Product development
- Marketing considerations
- Food safety regulations
- Regulatory Issues

#### **NETWORKING**

- Product buyers
- Business consultants
- Fellow entrepreneurs
- University liaisons
- Regulatory officials

#### **INSPIRATION**

- On-site Product Center counseling
- Keynote Speaker world renowned Harvey Hartman, Founder, Chairman & CEO of the Hartman Group, Inc.
- Success stories
- Entrepreneurial awards
- Product showcase

Visit makingitinmichigan.msu.edu for more information and to register today!



## www.productcenter.msu.edu









