



NATIONAL ASSOCIATION OF FLOUR DISTRIBUTORS, INC.

**THE
FLOUR
DISTRIBUTOR**

PUBLISHED BY

**THE NATIONAL ASSOCIATION OF
FLOUR DISTRIBUTORS, INC.**

Winter 2025 Edition

www.thenafd.com



THE FLOUR DISTRIBUTOR

Letter from the President

December 2025

Dear NAFD friends,

As 2025 winds down and the New Year approaches, I want to take a moment amidst this busy bakery and holiday season to wish you and your family happiness along with good health. May all your successes exceed your expectations.

Please register for the upcoming NAFD convention at the Arizona Biltmore in Phoenix, Arizona, from May 13-17, 2026. Our hosts, Ellen and David Scruggs, have planned fantastic speakers, more Top-to-Top QuickChat sessions, and exciting social and networking events. The resort, an Arizona landmark, is renowned for its storied history, Frank Lloyd Wright architectural heritage, and status as one of the nation's most outstanding resorts. I am confident this will be the best NAFD convention ever.

As a trade organization, we are distributors, flour millers, and allied. While we may also be competitors, we are old friends, new friends, and future friends. At our convention, we create an environment where we learn not only from our speakers but also from each other. That is the strength of the NAFD.

To ensure that this great organization thrives well into the future, I encourage you to invite someone who fits into one of these categories to become a member and attend our convention. Please refer them to our [online membership information](#) and [Application](#). For follow-up, copy our 2nd VP & Membership Chair, Rich Wise at richw@valleybakers.com and/or our Executive Director Gerri Cristantiello at nafdcontact@gmail.com

I look forward to seeing you in May.

Thank you for your support of the NAFD.

Eric

Eric Metzendorf
NAFD Board President

THE NATIONAL ASSOCIATION OF FLOUR DISTRIBUTORS INC.

2025-2026 BOARD OF DIRECTORS

CHAIRMAN OF THE BOARD

ASHLEY KOERNER

Jefferson, LA

OFFICERS

(Terms Expire 2027)

ERIC METZENDORF - President

Jackson, MI

R. DAVID SCRUGGS, JR. – 1st Vice President

Little Rock, AR

RICH WISE - 2nd Vice President

Greenville, WI

KEVIN JOHNSON - Secretary/Treasurer

San Antonio, TX

ADVISOR TO THE BOARD

Robert A. Olender

Royal Oak, MI

IMMEDIATE PAST PRESIDENTS

(Term Expires 2027)

Steve Tardella

Oak Park, IL

(Term Expires 2029)

Nicholas DePalma

North Bergen, NJ

(Term Expires 2031)

Ashley Koerner

Jefferson, LA

ALLIED REPRESENTATIVE

(Term Expires 2028)

John Johansen

Saddle Brook, NJ

MILLER REPRESENTATIVE

(Term Expires 2027)

David Rowe

Edgewood, WA

ELECTED DIRECTORS

(Term Expires 2026)

Uri Alcalay

Boca Raton, FL

Erin M. Ruhl

Hanover, MD

John D. Traynor

Hamilton, ONT, Canada

(Terms Expire 2027)

Duane Bruinsma

Crete, IL

Jeremy Heim

Deer Park, NY

Theodore (Ted) Heim, Jr.

Deer Park, NY

(Terms Expire 2028)

Sheena Dau

Elkhorn, NE

Pamella Palmer

Jamaica, West Indies

Philip S. Zilka

Hunker, PA

2025 – 2026 STANDING COMMITTEES

Executive Board –Eric Metzendorf, R. David Scruggs, Jr., Rich Wise, Kevin Johnson, Ashley Koerner

Nominating – Ashley Koerner, Nicholas DePalma, Steve Tardella

Finance & Audit – Duane Bruinsma

Membership & Publicity – Rich Wise

Troy Ashby, Sheena Dau, John Johansen, David Rowe, John Traynor

Government Regulations & Trade Practices – Marc Lawrence

Constitution & By-Laws –Theodore Heim Jr., Robert A. Olender

OTHER COMMITTEES

Material Handling – Jeremy Smith

Trade Journals – Troy Ashby

Convention (Education/Program) – R. David Scruggs, Jr.

Eric Metzendorf, Kevin Johnson, Rich Wise, Ashley Koerner

QuickChat Top-to-Top - Sheena Dau

Duane Bruinsma, John Johansen, Eric Metzendorf, David Rowe, Rich Wise

Technology – Ashley Koerner

Next Gen – Jeremy Heim

Strategic Planning (*previously 2nd Century*) – Duane Bruinsma

Historical – Theodore Heim Jr., Theodore Heim Sr.

EXECUTIVE DIRECTOR

GERRI CRISTANTIELLO

GC Business Services LLC

228 Phelps Avenue, Cresskill, NJ 07626

(201) 657-1989

nafdcontact@gmail.com

2025-2026 Board of Directors



PICTURED: **Front Row:** Rich Wise, Philip Zilka, Sheena Dau, Uri Alcalay, Pamela Palmer, David Scruggs, Ashley Koerner, Steve Tardella, John Johansen, and Jeremy Heim. **Back Row:** David Rowe, Duane Bruinsma, Eric Metzendorf, Kevin Johnson, John Traynor, Ted Heim, Nick DePalma - *Not Pictured: Erin Ruhl*

NATIONAL ASSOCIATION OF FLOUR DISTRIBUTORS, INC. BOARD MEETING

Friday, October 17, 2025 | Hotel Viata – Austin, TX



WELCOME – Chairman Ashley Koerner

Chairman of the Board, Ashley Koerner, convened the meeting at 8:51 a.m. She welcomed and thanked the board members for their attendance.



ROLL CALL – Secretary/Treasurer Kevin Johnson

The roll call was taken. Those present and participating were:

Board of Directors: Eric Metzendorf (President); R. David Scruggs, Jr (1st VP); Rich Wise (2nd VP; Kevin Johnson (Secretary/Treasurer); Ashley Koerner (Chair of the Board/Past President); Past Presidents: Nicholas DePalma, Steve Tardella, Philip Zilka, Jr. – Directors: Uri Alcalay, Duane Bruinsma, Sheena Dau, Jeremy Heim, Ted Heim Jr., Pamela Palmer, Erin Ruhl, John Traynor, Allied Representative John Johansen; Miller Representative David Rowe; and Executive Director Gerri Crisantiello.

Absent: –Director: Nicholas DePalma and Board Advisor Robert Olender.

A quorum was present to vote on all matters that came before the Board.

MINUTES - Secretary/Treasurer Kevin Johnson

The Minutes from the last meeting held on Wednesday, May 15, 2025 in conjunction with the Annual Convention were presented to the Board for approval. Mr. Rich Wise made a motion to dispense with the reading of the minutes. The motion was seconded and passed unanimously. The Minutes were approved as written.

TREASURER'S REPORT - Secretary/Treasurer Kevin Johnson

Treasurer Kevin Johnson reviewed the material that was distributed to the Board prior to the meeting as follows:

- Balance Sheet as of July 31, 2025 and as of September 30, 2025
- Profit & Loss Statement (Aug 1, 2024 – July 31, 2025 AND Aug 1, 2025– Sept 30, 2025)

Treasurer Kevin Johnson presented the Balance Sheet as of July 31, 2025 as well as the September 30, 2025 and reported that we have a strong balance sheet.

He reviewed the Profit & Loss reports. It was noted that this year we ended the year with a negative balance. This is due to deposits sent to future Conventions as we are much more ahead than we usually are; some membership dues for the Aug 1, 2024 – July 31, 2025 fiscal year are in the fiscal year ending July 2024 because members renewed by credit card so the income was collected in the prior fiscal year. In order to avoid that this year, Gerri sent invoices late in the day on July 31, 2025 so that all dues paid will be in the correct fiscal year. It was also noted that credit card payments include the processing fee, but when refunds are necessary, we refund the entire amount collected including the credit card fees. However, fees are not refunded to NAFD. Gerri suggested that we have a policy not to refund the processing fees and that only the amount of the item should be refunded. A discussion ensued and the Board agreed that NAFD not refund the processing fees. This will be noted on all communication where we indicate the processing fee.

Mr. Johnson reported that the funds in the money market account are not earning a high interest rate and he suggested that we move \$50,000 from the money market account into a 7-month CD at a higher earning. Mr. Tardella felt that unless there's a significant yield that we should keep it in the money market account for simplicity.

Ms. Crantiello advised that the September 2025 money market statement showed an annual percentage yield of .10% - significantly lower than when we opened the account in December 2024 at 3.18%. Since June it has been dropping (June 1.66%; July .10% and it has remained at .10% through September 2025 statement. It was felt that the rate is incorrect. During the meeting, Mr. Wise contacted Associated Bank and it was found that there was an incorrect rate on our account and that there will be an adjustment made on the October statement. Our interest rate should be about 2%.

For the benefit of the Board, Kevin reported that as of September 30, NAFD has the following:
- \$203,202.82 in a money market account at Associated Bank (reflects Sept interest of \$16.70)
- \$77,991.86 in a Checking account at Chase Bank (includes \$3,450 outstanding checks not cashed)
- \$2,273.14 in a Savings account at Chase Bank

Mr. Kevin Johnson made the motion to move \$50,000 to a 7-month CD earning 3% APY. The motion was seconded and unanimously passed.

A motion was made to accept the Treasurer's Report. The motion was seconded and passed.

Board of Directors Honorariums, Chair of the Board Ashley Koerner

Ms. Koerner noted that each year the directors who are present at the interim board meeting receive a \$500 honorarium. Ms. Koerner proposed to keep the director honorariums at \$500 for those board members present at the Interim Board Meeting. The motion was seconded and passed unanimously.

Dinner for Board Members & Spouses, Executive Director Gerri Cristantiello

Ms. Cristantiello reported that each year the Board votes on whether the dinner held the night before the Interim Board Meeting is paid by NAFD or by the Board members. For the past three years, the dinner has been covered by NAFD. Gerri suggested establishing a policy to continue this practice, noting that the dinner serves as a thank-you to Board members for their generosity and volunteer service. She made a motion to adopt this as a standing policy.

Several Board members expressed concern about making this a fixed policy, noting that the organization's financial health may vary from year to year.

After further discussion, the Board agreed that rather than adopting a formal policy, the Board Dinner budget will be presented each year at the Spring Board meeting (Annual Convention) as a proposal to be reviewed and approved or not approved at that time.

As for last night's dinner, Rich Wise made a motion that the NAFD pay for the dinner. The motion was seconded and passed.



EXECUTIVE DIRECTOR'S REPORT - Gerri Cristantiello

Gerri Cristantiello noted that her current contract runs through December 31, 2025, and that President Eric Metzendorf will provide additional remarks on this later in the meeting.

She reported that the organization remains in a strong financial position and continues to move in a positive direction. She also highlighted that, as the committee reports are presented, it will be clear that the organization is progressing and growing across all areas.

Gerri expressed her appreciation for the opportunity to work with the Board and the membership. She added that the staff at Viata Hotel shared how much they enjoyed serving the group the previous evening – a sentiment she said came as no surprise, given the gracious group of people involved.

<<COMMITTEE REPORTS FOLLOW ON THE NEXT PAGES>>

COMMITTEE REPORTS

CONVENTION 2025



– Casa Marina Key West (Eric Metzendorf, President & 2025 Convention Chair)
Mr. Eric Metzendorf, Convention Chair for the 2025 Convention, reviewed the Convention P&L. He reported that the 2024 Convention at the Don CeSar generated approximately \$20,000 in net revenue. However, expenses for the Casa Marina in Key West were significantly higher, primarily due to elevated food and beverage costs. This is not an outlier as we are seeing much higher costs in food and beverages at all resorts. The P&L for the 2025 Convention indicates a loss of \$2,700; however this number would have been closer to \$20,000 if it weren't for the concessions we received due to the failure of the air conditioner on the last day.

2025 CONVENTION SURVEY ANALYSIS

Eric continued by reviewing the survey and noted that the speakers were largely rated excellent to good. The primary concern reported was the air-conditioning failure on the final day. Another comment mentioned by several was that the room used for the QuickChat session was too small, which we acknowledge, as we did have more tables than anticipated. Additionally, survey responses indicated limited support for the QuickChat Open Session, so we will eliminate that from the 2026 program.



CONVENTION 2026

- Arizona Biltmore – May 13 – 17, 2026 – Phoenix, Arizona (David Scruggs, 1st Vice President & 2026-2027 Convention Chair)

The 2026 Annual Convention will be held at the historic and beautiful Arizona Biltmore in Phoenix, Arizona from Wednesday, May 13 to Sunday, May 17, 2026. The room rate is \$349/night plus a room attendant fee of \$3/day and a historic preservation fee of \$11/day. In addition to the group room rate and fees, there is a daily resort fee of **\$45.00** per room, per night to cover the following items, services

and/or amenities:

- ❖ Fitness center access with fitness classes
- ❖ Guest basic internet access
- ❖ 2 bottles of water, refreshed daily
- ❖ 1-hour cruiser bike use, daily
- ❖ Admittance to The Twist water slide access
- ❖ Lawn Games
- ❖ Long distance access fees – no charge for credit card, toll free and collect calls

We have 482 room nights blocked and the attrition rate is 15% meaning we need to book 410 rooms. All unused rooms will be released on April 11, 2026. He reported that the hotel is really close to the airport and you do not need a car unless you would like to sightsee and there is a great deal of sightseeing. The hotel is a Frank Lloyd Wright style architecture. They have many pools. The 39-acre property underwent a \$150 million renovation in 2020 and in 2023 all of the rooms were renovated. It has a lot of history from the Hollywood actors and there are great things we can

do such as a tour of the hotel. The Biltmore area is very nice and exclusive. Plenty of shopping close-by, along with an on-site golf course.

Mr. Scruggs reported that he, Ellen and Gerri will hold a preplanning meeting at the Resort in late January. He noted that a budget has been prepared which indicates a loss unless registration fees are increased. It seems that every other year we always have a negative budget. He expressed concern about the Arizona Biltmore, noting that the food & beverage costs are comparable to the Casa Marina Resort. When we worked on the budget, it becomes evident that raising the registration fees would be necessary. Mr. Scruggs pointed out that the last time we raised registration rates for the convention was in 2019 and 2023 and he is proposing an increase of \$500 for the Member & Spouse Fee and \$300 for the Individual fee for the 2026 convention.

He explained that the timing is appropriate because the 2026 will be at a historic and luxury resort appealing to attendees of all ages. The Biltmore underwent a \$150 million restoration and upgrades in 2020. Our room rate is \$349 which is lower than the Casa Marina Beach Resort. For these reasons, he believes that members will understand and support the registration increase. Mr. Scruggs then presented the following proposal as his motion:

	Before March 1	March 1-April 1	After April 1
Member & Spouse / Companion	\$2,495	\$2,595	\$2,695
Individual	\$1,595	\$1,675	\$1,750

There was a great deal of discussion about the amount of increase being \$500 instead of \$300. Many Board members were in favor of the \$500 increase as it was felt that everyone understands the cost of eating out has increased compared to pre-pandemic. After discussion, Mr. Tardella seconded the motion of increasing the Member & Spouse fee \$500 and the Individual fee to \$300 as reflected in the above chart. All were in favor and the motion passed.

Mr. Scruggs reviewed the business program, which includes the QuickChat session on Thursday morning; followed by a return visit from Scott Colbert to present the economic outlook. He also announced that we have secured a high-level, engaging speaker, **Susan Frew**. She will conduct a two-hour interactive breakout session on understanding generative AI in business, using real-world scenarios and hands-on exercises to help attendees learn how to leverage generative AI to optimize processes and improve communication. On Saturday, we plan to have ABA provide a Government Affairs update. We also plan to have a Commodity Report that morning. Mr. Scruggs also noted that we are working on the entertainment and evening events. Potential activities include a fishing trip, and a poker tournament for charity. Cornhole will be scheduled for Thursday afternoon and a Golf Tournament is set for Friday afternoon.

Convention 2027 – Cheeca Lodge, Islamorada, FL – Monday, May 10 to Friday, May 14, 2027

Mr. Scruggs reported that we have not yet begun any program for the 2027 Convention but he wanted to remind everyone that the convention will begin on a Monday instead of Wednesday with a check-out date on Friday. Cheeca Lodge was the suggested site for 2025 but since the Board opted to go to Casa Marina Resort, Cheeca Lodge agreed to extend their rates for the 2027 Convention at \$349/night plus \$30 resort fee/night. We have blocked 480 rooms with an attrition rate of 20% at 30 days before (April 10, 2027). By that date, we must book 384 rooms.

Eric and David commented that the 2027 convention will be used to evaluate the Monday check-in and Friday check-out. It has been reported by several members that they prefer a Monday to Friday schedule to avoid weekend conflicts. We will work on the schedule so that members do not need to arrive on Sunday and we will end by 10:00 pm on Thursday night.

The resort is located in the middle of the Keys. Members can either fly into Key West and drive 90 minutes north or fly into Miami and drive 90 minutes south. Fort Lauderdale airport is also an option and it is a two hour drive to Cheeca Lodge. Cheeca Lodge & Spa also underwent a renovation after Hurricane Irma (2017) and reopened in 2018. It is a luxury oceanfront resort, yet more laid back than Casa Marina Key West. It is located on a 27-acre property and offers many activities, including water sports. It also features a private beach, a fishing pier, three pools, tennis courts, a 9-hole golf course, a full-service spa, and several dining options all around the area.

Erin reported that they golfed at Ocean Reef Key Largo when NAFD was at Cheeca Lodge and she will look to see if she can help set that up again. There is also the option of playing the onsite 9-hole course.



FUTURE CONVENTION SITES – 2nd Vice President Rich Wise

Mr. Wise reported that he reviewed the survey results with Gerri and it seems that the highest ratings were for Florida. There was a segment who voted to visit California (Lake Tahoe, Pebble Beach) but he feels that the last time NAFD went to California (Santa Barbara) the weather was cooler than our members would like. He reported that for the 2028 and the 2029 conventions, he would like to explore going back to The Ritz Carlton, Naples, Florida; the J.W. Marriott on Marco Island; or the Four Seasons in West Palm Beach. Mr. Tardella commented that when he visited West Palm Beach area, the visitors and convention bureau supported NAFD with one complimentary airfare as well as provided welcome bags for the Convention. Mr. Wise also reported that although Kiawah Island Golf Resort in South Carolina is a spectacular property, because of the time of year, the room rate does not meet our budget.

Gerri asked whether we want to propose a Monday – Friday or the traditional Wednesday to Sunday. It was suggested that she ask for proposals for both options.

2026 INTERIM BOARD MEETING - 2nd Vice President Rich Wise

Mr. Wise reported that he looked at three locations and properties for the 2026 Interim Board meeting as follows: The Ritz-Carlton – Truckee (Lake Tahoe), California; The Restoration in Charleston, SC and The Kiawah Island Golf Resort in Kiawah Island, SC. Because Lake Tahoe tends to be cooler in October, Gerri also asked for a proposal for September dates. Mr. Wise reviewed all three options:

The Ritz-Carlton – Lake Tahoe: *Beautiful site with stunning views and great fall colors.*

- Located in the heart of the Sierra Nevada mountains – 45 min west of Reno-Tahoe Airport, 2 hours from Sacramento, and 3.5 hours from San Francisco
- Alpine elegance and outdoor adventure
- Private fire pit experience
- Lake-view rooms available
- September Rate: \$399/night + \$50 resort fee and \$2 CA Tourism Fee
- October Rate: \$349/night + \$45 resort fee and \$2 CA Tourism Fee
- Meeting space: Fee waived if F&B min of \$1,000 is met & 90% pick up block is achieved

The Restoration – Charleston, SC:

Historic hotel in downtown Charleston

- City views, private rooftop relaxation pool
- Located on historic King St in the center of downtown
- Breakfast baskets are delivered between 8am-9:30am daily and a wine and cheese reception is in the library daily from 5-6pm.
- \$379/\$699 a night
- Ample meeting space
- 12 miles (25 minutes) from Charleston International Airport

The Sanctuary (Golf Resort) - Kiawah Island – SC (October dates):

Luxury golf and beach vacation destination

- Substantial savings on golf and preferred reservations at golf courses
- The Ocean Course will host the 2031 PGA Championship
- Wide stretches of pristine beach
- \$245/night for 1-bedroom scenic villas. Can consider ocean view as upgrade at group rate
- Over 90,000 sf of indoor and outdoor meeting & event space
- 35 miles (60 minutes) from Charleston International Airport

The Ritz-Carlton can be a potential option for a future convention. The rooms we would book at The Sanctuary / Kiawah Island Golf Resort would all be one-bedroom villas around the property; we would not be in The Sanctuary hotel building. Rich recommended the Ritz-Carlton for the September dates of arrival on Thursday, September 17 and check out on Sunday, September 20, 2026. There was a great deal of discussion as to which location the Board should visit so that they could assess it for a future Convention. After discussion, it was agreed to hold the Interim Board meeting at The Ritz-Carlton – Lake Tahoe, California for the September dates. There was further discussion as to the date of the Board meeting being on a Saturday. Sheena noted that this Board meeting was held on Friday and we have the most Board members attend. She suggested moving the Board meeting to Friday so that those who would like to stay for the weekend have the option of staying. Wednesday through Friday instead of Thursday through Saturday. After discussion it was agreed to move the 2026 interim board meeting for an arrival on Wednesday, September 16 with a Board meeting on Friday, September 18 and also block off some rooms for Friday and Saturday night for those who would like to stay through the weekend.

CONSTITUTION & BY-LAWS COMMITTEE -

– **Committee Chairman Theodore (Ted) Heim, Jr.**

Mr. Ted Heim, Jr. reported that at the 2025 NAFD Annual Meeting there was a proposal to add a second Allied Member to the NAFD Board of Directors. The change would be made to Article III, Directors, Sec. 2 Directors and Terms as follows:

MODIFICATION IS HIGHLIGHTED IN RED

ARTICLE III

DIRECTORS

Sec. 1. Method of Election. The property, affairs, activities, and concerns of the Corporation shall be vested in a Board of Directors. The Nominating Committee shall present its slate of proposed directors for the appropriate year at the annual meeting and/or convention, and the membership shall elect all directors for the term of three (3) years. After the presentation of said slate, the

membership shall be given the opportunity to place further names into nomination from the floor. Each individual member shall be entitled to one (1) vote. The Directors of the Corporation shall, upon election, immediately enter upon the performance of their duties and shall continue in office until their term of office expires.

Sec. 2. Directors and Terms. The Board of Directors shall be constituted as follows:

- 1) Directors At Large: A maximum of nine (9) members selected by the membership;
- 2) Past Presidents: The three (3) immediate past presidents of the Corporation, that are still distributor members of the corporation; Each term is for two years.
- 3) Officers: The Officers of the Corporation;
- 4) Millers: The Flour Millers shall appoint one member to the Board for the term of three (3) years; and
- 5) Allied Members: The Allied Members shall appoint ~~one~~ **two (2)** member(s) to the Board for a term of three (3) years.
- 6) The Chairman of the Board: The Chairman of the Board shall be determined by a majority vote of the Board of Directors present, and shall serve in such capacity respectively, for a two-year term.
- 7) Directors who leave or retire from the industry may continue to serve out their terms if they remain members in good standing of the Corporation.

An email was sent out on July 1 to all of our 177 members asking for a vote. This voting was conducted through SurveyMonkey. The membership approved the modification. Mr. John Johansen, will proceed with a vote from the Allied Group and this individual will be appointed in May 2026. Mr. Johansen plans on making this a staggered position.



ALLIED REPORT – Allied Representative John Johansen

Mr. Johansen thanked the Board for moving forward with adding a second Allied member to the Board. He reported that he and Gerri will send out an email to all allied members to see who may be interested in serving on the Board. That email will be sent out in December or January. Once the names are collected, a ballot vote will be sent to the Allied community. The second Allied member would begin their term in May 2026 and serve through May 2029. He noted that his current 3-year term runs through May 2028.

He also noted that the membership needs to remain aware of developments affecting consumers, particularly regarding the MAHA initiative and the potential for increased regulatory oversight and new compliance requirements. Companies are watching closely for changes that may impact ingredient disclosure, product labeling and allowable health claims. He encouraged members to make full use of the resources available to them through our NAFD community.



MILLER REPORT – Miller Representative David Rowe

Mr. Rowe provided an industry update, sharing insights from the USDA's recent report. He noted the government shutdown has affected some of the market information that the milling industry typically receives at this time. The recent concerns from our last board meeting in May surrounding tariffs and their impact to wheat was not as big a concern but still subject to change.

He also reported that members should be aware of regulatory developments at State levels surrounding labelling on pack. FDA continues to reassess the safety of potassium bromate while there is no federal ban. Some states such as Arizona, Utah, Texas, Louisiana were reviewing or had implemented requirements regarding warning labels for school nutrition programs or a complete ban on bromate in the case of California (January 2027), Arkansas (January 2028) and NYC only (July 2026). Bleached flour is also under review at a state level, most notably in Louisiana and Texas recently. He advised that members should stay in close communication with their millers and local state representatives, particularly with regard to labeling requirements. It was also noted that potassium bromate has been banned in Europe and Canada since the 1990s.

MEMBERSHIP COMMITTEE REPORT – 2nd Vice President Rich Wise

Mr. Rich Wise commented that his goal this year as Membership Chair is to recruit more distributor members. He asked for volunteers from the Board to assist with this initiative and to reach out to him directly.

A motion was made by Mr. Steve Tardella, seconded by Kevin Johnson and the Board unanimously approved the following new members:

Distributors

- Mr. Josh Bruinsma – South Holland Bakery Supply
- Mr. Miguel Walker, Chief Operating Officer – Commercial Associates Ltd.

The following returning members were presented to the Board for acceptance:

Distributors

- Mark Ashauer, Strategic Sourcing Manager – Valley Bakers Cooperative
Was a member from 2019-2024
- Craig Moore, CEO – Giusto’s Specialty Foods llc
Was a member from 2009-2021

Miller

- Ryan Svoboda, Sales, Key Accounts – North Dakota Mill
Was a member from 2019-2024

The following changes were brought to the Board’s attention:

- Tim Devey notified NAFD of a company name change from Panhandle Milling to Greenfield Milling
- Anthony Lotito with Ultra Trading International as an **Allied** Category

The following additional changes were brought to the Board’s attention:

Retired – email bounced	Lennon	Clyde	Regional Sales Leader	Dawn Food Products
Changed roles-not renewing	Cooper	Jared	Account Manager	Ardent Mills
Email Bounced	Trujillo	Melanie	Regional Sales Account Manager	Eurogerm KB, LLC
No longer there	King	Nick	Sr. National Account Executive	General Mills
Not renewing	Lampe	Stephanie	Buyer	Bono Burns Dist., Inc.

We are awaiting on 41 more membership renewals which were brought to the Board's attention and reviewed. The Board reported that Rhonda Delaney has retired. Additional comments were made. Gerri noted that the list will be updated and added to the google drive so that the Board has access to the list in real time.

TECHNOLOGY COMMITTEE - Committee Chairman Ashley Koerner

Ms. Koerner reported that our current website domain is www.thenafd.com and we have now secured www.thenafd.org. Email addresses using the .org extension have also been created, and work is underway to link them to Google. The plan is to transition to the .org domain, with anyone visiting the.com automatically redirected to the new site. For now the .com will be retained. There is a fee for email addresses which will also be reviewed as to how many emails are needed.

NEXT-GEN COMMITTEE - Committee Chairman Jeremy Heim

Mr. Heim thanked Duane, Eric and the 2nd Century Committee for arranging the NextGen luncheon at the 2025 Convention. He reported that the luncheon meeting was well received and attended by 19 members. The meeting provided an opportunity for the participants to get to know one another and to discuss ways in which NAFD can be more relevant to them. Mr. Heim surveyed those that attended the luncheon as to what they would like to see at the 2026 convention. The results indicated more networking among themselves. To this extent, Mr. Heim would like to have a Topgolf event where food & beverage is included along with two to three hours of play. He is asking the board for a budget of \$4,000. This would be for those who want to be part of the NextGen network.

Discussion ensued as to how is NAFD defining Next-Gen. Mr. Johansen reported that some organizations who have these groups also invite the former generation as an opportunity to meet the next generation and serve as mentors. The Board liked this approach but for now, our group is in the early stages of forming and getting to know each other. The group will meet and determine items such as a definition or criteria, what expectations are and how to attract the next generation of leaders to NAFD.

The Board discussed the requested amount of \$4,000 and whether this would come from the general funds or the Convention budget. It was agreed that these funds would come directly from the general expense and not from the Convention budget; however, we can add it as a sponsorship, but if the event is not sponsored, it will come from the general expense.

The Board approved the \$4,000 making it a general expense not associated with the Convention but ask for a sponsorship specifically for that event.



STRATEGIC PLANNING (formerly 2nd CENTURY) COMMITTEE - Committee Chairman - Duane Bruinsma

Mr. Bruinsma reported that the NextGen luncheon during the Annual Convention was well attended and he is pleased that it will continue to be a work in progress moving forward to an official part of NAFD. Additionally, the tabletop sessions QuickChats have also been well received and we continue on making improvements to that program.

NOMINATING COMMITTEE

–Immediate Past President – Ashley Koerner

Ms. Koerner reported that there will be three directors whose term expire at the May 2026 convention: *Uri Alcaly*, *Erin Ruhl* and *John Traynor*. The committee will review candidates, including those current expiring-term members, to fill any open positions.

OTHER BUSINESS

Gardner/Tanner Awards, President Eric Metzendorf

The award is based on extraordinary service to the NAFD and is not awarded annually. At this point in time, there are no nominations for the 2026 convention.

Review Executive Director’s Contract

Ms. Gerri Cristantiello submitted her new contract to President Eric Metzendorf and Chairman of the Board Ashley Koerner. She was excused from the meeting while the Board reviewed and discussed her proposed contract. Upon her return, she was informed that the Board had unanimously approved the contract as submitted. The Board also discussed the end date and requested shifting the end date from December to July 31. Ms. Cristantiello agreed to the modification, resulting in a contract term of January 1, 2026 through July 31, 2028. Ms. Cristantiello thanked the Board for their continued confidence in her.

Status of Kiplinger Letter & Personal Finance Advisor

– Gerri Cristantiello (Executive Director)

Ms. Cristantiello reminded the board that last year she reported that our subscription for the above two digital news would end in July 2025 and that this media outlet was purchased by Future plc based in UK. She reported that she finally received an email in an effort to renew this subscription. She will keep the Board updated as to what the new subscription fee will be.

DATE OF NEXT MEETING

The Board agreed that if there were any concerns regarding approval of members or any other areas that need to be discussed the winter meeting would be held via email or virtual.

The next in-person meeting will be held on Wednesday, May 13, 2026 beginning with breakfast at 8:00 am at Arizona Biltmore in Phoenix, Arizona.

ADJOURNMENT

There being no other business before the Board, the meeting was adjourned at 11:00 am

Respectfully Submitted,

Geraldina (Gerri) Cristantiello
Executive Director

Statement of Activity

National Association of Flour Distributors Inc.

August 1, 2024-July 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
Membership Dues	57,054.84
Non Profit Income	\$5,477.28
Allied/Supplier Sponsorship	41,239.46
Fishing Excursion	1,400.00
Golf	10,506.33
Miller Sponsorship	23,789.38
Registration Income	\$202,638.50
Registration - Single	-647.50
Total for Registration Income	\$201,991.00
Total for Non Profit Income	\$284,403.45
Uncategorized Income	6,072.03
Total for Income	\$347,530.32
Cost of Goods Sold	
Gross Profit	\$347,530.32
Expenses	
Admin, Office Expenses & Supplies	752.84
Advertising & Website	389.37
Bank Charges	6,205.24
Convention Deposits - Prepaid	120,000.00
Convention Expense	\$3,716.85
Admin Costs	
Site Visit	1,145.04
Total for Admin Costs	\$1,145.04
Decor	906.60
Entertainment	6,775.00
Fishing	1,400.00
Food & Beverage	116,744.06
Golf	6,868.72
Misc Conv Exp	\$2,882.15
Registration Gift/Room Amenity	1,766.77
Spouse Event	1,403.86
Total for Misc Conv Exp	\$6,052.78
Speaker Fee	\$4,500.00
Speaker Expenses	8,409.55
Speaker Room Cost	1,566.04
Total for Speaker Fee	\$14,475.59
Total for Convention Expense	\$158,084.64
Dues NAW, ABA, Kiplinger	2,000.00
Insurance	2,419.30

Statement of Activity
 National Association of Flour Distributors Inc.
 August 1, 2024-July 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Interim Board Meeting	5,141.22
Legal & Professional Fees	68.95
Office/General Administrative Expenses	49.95
Printing, publications, postage, & shipping	1,410.00
Professional Fees and other payments to independent contractors	
Honorariums	6,500.00
Professional Fees - GC Bus Svs LLC	\$42,900.00
On-Site Fees - GC Business	7,500.00
Total for Professional Fees - GC Bus Svs LLC	\$50,400.00
Tax Preparation	3,018.75
Total for Professional Fees and other payments to independent contractors	\$59,918.75
Total for Expenses	\$356,440.26
Net Operating Income	-\$8,909.94
Other Income	
Interest Earned	5,649.98
Total for Other Income	\$5,649.98
Other Expenses	
Other Miscellaneous Expense	454.79
Total for Other Expenses	\$454.79
Net Other Income	\$5,195.19
Net Income	-\$3,714.75

Statement of Financial Position
National Association of Flour Distributors Inc.
As of July 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Bank Accounts	
Associated Bank Money Market	203,168.86
Chase CD	0.00
Chase Checking	48,257.45
Chase Savings	2,273.06
Total for Bank Accounts	\$253,699.37
Accounts Receivable	
Accounts Receivable	0.00
Total for Accounts Receivable	\$0.00
Other Current Assets	
Undeposited Funds	0.00
Total for Other Current Assets	\$0.00
Total for Current Assets	\$253,699.37
Fixed Assets	
Other Assets	
Total for Assets	\$253,699.37
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
Credit Cards	
Other Current Liabilities	
DIFFERED CONFERENCE INCOME	0.00
Total for Other Current Liabilities	\$0.00
Total for Current Liabilities	\$0.00
Long-term Liabilities	
Total for Liabilities	\$0.00
Equity	
Opening Balance Equity	0.00
Retained Earnings	257,414.12
Net Income	-3,714.75
Total for Equity	\$253,699.37
Total for Liabilities and Equity	\$253,699.37

Statement of Financial Position
National Association of Flour Distributors Inc.
As of September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Bank Accounts	
Associated Bank Money Market	203,186.12
Chase CD	0.00
Chase Checking	74,541.86
Chase Savings	2,273.14
Total for Bank Accounts	\$280,001.12
Accounts Receivable	
Accounts Receivable	0.00
Total for Accounts Receivable	\$0.00
Other Current Assets	
Undeposited Funds	0.00
Total for Other Current Assets	\$0.00
Total for Current Assets	\$280,001.12
Fixed Assets	
Other Assets	
Total for Assets	\$280,001.12
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
Credit Cards	
Other Current Liabilities	
DIFFERED CONFERECE INCOME	0.00
Total for Other Current Liabilities	\$0.00
Total for Current Liabilities	\$0.00
Long-term Liabilities	
Total for Liabilities	\$0.00
Equity	
Opening Balance Equity	
Opening Balance Equity	0.00
Retained Earnings	253,699.37
Net Income	26,301.75
Total for Equity	\$280,001.12
Total for Liabilities and Equity	\$280,001.12



MEMBERSHIP

The board shall have the authority to categorize each member according to his/her employer's focus and/or their roles within their employer's organization. At the discretion of the board, this classification may be used to set the rights and responsibilities of each member.

MEMBERSHIP CLASSIFICATION

Membership Categories

- Distributors – A person classified as a distributor is one who spends 51% or more of his/her time, and/or whose business unit enjoys 51% or more of its revenues, from re-selling bakery-related products to non-consuming customers.
- Millers – A person classified as a miller is one who is employed by a company, or segment of a company, which employs the milling process of wheat as the basis for 51% or more of its revenue.
- Supplier/Allied – Allied members are those who, as a focus of their business, sell goods and/or services to the baking industry but are not millers or distributors, as defined above.

Retired from Industry – A person classified as retired from the industry is any NAFD member in good standing that retires from, or otherwise leaves, the baking industry and its allied industries. Should a retired member re-enter the baking industry, he/she must re-apply for membership per his/her new employment status

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Margaritas on Margaritaville Night



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