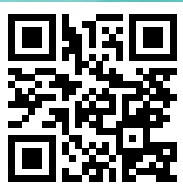


BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 33, NO. 8 // AUGUST 2022



Reflecting on the Industry
Over the Decades

pg 16

■ Squandering Opportunities // PAGE 3

■ Recent Law Changes Impacting the
Alcohol Industry // PAGE 8

TRIPLERTIMESM

***A Chance for Players to **Double**
or **Triple** Their Club Keno and
Extra Prizes!***



***Players multiply their winnings.
Retailers multiply their redemption
commissions!***

For a limited time in August.

THE JACK PRIZES AND EXTRA 10-SPOT GAME TOP PRIZES ARE EXCLUDED FROM THIS PROMOTION.

Applies to Club Keno, Kicker and Extra prizes only. Club Keno, Kicker and Extra prizes will be doubled or tripled up to a maximum of \$4 million per draw. The Club Keno mark is a registered trademark with IGT Global Solutions Corporation. Overall odds of winning Club Keno are from 1 in 4 to 1 in 17. Overall odds of winning Extra are from 1 in 3 to 1 in 10. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.



columns

04 C-STORE NEWS & VIEWS

How to Select Food Service
Items You Want to Offer

06 GOVERNMENT RELATIONS REPORT

Meekness, Menthol, and the Mob

09 MICHIGAN LOBBYIST REPORT

Governor Signs Bill to Uncap Markup
on Spirit Delivery Charges

10 OHIO LOBBYIST REPORT

Juul Products and Elections in Spotlight

12 ILLINOIS LOBBYIST REPORT

Changes Illinois Retailers Should Know

14 COMMUNICATIONS CORNER

How to Purposefully Promote Employees

departments

18 COMMUNITY

Food Desert Ordinance
Proposed in Cook County

20 ASK THE MEMBER

What Are Some of the COVID-19
Carryovers You Are Still Dealing With?

22 SAFETY SENSE - OHIO

- Safety in the Office
- Ohio Workers' Comp & Experience
Modification Rate

24 MIRA CORNER

More Golfers Hit the Green at
Fox Hills Golf Course

28 SUPPLIER DIRECTORY

Your Resource for Products and Services

32 MIRA CALENDAR

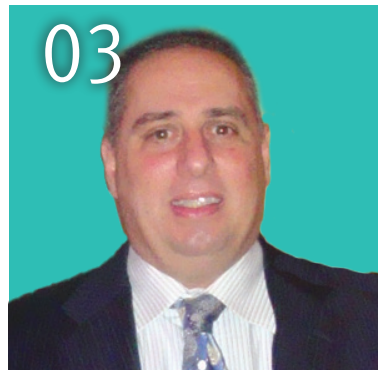
Upcoming Industry Events

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 33, NO. 8 // AUGUST 2022

features



CHAIRMAN'S MESSAGE // SQUANDERING OPPORTUNITIES

As Chairman of MIRA, I receive calls and emails every day from MIRA members, and even non-members, asking for advice or just wanting someone to talk to. Owning a business, being at the top of the organizational chart, can be lonesome. Often times you feel as if you must be the dumbest person in the business.



MICHIGAN LIQUOR REPORT // RECENT LAW CHANGES IMPACTING THE ALCOHOL INDUSTRY

Governor Gretchen Whitmer has signed several bills into law this summer aimed at easing worker shortages among beverage alcohol wholesalers, providing job opportunities for young workers, boosting Michigan's hospitality industry, and supporting the state's craft distillers and agricultural industry. The laws amend the Michigan Liquor Control Code of 1998.



COVER STORY // REFLECTING ON THE INDUSTRY OVER THE DECADES

Ed Weglarz, MIRA's President and CEO, is a walking historical resource of the independent retailer's industry. His career in the petroleum, convenience store and food retail business has spanned decades. He and MIRA members often reflect on how the industry has evolved over the years.



chairman's message

CLIFTON DENHA // MIRA CHAIRMAN

Squandering Opportunities

As Chairman of MIRA, I receive calls and emails every day from MIRA members, and even non-members, asking for advice or just wanting someone to talk to. Owning a business, being at the top of the organizational chart, can be lonesome. Often times you feel as if you must be the dumbest person in the business.

Having been in the retail business for decades enables me to provide some helpful advice especially to newcomers just starting out.

A crucial factor in operating a successful business is planning and keeping your eyes and ears open for opportunities. An opportunity that I notice is overlooked by so many of our members are the “member programs” that MIRA offers. There are rebates, discounts, and exclusive deals that suppliers offer exclusively to MIRA members.

In reviewing only the rebate program participation I found that only about one-half of our membership takes advantage of the rebate programs. But I was surprised to learn that the average annual amount received by those members is \$1,847 each year! Rebate checks are issued quarterly as MIRA receives the money and data from the supplier.

And that did not include programs that offered “off invoice” discounts. That is more than enough to pay your annual MIRA dues.

Each week, on the MIRA weekly email newsletter, a dozen of the member programs are highlighted. You can also visit www.miramw.org where you can easily learn about the programs that could benefit your business. Furthermore, these programs are not designed only for retailers; our supplier members, and associate members can also benefit from some of these programs.

Feel free to call the MIRA office at (800) 666-6233 and ask questions about any programs you are interested in. Remember we are here to help! ■

BOARD OF DIRECTORS

Clifton Denha	Chairman, Wine Palace
Paul Elhindi	Treasurer, Corner Market
Bobby Hesano	Secretary, D&B Grocers Wholesale
John Denha	Retail Vice Chair, 8 Mile Foodland/ Huron Foods
Orlando Woods	Supplier Vice Chair, Faygo Beverages, Inc.

RETAIL BOARD OF DIRECTORS

Najib Atisha	Indian Village Market
Frank Ayar	Walter's Shopping Place
Lisa Berry	North Adams General Store
Jerry Crete	Ideal Party Stores
Tonia Fisher	Free Enterprises Inc.
Jim Garmo	Kuzana Enterprises
Ryan Haddad	BP Dunkin Donuts
Rishi Makkar	Rishi International
Michael Mitchell	Markham Oil
Roy Rabban	Jackson Save-A-Lot

SUPPLIER BOARD OF DIRECTORS

Saad Abbo	U.S. Ice
Tony Franchi	Lipari Foods
Conrad Haremza	Proximo Spirits
Ken Hebert	Great Lakes Coca-Cola
Rachel Hibbs	Frito-Lay
Bryan Morrow	Pepsi Co.
Dave Orlando	Prairie Farms Dairy Co.
Brian Pizzuti	RNDC of Michigan

EMERITUS DIRECTOR

Phil Kassa	Heartland Marketplace/ Saturn Food Center
------------	--

STAFF & CONSULTANTS

Ed Weglarz	President & CEO
Ken Schulte	Director, Business Development & Vendor Liaison
Juan Escareño	Director, Government Relations & Community Outreach
Jim Green	Vice President, Program Development
Lisa Honorowski	Comptroller
Kelli Petty	Events & Publications Promoter
Andrea Hesano	Event & Publication Assistant
Mary Ann Yono	Business Development
Ricki Wines	Business Development
Faris Alameh	Business Development
Raneen Samona	Administrative Assistant
Matt Miner	Michigan Lobbyist, Capitol Strategies Group
Terry Fleming	Ohio Lobbyist, TC Fleming & Associates
Curt Fiedler	Illinois Lobbyist, Morrill & Fiedler, LLC
Tamar Lutz	Graphic Designer, Tamar Designs, LLC
Vanessa Denha	Magazine Writer, Epiphany Communications & Coaching
UHY-MI	Certified Public Accountant



Dairy Fresh has been pleasing generations of consumers with quality, wholesome products since 1935.



For more information visit liparifoods.com
New customers contact Joe Calo at Joe_Calo@liparifoods.com





c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

How to Select Food Service Items You Want to Offer

In last month's article, I wrote about measuring the performance in the foodservice category by benchmarking against the industry data that is regularly available. Since then, I have spoken to independent retailers who are not performing anywhere near the industry averages and know they need to make a larger investment into the category. They are just like other retailers who have not fully committed to foodservice in that they are unsure on which direction to take. They know it will be a significant financial investment and just like all of us they do not waste money, time, and energy on a project that will produce less optimal results. They want to select what is going to work the best for them and will be the most cost efficient to implement and operate. This month we want to look at a couple of simple ideas on how an independent retailer can select what type of foodservice products they want to offer customers.


While there are products that are universally appealing and work well across the convenience store industry, every region and community can be different. The goal is to offer a menu that will appeal to existing customers as well as to help bring in new customers within the community being serviced. One simple thing that can be done is to inform customers that you are going to be adding food items and you would like to get their feedback on what type of items they would like to see served. This can be accomplished by creating a simple survey for them to complete. Let them select their top two types of foodservice products such as pizza, chicken, subs, wraps, salads, Mexican, Asian, etc. It is important to offer customers and incentive for completing a survey. You can offer

a free coffee or fountain beverage. If you receive four hundred completed surveys, you will get a good sample of the items you may want to serve. This survey will cost you less than two hundred dollars in product cost and will be the best two hundred dollars you ever spent for market research.

Another thing I would encourage is to attend the NACS Show that will be held in Las Vegas, October 2-4, 2022. Whether a retailer is looking for a turn-key program or desires to source products individually, the number of foodservice products available to an operator can be overwhelming. This will give you an excellent opportunity to see all major food service products and concepts in the convenience store industry in just a couple of days. You can sample products and talk to representatives about product costs, costs to implement, labor requirements and return on investment. You can easily fly to Las Vegas, stay, and attend the show for less than fifteen hundred dollars. These expenses should be tax deductible, but you will want to check with a tax advisor first.

MIRA has programs with Lipari, S. Abraham & Sons, and Team Sledd. All three distributors offer a considerable number of foodservice products and concepts for convenience store operators. They service thousands of retailers and can provide great recommendations. Request to speak to retailers that are using the products and concepts that they are recommending. The manufacturer can also assist with providing referral contacts. Many retailers are willing to share their experiences with products and concepts provided they are not a direct competitor. This also creates the opportunity to network with other retailers where they can eventually share results and discuss best practices so both retailers can improve operations.

Selecting a foodservice direction can seem overwhelming. Any retailer that follows these three recommendations will be able to rest easy knowing that they have explored every reasonable opportunity in selecting the products or concepts that will work best for them. ■



*One delivery at a time.
One box at time.
Striving to bring great values
to families across America.*

SF SHERWOOD
FOOD DISTRIBUTORS
A Harvest Sherwood Company

*Beef, Pork, Poultry, Processed Meats, Lamb, Veal, Seafood,
Deli, Full Line of Dairy and Eggs, Bakery, Frozen Foods,
Ethnic Foods, Hispanic, Halal, Kosher*

313-659-7300 Sherwoodfoods.com



government relations report

JUAN ESCAREÑO // MIRA DIRECTOR, GOVERNMENT RELATIONS & COMMUNITY OUTREACH

Meekness, Menthol, and the Mob

“Government has become ungovernable; that is, it cannot leave off governing. Law has become lawless; that is, it cannot see where laws should stop. The chief feature of our time is the meekness of the mob and the madness of the government.”

— G.K. CHESTERTON

“The madness of the government,” during these days of progressive polices we face an onslaught of regulations and infringements on your business by the federal government. The Biden Administration is looking to ban menthol cigarettes because he wants to reduce the cancer numbers. He’s thinking about his legacy and his son that died of cancer. What he is forgetting is that these policies will hurt you. Below is a small snapshot of my position on the menthol ban.

I write first and foremost, as a Mexican American regarding the proposed menthol ban but also as the Government Relations Director for the largest independent retail association in the United States of America. The Midwest Independent Retailers Association (MIRA) represents over 3,500 independent retail stores that sell tobacco products to their customers. We are based in Michigan, Ohio, Illinois and the surrounding states.

I always comment to folks that ‘grocery stores are the most democratic institutions in America because they will only sell what people want to buy.’ To sell anything else would mean ruin. The grocery store helped my immigrant parents give my brothers and I a middle-class lifestyle. Selling menthol cigarettes gave our customers what they wanted, and helped my parents make an honest living.

Banning menthol cigarettes will impact the bottom line of countless mom-and-pop stores. 43% of current smokers prefer menthol products. What this rule proposes is eliminating almost half of the cigarette sales. It would trickle down to the other items these customers buy at these mom-and-pop stores. Over 35% of sales over the counter are cigarette sales. This is a product that drives folks to small stores since this product cannot be delivered. Eliminating this category will have a negative impact on small businesses.

But the most controversial aspect of this rule is the disparate treatment of people of color. The impression left on me is that someone believes we cannot think for ourselves. That a product that has been freely available since the 1920’s is now on par with illicit drugs. This will not end smoking or change behavior.

My people will be directly impacted by this ruling. 51% of Hispanic smokers and 81% of African American smokers will be directly impacted by this ruling. The impact is disparate because it targets a product enjoyed by people of color. Why focus on only 43% of sales?

Simply wishing something away will not make it vanish. The solution is education and informing the buyer that what they seek may be dangerous to their long-term health. The largest drop in smokers wasn’t due to a ban on the product but through education. All the marketing on bus stops, billboards, and in the classroom helped reduce the number of smokers we have today. We cannot legislate or regulate ourselves out of bad habits. John Schachter, spokesman for the Campaign for Tobacco-Free Kids was quoted as saying: “In light of the billions of dollars the tobacco settlement yielded, it would be great if more of the states used it for tobacco prevention and cessation. We only have a few states that devote remotely close to the money needed for those programs. We could really have the first tobacco-free generation if states spent more money on top of other policies that we’ve supported.”

Educate people with the resources intended for the purpose of educating them. We will win the war on cancer with education and research. Legislating that folk change their behaviors or habits, will fail as history has shown. ■



FOR THE
HUSTLE





michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

Recent Law Changes Impacting the Alcohol Industry

Governor Gretchen Whitmer has signed several bills into law this summer aimed at easing worker shortages among beverage alcohol wholesalers, providing job opportunities for young workers, boosting Michigan's hospitality industry, and supporting the state's craft distillers and agricultural industry. The laws amend the Michigan Liquor Control Code of 1998.

AGE LOWERED TO 16 FOR WORKERS AT ALCOHOL WHOLESALE

House Bill 5696 (Public Act 122 of 2022). Lowers the working age at alcohol wholesalers from 18 to 16. Those who are age 16 and older can now work on such things as building displays, marking prices, rotating brands, and placing brands on shelves of the liquor products distributed by the wholesaler licensee at off-premises retail licensed stores. The employee would not be selling alcohol to customers and no salesperson license would be required (previously the law for those 18 and older).

House Bill 5726 (Public Act 123 of 2022). Minors at least 16 years old are now allowed to work in businesses where alcohol beverage products are distributed, even if the sale of food or other goods makes up less than 50% of the total gross receipts. The former law prohibited this. The law still prohibits the employment of a minor 16 years of age or older in connection with an establishment where alcoholic beverages are distilled, rectified, compounded, brewed, manufactured, bottled, consumed, sold at retail, or sold for consumption on the premises unless the sale of food or other goods constitutes at least 50% of the total gross receipts.

Public Acts 122 and 123 were signed on June 29, with an immediate effective date.

AGE LOWERED TO 17 TO SERVE ALCOHOL

House Bill 4232 (Public Act 101 of 2022), signed June 14th, with an immediate effective date. The new law

lowers the minimum age for selling or serving alcohol at licensed bars, restaurants and tasting rooms from age 18 to 17. The 17-year-old waitstaff must have successfully completed an alcohol server training program approved by the MLCC. During a shift when a 17-year-old employee is selling and serving alcohol, there must also be supervisory personnel on the premises that are at least 18 years old and who have also successfully completed a server training program. The law applies only to on-premises licensees. It does not apply to "off-premises" licensees (liquor stores). Michigan is the second state to allow 17-year-olds to serve alcohol (in addition to Maine), according to the Alcohol Policy Information System.

SWIM-UP BARS

House Bill 5983 (Public Act 99 of 2022) and HB 5984 (Public Act 100 of 2022), signed on June 14th, with an immediate effective date. Swim-up bars located poolside are now legal in Michigan for on-premises licensees who have a licensed public swimming pool that was constructed or modified to comply with special provisions in the Public Health Code for food and drink service as determined by the Department of Environment, Great Lakes, and Energy. Licensees who want to jump in with the new law are required to get an annual on-premises public swimming pool permit from the MLCC for \$350 as part of their existing on-premises liquor license. Food and alcoholic beverages will be barred in pool areas that have diving boards or slides. Other safety requirements include serving liquor (which can contain any type of alcohol) and food in plastic containers; having mandatory lifeguard(s) on duty; and having food prep areas made with nonabsorbent material that are separated from the pool by a counter to protect the drinks from getting wet. The pool must be regularly disinfected, physically separated from crowded areas and minors, and meet other safety standards.

SELF-SERVE ALCOHOL "TAP WALLS"

Senate Bill 656 (Public Act 136 of 2022) signed on July 11th, with an immediate effective date. Wall-mounted self-service taps can now be installed in Michigan bars and

MICHIGAN LIQUOR
continued on next page.



Governor Signs Bill to Uncap Markup on Spirit Delivery Charges

The cost of doing business in the state of Michigan has gone up everywhere. The cost of goods and services is putting a squeeze on all business owners and the vendors of spirits haven't been immune. Earlier this month, Governor Gretchen Whitmer signed into law Public Act 142 of 2022: HB 6087, sponsored by Representative Roger Hauck (R-Union Twp.). This bill uncaps the additional amount the liquor control commission may pay a vendor of spirits.

Specifically, this bill would amend the Michigan Liquor Control Code to increase the amount the Michigan Liquor Control Commission (MLCC) may pay a vendor of spirits for each case of spirits purchased as an offset to the costs of being incurred by that vendor of spirits in contracting with an authorized distribution agent for warehousing and delivering spirits to retailers.

Under the Code, in addition to paying a vendor of spirits the acquisition price for purchasing spirits the Commission may pay an additional amount of at least \$4.50 and no more than \$8.25 for each case of spirits. The bill would increase these amounts to \$8.25 and \$12.50 per case, respectively. While the bill would increase the minimum price that may be charged to \$8.25 and would set the maximum price at \$12.50 per case, it would not require the MLCC to increase the price it currently pays vendors, so any cost increases would not occur until the MLCC decided to increase the price it charged vendors. ■

MICHIGAN LIQUOR

continued from previous page.

restaurants (on-premises licensees) and manufacturers' on- and off-premises tasting rooms. Self-serve tap machines are limited to serving no more than 16 ounces of beer, 12 ounces of wine, or 12 ounces of mixed spirit drink per serving. The machines are limited to dispensing a total of 32 ounces of alcohol before an employee reactivates the customer's key card to purchase additional alcohol. Dispensing straight spirits, mixed drinks, or cocktails is prohibited. Customers use key cards to access the self-serve taps that can be worn as a necklace or bracelet and track their consumption.

50% REDUCTION IN MINIMUM PRICE FOR SMALL DISTILLERS USING MICHIGAN-GROWN GRAIN

House Bill 4842 (PA 135 of 2022) signed July 5th, with an effective date of October 5th, 2022. The new law will cut the state minimum price markup on distilled spirits from 65% to 32.5% on each bottle of distilled spirits made by qualified small distilleries that use at least

40% of Michigan-grown grains to distill their liquor.

Michigan is home to more than 80 craft distillers, which ranks Michigan 7th in the nation for craft distilleries and generates more than a billion dollars in economic activity.

COMMISSIONER OLSHOVE REAPPOINTED

I am happy to announce that Gov. Whitmer has reappointed Dennis G. Olshove, of Warren, as a current administrative commissioner with the MLCC. He has been a member of the Commission since 2012.

Mr. Olshove has a long history of public service and previously served as a state senator, Macomb County commissioner, and as a state representative. He holds a bachelor's degree in communications from Michigan State University. Commissioner Olshove is reappointed to represent Democrats for a term commencing June 30, 2022, and expiring June 12, 2026. Congratulations Commissioner Olshove! ■

The mission of the Michigan Liquor Control Commission (MLCC) is to make alcoholic beverages available for consumption while protecting the consumer and the general public through regulation of those involved in the sale and distribution of these alcohol beverage products.



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Juul Products and Elections in Spotlight

As we reported in the last issue of *Bottom Line* the Ohio General Assembly has gone home and will most likely not be back till after the November elections. The months-long battle with the Ohio Supreme Court over the proposed redistricting – which is required every ten years based on the new U.S. Census population numbers – resulted in a federal court choosing a map drawn by Republicans, and therefore, the primary elections had to be postponed till August 2nd. Many of the 99 new House districts and 33 Senate districts were unfamiliar to legislators, some of whom ended up having to run against other incumbents. The bottom line though, with Republicans holding a 64-35 majority in the House and a 24-9 majority in Senate it would take a miracle for Democrats to take control. In fact, as this looks to be a huge Republican year it's more likely Republicans will gain seats.

That may not be the case for the Ohio Supreme Court

as incumbents are always in danger. With Republicans holding an edge on the court they are looking to increase that number and for the first time ever candidates for the Supreme Court will have party affiliation listed on the ballot which should help Republicans. The Ohio Congressional Delegation should be 12-3 Republican. One congressional seat was lost due to small population growth in Ohio. The U.S. Senate race should be a Republican win but after a bitter Republican primary, J.D. Vance, the Republican nominee, is having a hard time distancing himself from Democrat Tim Ryan. This could be a pivotal seat if Republicans are to take back the U.S. Senate.

With inflation running high, gas prices over \$4 a gallon, shortage of needed products, businesses having hard time finding employees, a supply system that is broken and a mess on the southern border, it would appear that majority Democrats are in danger of losing the House and Senate. Democrats trying to hold onto majorities say Republicans unwillingness to pass major gun control laws and the Republican dominated Supreme Court's decision to overturn *Roe v. Wade* should make people forget about the economy and vote Democrat.

Sadly there continues to be mass demonstrations in the U.S. on any number of issues that frequently result in destruction and violence. We need to heed the words of former Supreme Court Justice Thurgood Marshall, who said, "Lawlessness is lawlessness. Anarchy is anarchy.

Neither race, nor color, nor frustration is an excuse for either lawlessness or anarchy".

Lastly the Food and Drug Administration initially banned all JUUL products from being sold in the U.S. and ordered all products currently on shelves anywhere be removed but JUUL challenged this in a federal court and got a temporary restraining order so the products can be sold till the court makes a decision, The FDA has stated they are looking at JUUL's response and may rescind the order, stay tuned. ■





BLDI

*Environmental Engineering
Always Working for You*



UNDERGROUND STORAGE TANK ASSESSMENT

We're here to help you assess your options for dealing with your UST system by using a comprehensive strategy. We'll discuss:

YOUR PERSONAL
BUSINESS AND
FINANCIAL GOALS

THE HISTORY, DESIGN
AND COMPLIANCE OF
YOUR UST SYSTEM

INSURANCE AND
MUSTA ISSUES

THE PAST, CURRENT
AND FUTURE
CLEANUP ISSUES

YOUR FUTURE PLANS TO UPGRADE YOUR
SYSTEM, REFINANCE, SELL, RETIRE OR
TRANSITION THE BUSINESS

YOUR ONE-STOP SHOP FOR YOUR UST SYSTEM!

ENVIRONMENTAL SERVICES:

- Environmental Due Diligence and Risk Management
- Phase I & Phase II Environmental Assessments
- Asbestos Surveys
- Cleanup, Remediation and Closure
- Brownfield Grants, Loans, and Tax Increment Financing
- Vapor Intrusion and Indoor Air Quality
- Wetland Determination and Characterization
- Agency Enforcement Resolution

AND MORE!

UST SERVICES:

- Registration Transfers
- Registration Updates
- MUSTA Eligibility and Claim Filings
- Regulatory and Funding Guidance
- UST System Assessment
- Baseline Environmental Assessment
- Due Care Planning and Compliance
- Release Investigation and Reporting
- Remediation
- Forensic Engineering/Expert Witness

AND MORE!



www.bldi.com



GRAND RAPIDS

150 Fountain Street NE, Grand Rapids, MI 49503
(616) 459-3737

LIVONIA

39111 Six Mile Road, Livonia, MI 48152
(734) 838-0008



Illinois lobbyist report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC

Changes Illinois Retailers Should Know

The 2022 spring legislative session concluded on April 8, 2022, however, the vast majority of the bills signed into law did not take effect until July 1, 2022. Below are key law changes that took effect July 1, 2022:

- A six-month suspension of the inflation adjustment increase of state motor fuel tax (SB 157).
- A twelve-month suspension of the 1% sales tax on groceries/medicine purchases (SB 157).
- Changes to the One Day Rest In Seven Act (ODRISA) redefining the period in which an employee is entitled to “twenty-four consecutive hours of rest” and include new meal break and employer notice obligations. ODRISA now applies to any employee who works six consecutive days, regardless of whether the employee’s schedule aligns with a Sunday to Saturday calendar workweek. The bill (SB 3146) also increased penalties on employers that violate the meal and rest break requirements.
- Family Bereavement Leave Act (expanding the Child Bereavement Act) in which employers must provide up to 10 workdays of unpaid leave to employees who are absent due to any of the following events: (a) a miscarriage; (b) an unsuccessful round of intrauterine insemination or an assisted reproductive technology procedure; (c) a failed adoption match or an adoption that is not finalized because it is contested by another party; (d) a failed surrogacy agreement; (e) a diagnosis that negatively impacts pregnancy or fertility; (f) a stillbirth; or (g) attending the funeral of a covered family member, making arrangements necessitated by the death of a covered family member, or grieving the death of a covered family member. The bill (SB 3120) expands the definition of “covered family member” and applies to public and private employers with at least 50 employees and employees who have worked 1,250 hours for the employer during the prior 12-month period (similar to FMLA).
- Healthy Foods Access Program (HB2382) establishes a new grant program as a partnership between the Illinois Departments of Human Services and Commerce and Economic Opportunity. They will partner with non-profit organizations to work on the implementation of the program, which will provide grocery stores, corner stores, farmers’ markets, and other retailers assistance through grants, loans, and equipment awarded on a competitive basis.
- City of Chicago’s annual minimum wage increase. New wage rates set at \$15.40 for employers with 21 or more employees (including all domestic workers, regardless of the number employed) and \$14.50 for employers with 4-20 employees.

- City of Chicago’s Fair Workweek ordinance now require employers in covered industries to post work schedules with at least 14 days’ notice (an increase from the previous 10 days’ notice).

On June 28, 2022, Illinois held its 2022 Primary Election. Illinois delayed its primary election (typically held in March) due to the delay in federal census number that held up approval of the new legislative districts. Some key takeaways from the June 28, 2022 primary election results:

- Six incumbent state legislators lost their primary election races (four Democrat incumbents; two GOP incumbents);
- The current total of incumbent state legislators not returning in 2023 is up to 24 (or 13.5%);
- The delayed primary date of June 28 resulted in historically low voter turnout (e.g., only 20% voter turnout reported in Chicago);
- Every GOP statewide candidate supported and funded by Ken Griffin lost their primary election race; and
- Multiple races saw moderate candidates (from both parties) losing to candidates labeled as either more conservative or progressive which will likely present challenges to current legislative leadership (especially the current GOP leaders).

In the days following the primary election, there was significant discussion between the Governor and legislative leaders about calling the Illinois General Assembly into a special session in mid-July. Those discussions have now cooled; however, there remains conversation about the possibility of the Illinois General Assembly convening prior to its scheduled veto session in late October (possibly in September after the Labor Day holiday).

During the summer months, Morrill & Fiedler have been advocating on behalf of MIRA members to create a new property tax incentive in Cook County that would reduce the property tax burden for grocery stores located in food deserts (whether currently located in a food desert or looking to locate a store in a food desert). MIRA has been working with Cook County Commissioner Donna Miller to sponsor the local ordinance. A meeting to develop the final ordinance language with the County Assessor’s office, the County Bureau of Economic Development, and the South Suburban Mayors and Managers Association is scheduled for August 11th so the ordinance can be introduced and advanced in September.

Morrill & Fiedler is also working with the Department of Human Services (DHS) to insert MIRA as an expert as it develops its new Healthy Foods Access Program to ensure DHS understands the difference and benefits of the small and mid-sized grocery store to fulfill the intended goals of this new program. ■



MIRA'S BUSINESS INSURANCE PARTNER

PROUD TO SERVE ALL MIRA MEMBERS AS THE
EXCLUSIVE ENDORSED INSURANCE PROGRAM



LIQUOR LIABILITY



GENERAL LIABILITY



COMMERCIAL PROPERTY



WORKERS' COMPENSATION



MIRA MEMBERS ELIGIBLE TO RECEIVE
UP TO A **10% DISCOUNT!***



*10% discount is subject to minimum premium requirements



Conifer
Insurance
Company

SCAN TO REQUEST A QUOTE!



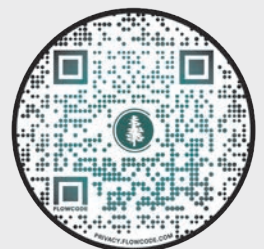
OPEN the camera on your phone



AIM it at the QR code ➡



TAP the banner that appears



www.coniferinsurance.com



communications corner

VANESSA DENHA-GARMO // FOUNDER, EPIPHANY COMMUNICATIONS & COACHING

How to Purposefully Promote Employees

Know strengths and weaknesses of your team before you decide to place people into new positions

Tom Rath, author of *StrengthsFinder 2.0*, a bestselling book focusing on tapping into your natural talents and overcoming your shortcomings said, “If you focus on people’s weaknesses, they lose confidence.”

We all have strengths, and we all have weaknesses. The key is knowing what they are and how to use your strengths and how to manage your weaknesses. As an owner of a business or manager of a company or team, knowing the strengths and weaknesses of the staff is imperative when it comes to efficiency and productivity.

If you want to purposefully promote team members, you need to know their natural talents and how to turn them into strengths that fit the position they are given. As a *Gallup Strengths Coach*, I have clients take the *Strengths Assessment*. This is the first step in self-awareness when it comes to knowing the value a person brings to a team.

I often have entire teams take the assessment individually to review how each team member can best work in a group, how they can complement each other. The key is to take a talent and use it regularly to make it a strength while finding ways to manage the weaknesses. A common misconception is believing you can turn a weakness into a strength. The truth is you can only manage it.

Rath also said, “Across the board, having the opportunity to develop our strengths is more important to our success than our role, our title, or even our pay.”

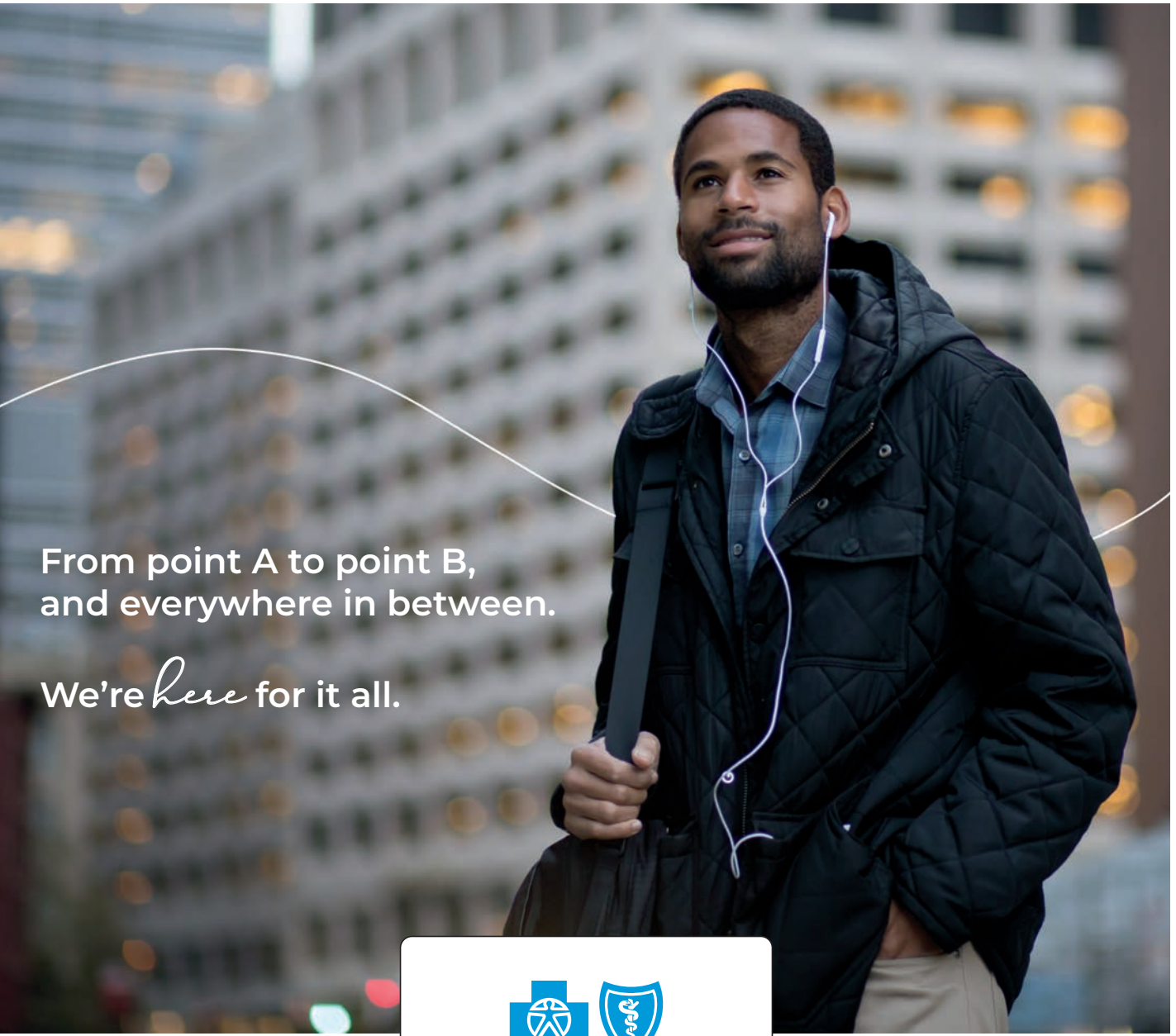
My top two talents are *Learner* and *Communications*. As described by Gallup, I am a person who loves to learn, and intuitively knows how to best learn. My natural ability to pick up and absorb information quickly and to challenge myself to continually learn more keeps me on the forefront and as a communications person, I find it easy to put my thoughts into words.

According to Gallup research, people with communications as a talent are good conversationalists and presenters. These talents fit well in the work I do as a communications strategist, writer, and coach. However, analytics is not a strength of mine. In fact, it is in my bottom 10; I have learned to manage that by relying on others who are strong in analytics when I am seeking to collaborate with others on projects. It’s the same when building a team. You want to bring people together who have varied strengths and who can help make up for each other’s weaknesses. Knowing my weaknesses is just as important as knowing my strengths but I don’t focus on the weaknesses. I am aware of them, but my focus is on sharpening the saw, making my talents true strengths.

As owners, managers, and leaders, you can benefit by having this information about your team members. Once identified, people can be coached to reach goals and become better leaders.

When you are looking to promote someone to a management or to a leadership position, know the strengths and team the person up with people who can fill the gaps and help manage weaknesses. ■

Vanessa Denha Garmo is the founder of Epiphany Communications & Coaching. She is a certified life and leadership Coach and a Communications Strategist and writer. Her company is the Communications consulting firm for MIRA.



From point A to point B,
and everywhere in between.

We're *here* for it all.



Confidence comes with every card.®

Whether at home or on the go, Blue Cross Blue Shield of Michigan is with you every step of the way. With the largest network of the highest-quality doctors and hospitals in Michigan, Blue Cross gives you access to the care you need however, wherever and whenever you need it. Including our 24-Hour Nurse Line, online visits, mental health support, urgent care and more. So, you're covered anytime, anywhere. We're here for it all and always will be.

Learn more at *Here*ForItAll.com

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Reflecting on the Industry Over the Decades

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Ed Weglarz, MIRA's President and CEO, is a walking historical resource of the independent retailer's industry. His career in the petroleum, convenience store and food retail business has spanned decades. He and MIRA members often reflect on how the industry has evolved over the years.

"I started in 1965 working for the Shell Oil company," said Weglarz.

He held various positions with the company over a 10-year period. He left the company following the oil embargo when Iran shut off the valve for crude oil in the 1970s. He opened a Shell Station in Dearborn Heights. It was his first business.

Mike Denha also has decades of experience and vast institutional knowledge in the business, focusing primarily on the grocery end of the retail industry. He bought his first store in 1965. "Back then the grocery variety was very limited," said Denha. He was first partnered with his cousin Sabri Denha.

"We did not have the variety that we have today. However, in the 1960s and early 70s we *did* deliver groceries to people's houses. We had order takers, and drivers who would drive them to their house. Back then everything was priced via pricing guns and a 13,000 square-foot supermarket was considered a big supermarket."

He noted that it was much easier to own and operate a supermarket in the 1960s and 1970s than it is today. "Today, we have self-serve checkout instead of the old-fashioned delivery system; we have DoorDash and other transportation services," said Denha. "Amazon has become a big player in the market to have scanning systems as well as self-checkouts. Today, we do more prepping for our customers who are on a busy schedule. We try to make it easy for them such as offering chopped vegetables and salads ready-to-go and cut fruit. Internet is a big factor and check cashing is coming to end with Mobil apps and direct deposit."

Denha suggests that the grocers today be more active in the delivery service. "We have to get better at offering oven-ready meals and provide a personal service," he noted. "We see variety shrinking post pandemic, although some are coming back."

When Weglarz bought his first gas station, he was partnered with an established dealer. At one point, he and his partner owned and operated 11 shell stations around Southeast, Michigan. Weglarz sold his interest to his partner in 2006. His partner continued in the business until 2019. "We went from full-service stations to pay at the pump,"





said Weglarz. “Now people are tapping their phones and paying for gas.”

Like Denha, Weglarz saw an evolution in the petroleum industry. “I started in the business when we had full-service gas stations where attendants not only pumped gas in the cars but checked the oil and windshield wiper fluid,” he said. “Then it became pay at the pump and advanced technology to pay faster. We were operating full-service stations up until 1999. You can now tap and pay from your phone. We also went from leaded gasoline to unleaded gasoline, and we now have ethanol.”

In the late 80s and 90s was the advent of convenience stores as part of gas stations. “Historically, we had gas stations with service garages and those garages started to close or convert into c-stores when the cars became too complicated to work on,” said Weglarz. “The c-stores came about when petroleum retailers started to sell the staple items like milk, bread, pop, sandwiches and before that it was vending machines with candy bars, soft drinks and cigarettes.”

The industry grew and more and more gas stations and c-stores began to pop up with many intersections having them at every corner. In the early days, oil companies owned the gas stations and then slowly they began to sell their gas stations to independents who continued as dealers for Marathon, Speedway and Mobile to name a few.”

Food retailers have been adapting to change over the years especially since the COVID-19 pandemic forced everyone to pivot. “Curbside pickup and delivery will stay,” said Weglarz. “The industry was barely scratching the surface regarding delivery before the pandemic and during pandemic it became extremely popular and has not fallen off much.”

Grocers and other food retailers are competing not only with big box stores, but with Amazon, DoorDash, Uber, all of which are also contributors to the worker shortage. “Employees are doing different things today,” said Weglarz. “Many of our members are still short-staffed even though they are paying higher wages.”

“Our biggest challenge today is finding help,” said Denha. “We are putting in long hours.”

The delivery technology that emerged during COVID-19 will be around. “People are still using Instacart and other delivery services,” said Weglarz. “Some members have partnered with these services while others started their own service.”

Food service is imperative for the gas station owner to survive. “You don’t make money in gas whether it’s \$1 a gallon or \$5 a gallon,” said Weglarz. “The more expensive gas is a gallon, the less money the c-store owner make

because it means the motorist has less money to spend inside the store.”

Weglarz and Denha both have many fond memories of the food retail and petroleum business over the decades. “For me, it’s the vendors,” said Denha. “We were like a family. Things have become so corporate. Before we used to be able to pick up the phone and call and it was done on the spot. Now, we have to wait for a calendar month or talk to department heads. We were just a big family back then.”

Denha was also used to going to the Eastern Market and buying produce. “Seeing everyone there was what I look forward to,” he said. “Calling all the meat companies and writing our ads with them ... I miss those times.”

The industry will continue to evolve. “For the folks who don’t want to evolve and take on new challenges and new services, they are going to be left in the dust,” said Weglarz. “We don’t see it so much in the Midwest but in other parts of the country, there are companies that have 24 pumps and small grocery stores. That is a trend and we could see it expand to our member states.”

Weglarz says you have to continuously ask questions of your customers to find out what they want and need. “Ask them what they are buying somewhere else that you could carry,” said Weglarz. “Some customers only shop price. They want champaign style products on a beer budget. That is not possible. Other customers focus on the service and personal relationships and that is what a retailer needs to capitalize on.”

Weglarz knows that from personal experience. “We became so close to your customers that they would help us make coffee or do other things when we go busy. It was a like a family.”

Weglarz too has fond memories of the years gone by. “I have seen former employees after years and it is great to see them succeed,” said Weglarz. “I had one employee come back and thank me for allowing him to do his homework while at work. I didn’t care as long as he got his work done for the day. It’s about the relationships.”

The changes and challenges in the industry will continue. Denha predicts the front office services will be coming to an end as time goes on. “It will be more online services and kiosks, such as check cashing machine and lottery bill payment machines.”

“An independent retailer must stay curious,” said Weglarz. “Don’t be a naysayer. Just because something didn’t work 20 years ago, doesn’t mean it won’t work today. Do your research and be inquisitive. ■

**Writers with Epiphany Communications and Coaching are content creators for Bottom Line.*



Food Desert Ordinance Proposed in Cook County



■ BY CAL ABBO // EPIPHANY COMMUNICATIONS AND COACHING*

MIRA is committed to helping its members and the communities it serves. One way the organization gives back to its members is through political action and legislation.

Nearly half of Illinois' population lives in Cook County. It covers most of Chicago and its neighboring suburbs. The Cook County Council is considering a specific food desert ordinance that would incentivize grocery stores to open and stay in areas that don't have a proper grocery store.

In urban areas, a food desert is defined as not having a full-scale grocery store within one mile of your home. Under this qualification, many people in major cities live in food deserts. Some estimates report that tens of millions of Americans live in a food desert.

Many food deserts contain fast food chains or corner stores with unhealthy foods. Families have no option but to consume these unhealthy foods. Along with a lack of transportation, food deserts in urban areas can shorten life expectancies

by a lot.

This is why MIRA wants to tackle the issue. Big-box stores like Walmart and Meijer rarely invest in food desert communities because they aren't as profitable. As a result, MIRA is working with the Cook County Council to provide incentives for independent grocery stores that want to move into food deserts.

The first step is to write the language for the law. Juan Escareno, who has worked in the food retail industry for many years in Chicago, now works for MIRA as the Director of Government and Community Relations. In this role, he handles much of MIRA's legislative needs. He said he believes an ordinance like this one can seriously reduce the number of food deserts in the county and eventually around the country.

"MIRA can really make an impact here," Escareno said. "We are helping both the residents and independent grocers."

The main benefit of the bill is that it provides a hefty property tax break, up to 20%, to grocery stores that move into an area designated as a food desert. For a grocery store, this is a big deal because of the tight

margins associated with the industry. The reduced tax burden will surely help businesses that make the extra effort to help their community's most vulnerable population food-wise.

There are a few stipulations on the proposed rules. The most important is that the business cannot be a chain of more than 20 stores. This part of the ordinance denies the incentive to large retailers that would take advantage of the tax break and opens it up to independent retailers. The rule is not so strict, however, as to limit the business growth upside of those receiving the incentive.

The second major rule involves the legacy of the business. Grocers will not immediately receive a 20% tax break. Instead, the benefits will scale up to 20% based on how long the grocer has been in the food desert. The benefits max out when a retailer has been there for 20 years. While this limits the immediate tax-savings, it guarantees that stores dedicated to helping a certain community will continue to reap the rewards with a further-reduced property tax rate.

The third major part of the ordinance is the requirement that 65% of the staff is full-time. This ensures that the grocer does not rely on low-wage part-time workers to run its business. It means that it probably has to hire from within the community, paying a living wage, which further ensures its positive economic impact.

"The council is looking to finalize the ordinance and its details in the next few months," Escareno said.

MIRA has spearheaded this project for the Chicago area. If it's successful, it can provide a model for other major cities in the Midwest. ■

**Writers with Epiphany Communications and Coaching are content creators for Bottom Line.*

A close-up, profile view of a smiling woman with dark hair, looking towards the right. She is holding a black sign with the word 'OPEN' in white capital letters. In the background, a boxing ring with ropes is visible, and the scene is dimly lit, suggesting an indoor arena at night. The DTE logo is in the top left corner, and the text 'POWERING POSSIBILITY' is in the middle right. A paragraph of text is in the bottom right.

DTE

POWERING POSSIBILITY

DTE Energy supports organizations that create opportunities for those in Detroit and throughout Michigan. We partner with local leaders to promote initiatives in communities where we live and serve.



What Are Some of the COVID-19 Carryovers You Are Still Dealing With?



"I still can't get enough employees and we have issues getting supplies we need. People don't want to work. The raw material from China is hard to get. The paint color red, for instance, is not available. My customers are forced to pick different colors. We just can't get the materials we need and now projects are behind because of these issues."

– MARK SEMAN // SEMAN'S PAINTING SERVICES AND EIGHT MILE SIGNS



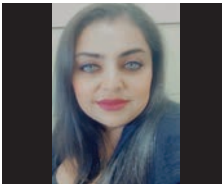
"We have a pretty good team right now; we could always use a couple of more employees, but they are hard to find. Not sure how so many people can afford not to work."

– ANDREW PERLIN // RUNNING RIGHT HEATING, COOLING & ELECTRICAL



"Materials and parts are still hard to get. We have back orders on generators and other products and parts. Some projects are delayed because of backorders, and everyone is feeling it."

– RON GARMO // RUNNING RIGHT HEATING, COOLING & ELECTRICAL



"It's still a little of everything. Getting glass bottles are still an issue, not as bad as a year ago but it's still not as readily available. People are not spending as much money as they were during the pandemic lockdowns partly because of inflation, but they are spending. Liquor always sells."

– ILA KONJA // BENCHMARK BEVERAGE COMPANY



"When it comes to COVID-19, and dealing with customers, it has been difficult. Pricing is the number one issue. Everything is going up. Customers complain to us even though there is nothing we can do about it. Finding qualified employees is also difficult. We have more applicants today than a year ago, but they are not qualified. We are hiring people just because we need them. The turnover is high."

– CHRISTIAN AYAR // WALTERS SHOPPING PLAZA



"Product shortage is a huge problem for us. The cost of everything is going up and it's impacting our business and we just can't find help. We are also competing with Amazon taking employees and people who have left the workforce to be an Uber driver. I recently read that more people are leaving jobs to start their own businesses. That is not easy. People think the grass is greener on the other side but running your own business is tough. We are dealing with a lot of issues regarding employee shortages."

– FRANK AYAR // WALTERS SHOPPING PLAZA



"That is a million-dollar question. I feel it will go on for a long time. Our hands will be tied for a long time especially with employee issues. We are coping with it day to day. However, it is a shame we must deal with it. We accept it. Products supplies are a big issue. We manufacture milk and ice cream and yet we can't get the supplies we need to produce at the level we normally produce. We don't have enough employees and we are dealing with shortages of the products necessary to make our products."

– DAVE ORLANDO // PRAIRIE FARMS DAIRY CO.



"Having employees are a big issue. We are short staffed and payroll is much higher. People don't want to work. They are used to staying home. I wonder how people can survive today. I think things will get worse before they get better. The employment situation will be bad for a year or more and inflation will continue to climb for a couple of years. If we flip the House and Senate in the midterm election, it will stop the bleeding, but it will take time to get better. The gas prices were up, but now that they're down people think that that's good. It's not good."

– BOBBY HEASNO // D&B GROCERS WHOLESALE AND DISTRIBUTORS

STRAIGHTFORWARD PRIZES IN BREATHTAKING SIMPLICITY

PLAY BOTH TODAY



Keep it Fun ohio.com

OH!
LOTTERY

Play Responsibly. Need Help? 1.800.589.9966

Lottery players are subject to Ohio laws and Commission regulations.

Publication Date 07/22



Safety in the Office

The office setting sure has changed over the past few years. Many of us are returning to the office full-time, others are working from home and some of us are working a hybrid schedule. No matter what our work schedule is we need to stay diligent about the office dangers lurking around the corner. Just because we were gone doesn't mean the dangers are gone. Let's review some of these hazards in the office setting.

Good Housekeeping is one of the keys to a safe office workplace. When you return to the office look for some of these potential dangers and be sure to report them.

- Keep walkways and hallways free of clutter, such as boxes and cords.
- If you see damaged flooring or carpet, report it immediately.
- Use a stepstool - not a chair - to reach items.
- Be sure to close drawers to prevent people from walking into them.
- When carrying material make sure it doesn't block your view.
- When closing drawers, be sure to use the handle to prevent pinching fingers.
- Always be aware of doors opening, walking around corners, and passing by cubicles.
- When stacking material, be sure the heavier items are stacked on the bottom.
- Wet floors, especially on tile, can be a serious slip hazard.

Fire safety is important to all employees. Review some of these fire hazards found in the office setting.

- Check cords and electrical equipment (coffee makers, toasters, microwaves, space heaters, etc.) for damage.
- Review your Fire Prevention Plan (FPP) and Emergency Action Plan (EAP) and the employee reporting procedure in the event of an emergency. (Don't forget to re-familiarize yourself with other office policies).
- Do not block exit routes, fire extinguishers or electrical panels.
- Do not allow trash to accumulate as this can add to fire.

Working safely at our desk or cubicle will help in reducing or eliminating potential ergonomic injuries. When working at your workstation remember these work practices.

- Use adjustable equipment, such as desk, chairs, and monitors.
- When sitting, be sure to keep your feet on the floor. Do not let them dangle over the floor.
- Ensure the monitor is correct distance for your vision.
- Be sure to take periodic breaks to give your body a rest.
- Place your keyboard and mouse correctly on your desk to prevent neck and shoulder pain.
- If typing from a document, use a document holder instead of looking down.
- If you have a new ergonomically safe workstation, understand how to use it.
- When sitting in your chair be sure not to lean too far forward or too far back.
- There are many stretching exercises that you can perform throughout the day.

No one office setting is the same so be sure to identify the hazards at your location. Consider creating a checklist and schedule a periodic walkthrough to identify any safety issues. Remember Office safety is everyone's responsibility and should be incorporated into your daily work practices.

For more information, please contact Sedgwick's Andy Sawan at (330) 819-4728 or andrew.sawan@sedgwick.com. ■

UPCOMING WEBINARS 2022 SAFETY SERIES

Sedgwick is offering a comprehensive, webinar-based free educational program focused on safety to current clients. The series covers a variety of safety topics within the workers' compensation industry and is pertinent to both private and public employers.

FIRE PREVENTION PLAN/EMERGENCY ACTION PLAN

AUGUST 17TH 10:00 AM – 12:00 PM EST

Fire Prevention is key in keeping employees safe from fire hazards in the workplace. A Fire Prevention Plan (FPP) teaches employees when and how to identify hazardous conditions, fight fires safely and evacuation procedures. In addition, we will be discussing Emergency Action Plans (EAP) and the procedures employers must have in place for responding to fires, severe weather threats including tornadoes and floods, as well as other scenarios which could affect the company. Please join us for this informative and very important webinar.

WINTER WEATHER AND HOLIDAY SAFETY

NOVEMBER 16TH 10:00 AM – 12:00 PM EST

During this webinar, we will be discussing the dangers associated with winter weather such as slips, trips and falls, icy conditions, frostbite, safe driving techniques and much more. We will also be discussing indoor hazards posed during the winter season including carbon monoxide poisoning, electrical hazards and space heater safety. Please schedule the time to attend this important event.

These sessions have been certified by the Ohio Bureau of Workers' Compensation (BWC) for 2 hours of the 2-hour safety training requirement for group and group retrospective-rated employers. To be eligible for the BWC safety training requirement credit, the attendee must remain in the session for at least 75% of the total session time. Logging into the webinar is required to receive the 2 hour safety credit. Attendance is not captured for anyone calling into the session.



Ohio Workers' Comp & Experience Modification Rate

Ohio is one of a handful of states that has a state administered workers' compensation system. The Bureau of Workers' Compensation (BWC), established in 1912, is the largest state-operated provider of workers' compensation insurance in the United States.

An employer's experience modification rate (EMR), which is determined by the BWC, greatly impacts workers' compensation premium that an employer pays. If you have a safe organization, with little to no workers' compensation claims, you will have a better than average EMR. If you have a less safe organization, with numerous costly claims, you will have a worse than average EMR. Typically, the better your EMR, the lower the premium that you will pay to the BWC.

The BWC uses your historical payroll, industry type and claim costs to determine your EMR. A business with claim costs that are typical for their size and industry, will have an EMR of 1.0. If the business has lower claim costs than typical, their EMR will be below 1.0. If the business has higher claim costs than typical, their EMR will be above 1.0. The lower the EMR, the lower the premium that will be paid compared to similar business. The higher the EMR, the higher the premium that will be paid compared to similar businesses.

Additionally, the lower your EMR, the greater likelihood that you will qualify for higher discounts through group rating programs and group retrospective rating programs. These programs allow employers to band together to receive additional discounts or rebates on their premium. Discounts and rebates can



exceed 50% of the premium that you pay to the BWC.

An employer's EMR is based on claims that occurred in the past compared to historical payroll. Your payroll is categorized by your industry type. To lower your EMR, you must reduce claims and claim costs. The best claim is one that never occurs. A robust workplace safety program can limit future claims from occurring which will ultimately improve your EMR.

If your organization does have a claim, there are several strategies that you can implement to help reduce the overall cost in the claim. Every claim is different, but generally, getting injured workers healthy and back to work safely and quickly, will keep costs down. There are many additional strategies that can be

enacted to reduce or lower costs in a claim that has occurred. Partnering with your managed care organization and your third party administrator will help determine the best strategies for a specific claim.

From safety programs to claim cost containment strategies, there are many tools to assist with reducing your EMR and your premium. Beyond any potential premium reductions, keeping your employees safe is simply the right thing to do. By using the many tools available to you, our hope is for your employees to return home from work in the same healthy condition that they arrived to work.

If you have any questions, contact our Sedgwick program manager, Julia Bowling at (513) 218-4062 or julia.bowling@sedgwick.com.



More Golfers Hit the Green at Fox Hills Golf Course

More golfers hit the green at the MIRA's annual golf outing at Fox Hills Golf and Banquet Center than they have in the last two years. "We had 280 golfers this year," said Andrea Hesano, MIRA's Event Coordinator. "It was one of our largest turnouts in recent years especially since the COVID-19 pandemic started."

The main difference this year was hosting lunch inside the Fox Hill banquet room instead of on the turn because of the heat. "It worked out well," said Hesano. "Lunch was delicious and well organized. The golfers were able to take a break, use the restrooms and cool down. Golfers love this course and Fox Hills is so accommodating," said Hesano.

This year's outing also attracted more sponsors than in previous years. "Our sponsors and golfers love the golf course. They love the Golden Fox course here at Fox Hills. Those people able to play on that particular course depends on the sponsorship level."

Audi of Farmington Hills donated a car for their hole-in-one winner. Two golfers came close, but no one shot an actual hole-in-one. "Doug Saroki was instrumental in getting that donation including a monetary donation," said Hesano.

Fay Shamoun, off premise manager for the Heaven Hill brand, enjoys the golf outing every year. "We are a liquor company, and our company caters around stores and retailers," she said. "We do a lot of outings, and they are great but this one surrounds around the industry. There are more gas station and c-store owners. I enjoy golfing."

DTE also sponsors many outings throughout the golf season. "This is a premier golf outing," said Sharon Lutz, DTE Public Affairs "We have people from marketing, public affairs, and guests golfing in this outing. We bought 21 foursomes. I don't have to work to sell people on the outing. I just say the MIRA



golf outing, and everyone jumps to attend. The prizes, gifts, the holes sponsors make this outing top notch. We sponsor several outings, and this is one other favorite."

Along with the raffle items, MIRA hosted a 50/50 raffle and gave out prizes for golfers who played well. "It wasn't as easy as it was in the past to get the raffle items because of COVID-19 but we still got prizes worth winning and some were donated."

Benchmark Beverages sponsored 12 holes this year. "We have a longstanding relationship with MIRA, and they support our customers - the retailers," said Ila Konja with Benchmark Beverages. "We want people to try our products, and this is a great opportunity to have them do just that, so we sponsored 12 holes"

Many of the golfers offered their insight on this outing.

"Love this golf outing," said Mark Seman from Seman's Painting who was golfing in the Running Right Foursome with Ron Garmo. "It's exceptional outing. You have something at every hole. There is vodka, whiskey, a ton of different liquor items. The course is beautiful, well-maintained and in great shape."

"Each hole is hosted by someone different. It's great," said Andrew Perlin, controller with Running Right Heating, Cooling and Electrical.

"I brought my son this year and he loved it. MIRA does a great job with this golf outing. It is a great course. I love Fox Hills. This is one of the best outings and one of my favorite outings. We do a lot of the outings, and this is one of my favorites," said Frank Ayar with Walters Shopping Plaza.



**46TH ANNUAL MICHIGAN GOLF OPEN
JULY 20, 2022**



First time MIRA Golf Outing golfer, Christian Ayar, is now hooked on the outing. “I love to golf and I am glad my dad brought me to this outing. I love Fox Hills. It’s a great course. This is one of the best golf outings I have ever been to and I golf a few each year.”

Some suppliers golfed with their customers. “I totally enjoy it all the time. MIRA does it a phenomenal job with the prizes and holes,” said Dave Orlando, Prairie Farms Dairy Regional Sales Manager, who golfed with Frank Ayar. “This outing is so welcoming. We have sponsored for years and I have known many of these customers for years, including Frank. We have had a relationship for years with MIRA and we want to keep it going.”

Suppliers use the opportunity to connect with their customers. “The MIRA outing brings everyone together,” said Bobby Hesano from D&B Grocers Wholesale and Distributors. “A lot of the companies you do business with you don’t get to talk to them like you do here at an outing. It is a relaxed and enjoyable setting. We are busy at work, and we don’t get to talk to people in the industry on a regular basis in a relaxed setting.”

MIRA graciously thanks all of the amazing sponsors and donors. Check them out on pages 26 & 27.





SPONSORS

MIRA graciously thanks these sponsors for their generous support!

TUMBLER CUP
SPONSOR



GOLF CART
SPONSOR



TOURNAMENT
CO-SPONSOR



PHOTO
SPONSOR



LUNCH
SPONSOR



GOLDEN FOX EAGLE HOLE SPONSORS



FOX CLASSIC EAGLE
HOLE SPONSORS



PROXIMO



LONGEST DRIVE SPONSOR



HOLE IN ONE SPONSOR



MULLIGAN SPONSOR



BIRDIE SPONSOR



HARVEST SHERWOOD
FOOD DISTRIBUTORS



TAYLOR FREEZER
OF MICHIGAN, INC.

ICE SPONSOR



DONATIONS

MIRA graciously thanks these donors for their generous contributions!



46TH ANNUAL MICHIGAN GOLF OPEN
JULY 20, 2022



please support these mira supplier members



Indicates a supplier program that has been endorsed by MIRA

Indicates supplier only available in MI

Indicates supplier only available in OH

Indicates supplier only available in IL

ATM

Payment Gurus/Bitcoin Kiosk Machine. (248) 755-1474

BAKED GOODS DISTRIBUTORS

Chicago Sweet Connection Bakery (773) 283-4430

Kordas' Metropolitan Baking Company (313) 875-7246

BANKING, INVESTING & CONSULTING

Byline Bank (248) 351-8728

BEER DISTRIBUTORS

Eastown Distributors (313) 867-6900

BOOKKEEPING/ACCOUNTING CPA

UHY Advisors-MI (248) 355-1040

BUSINESS AND MEDIA COMMUNICATIONS/ PUBLIC RELATIONS/STREAMING

Citadel FM (647) 802-1852

Comcast Business (734) 277-9731

Tamar Designs, LLC (248) 760-7211

C-STORE & TOBACCO DISTRIBUTORS

McAneny Brothers, Inc. (304) 559-1510

S. Abraham & Sons, Inc. (616) 453-6358

Team Sledd 1-800-333-0374

Capital Sales Company (248) 542-4400

H.T. Hackney-Grand Rapids. 1-800-874-5550

Seaway Cash-N-Carry. (216) 361-5757

C-STORE MISC. TAXABLE MERCHANDISE

Northern Bay CBD (419) 346-8197

CCTV/NETWORK SOLUTIONS

Competitive Network Management (734) 301-3370

CHECK CASHING

Check Casher Money Machine 1-800-333-0374

Pre Paid Ventures (516) 455-2940

Secure Check Cashing, Inc. (248) 548-3020

CHIPS, NUTS, CANDY & SNACKS

Lipari Foods, Inc. (586) 447-3500

Better Made Snack Foods (313) 925-4774

D&B Grocers Wholesale. (734) 513-1715

Frito-Lay, Inc. 1-800-359-5914

Motown Snack Foods

(Jays, Cape Cod, Tom's, Archway, Stella D'oro). (313) 931-3205

CLEANING CHEMICALS

Detroit Chemical & Paper Supply /

1st Impressions (586) 558-8805

UniFirst Corporation (888) 256-5255 ext. 232

COFFEE DISTRIBUTOR

New England Coffee. (207) 252-0164

COUPON REDEMPTION/MONEY TRANSFER/ BILL PAYMENT

MIRA Coupon Redemption 1-800-666-6233

..... (405) 525-9419

CREDIT CARD PROCESSING

MIRA Credit Card Processing 1-800-666-6233

Payment Gurus/Bitcoin Kiosk Machine. (248) 755-1474

CURBSIDE & DELIVERY

MIRA Orders to Go 1-800-666-6233

DELI & MEAT MANUFACTURERS & DISTRIBUTORS

Lipari Foods, Inc. (586) 447-3500

Harvest Sherwood (313) 659-7300

Wolverine Packing Company (313) 259-7500

ENERGY, LIGHTING & UTILITIES

Inovis Energy (313) 600-1458

Running Right (248) 884-1704

AGI – Architectural Graphics Inc. (313) 600-1453

DTE Energy 1-800-477-4747

DTE Your Energy Savings 1-855-234-7335

Westside Solutions 1-866-467-1711

ENVIRONMENTAL ENGINEERING

BLDI Environmental Engineers (734) 838-0008

Phoenix Environmental (734) 449-1266

FOOD EQUIPMENT, MACHINERY & KIOSKS

Taylor Freezer/Broaster Chicken (734) 525-2535

GAS STATION BRANDING & MAINTENANCE

Oscar W Larson Co. (248) 620-0070

BLDI Environmental Engineers (734)-838-0008

GASOLINE WHOLESALERS

Markham Oil Company, Inc. (517) 861-7366

Obie Oil, Inc. (937) 275-9966

GREETING CARDS

Leanin' Tree 1-800-556-7819 ext. 4183

GROCERY WHOLESALERS & DISTRIBUTORS

Lipari Foods, Inc. (586) 447-3500

D&B Grocers Wholesale. (734) 513-1715

P&L Food Wholesalers. (734) 451-2760

SpartanNash (616) 878-2248

T.I. Spices, Inc./Amal Distributing (586) 790-7100

UNFI West Region. (262) 942-3387

HOTELS, CONVENTION CENTERS & BANQUET HALLS

Penna's of Sterling. (586) 978-3880

Suburban Collection Showplace (248) 348-5600

ICE CREAM SUPPLIERS

Prairie Farms Ice Cream Program

..... 1-800-399-6970 ext. 200

Velvet Ice Cream Co. (740) 892-3921

Blue Bunny Ice Cream (616) 453-6358

Pointe Dairy Services. 1-800-858-7707

ICE PRODUCTS

U.S. Ice Corp. (313) 862-3344

Arctic Glacier Premium Ice 1-800-327-2920

Home City Ice (513) 598-3738

Taylor Ice Co. (313) 295-8576

INSURANCE SERVICES: COMMERCIAL

Conifer Insurance Company (Liquor Liability) (248) 559-0840

Canopy (313) 662-3522

CBIZ Insurance. (216) 525-7163

Insurance Advisors, Inc. (248) 694-9006

INSURANCE SERVICES: HEALTH & LIFE

BCBS of Michigan (313) 448-2756

Blue Care Network (248) 799-6300

Ascension Michigan Foundation (313) 268-1642

Business Benefits Resource, LLC. (248) 482-8282

INSURANCE SERVICES: WORKERS' COMPENSATION

Conifer Insurance Company (248) 559-0840

Sedgwick 1-800-837-3200 ext. 7188

LEGAL SERVICES

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

Kullen & Kassab, PC (248) 538-2200

LIQUOR SHELF TAGS

Saxon, Inc. (248) 398-2000

— REBATES —
Available in KY, MD, OH, PA, VA & WV

MIRA MEMBER EXCLUSIVE



INNOVATORS -- NOT -- IMITATORS

**Take Advantage Of MIRA'S Group Buying Power
With The Region's Top Retail Convenience Distributor**



Special **MIRA**
Program Available

TeamSledd
CONVENIENCE DISTRIBUTOR

Your **Retail** Partner!

www.TeamSledd.com



On time. Every time.
All the time.

Details:

New & current customers are eligible for the following rebates:

- 2% Non-Tobacco/Non-Cigarette
- Additional 1% on Energy Supplements (Total of 3%)
- Additional 2% on Foodservice products (Total of 4%)
- Additional 2% on Supplies (Total of 4%)

Requirements:

Customer must purchase the following categories:

- Cigarettes
- OTP
- Energy Supplements
- Supplies
- Coffee (If offered by retail operator)

Customer needs to average \$3,500 in total weekly purchases

Customer needs to purchase 12 out of the 13 weeks per quarter

Customer must maintain good credit standing

• TOTAL VALUE TO YOU •

\$1,350

Estimated Rebate*
(Annual Total Paid Quarterly)

\$2,000

Est. MIRA Member
Program Savings

\$3,350

**Total Member Benefits
PER LOCATION**

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

For more information on Team Sledd, call the office at **800.333.0374**
or E-mail Sheila Reilly at SReilly@TeamSledd.com

please support these mira supplier members

LOTTERY

All-Star Gaming (855) 772-4646
Michigan Lottery (517) 335-5648
Ohio Lottery 1-800-589-6446

MILK, DAIRY & CHEESE PRODUCTS

 Borden Dairy  (855) 226-7336
 Lipari Foods, Inc. (586) 447-3500
 Prairie Farms Dairy Co.  (248) 399-6300
Harvest Sherwood (313) 659-7300
Pointe Dairy Services 1-800-858-7707

MONEY ORDERS

 Retailers Express Money Orders 1-800-666-6233

MORTGAGE LENDERS

National Mortgage Home Loans (248) 864-2200

OFFICE SUPPLIES & PRODUCTS

 Office Depot (855) 337-6811

PAYROLL SERVICES

 ConnectPay Payroll Services (248) 594-6900




PET SUPPLIES MISC.

 Great Lakes Pet Treats (810) 715-4500



PIZZA SUPPLIERS

 Omni Food Concepts  1-888-367-7829
Hunt Brothers Pizza (615) 259-2629

POINT OF SALE & RETAIL TECHNOLOGY

 Great Lakes Data Systems (LOC Software) (248) 356-4100 ext. 107
 Petrosoft LLC (412) 306-0640
 Success Systems/Smokin' Rebates .. 1-800-653-3345
BMC-Business Machines Company (517) 485-1732


PRINTING, PUBLISHING & SIGNAGE

 Saxon, Inc.  (248) 398-2000
Ahearn Signs, Inc. (734) 699-3777
EGI Solutions (586) 978-9630
Pace Custom Printing (248) 563-7702

PRODUCE DISTRIBUTORS

Anthony Marano Company (773) 321-7500

PROPANE

 Tank Traders Midwest (877) 429-5797
Planet Propane (248) 647-0000

REAL ESTATE

 Sell Your Business Program 1-800-666-6233

REFRIGERATION SOLUTIONS (COMMERCIAL)

Raves Cooler Doors (248) 887-0648

RETAIL FIXTURES, DISPLAYS & FLOORING

 Display Max (810) 494-0400

RESTAURANT EQUIPMENT & SUPPLIES

All American Restaurant Equipment (313) 368-5331



REVERSE VENDING MACHINES & SERVICE

UBCR, LLC (248) 529-2605

ROOFING: COMMERCIAL & INDUSTRIAL

Technique Roofing Systems 1-800-653-1631

SECURITY, SURVEILLANCE & MORE

 Defense Alarm Systems (586) 777-7222
 DensityUSA (314) 798-8747
Clearview (855) 903-7233
Netco Services (248) 850-2228

SODA POP, WATER, JUICES & OTHER BEVERAGES

 Faygo Beverages, Inc.  (313) 925-1600
 Reyes Coca-Cola (Metro Detroit program) Metro Detroit  (313) 868-2008
..... Belleville  (734) 397-2700
..... Flint  (810) 237-4000
..... Cleveland  (216) 690-2653
Monster Energy Company (800) 426-7367
Pepsi Beverages Detroit 1-800-368-9945
..... Howell 1-800-878-8239
..... Pontiac (248) 334-3512
..... Cleveland (216) 252-7377
..... Twinsburg (330) 963-5300

TREE & ARBORIST SERVICES

Horton's Tree Service (734) 422-1634



TOBACCO ALTERNATIVES

JUUL Labs (810) 632-9900
Swisher International (904) 607-7405

TOBACCO COMPANIES & PRODUCTS

Altria Client Services (513) 831-5510
PMI Global Services Inc. (810) 923-9732
R.J. Reynolds Tobacco Company (336) 741-0727

UNIFORMS, LINENS & SUPPLIES

 Socks Galore Wholesale (248) 545-7625
 UniFirst Corporation (888) 256-5255 ext. 232

WASTE DISPOSAL & RECYCLING

Commercial Waste Systems (Cardboard recycling buyers) (219) 663-5678
Midwest Recycling (Clothing recycle boxes) (313) 304-9099

WINE & SPIRITS COMPANIES

Benchmark Beverage Co. (734) 744-6132
Cornerstone Wine Distributor (586) 839-2552
Endless West (313) 590-7491
Heaven Hill Brands (248) 885-5664
Luxco (313) 333-4637
Proximo Spirits (810) 278-0599
Tito's Handmade Vodka (248) 885-3424

WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits 1-888-860-3805
RNDC of Michigan 1-888-697-6424

FOOD RESCUE / FOOD BANKS

MICHIGAN

Feeding America West Michigan Food Bank (616) 784-3250
Feeding America West Michigan Food Bank - Benton Harbor (269) 926-2646
Feeding America West Michigan Food Bank - Cadillac (231) 779-0056
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) 482-5528

OHIO

Akron-Canton Regional Foodbank (330) 535-6900
Cleveland Foodbank (216) 738-2265
Freestore Foodbank (513) 482-3663
Mid-Ohio Foodbank (614) 277-FOOD
SE Ohio Foodbank & Kitchen (740) 767-4500
Second Harvest Food Bank of Clark, Champaign and Logan Counties (937) 325-8715
Second Harvest Food Bank of North Central Ohio (440) 960-2265
Second Harvest Food Bank of the Mahoning Valley (330) 792-5522
Shared Harvest Foodbank (513) 874-0114
The Foodbank, Inc. (937) 461-0265
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



INTRODUCING THE NEWEST MEMBER OF



*Melissa
Stockwell*

Decorated veteran, three-time Paralympian,
proud mother of two.

“Anyone who knows me knows,
‘Family Comes First’.
I’m excited to represent a brand
focused on delivering
better ingredients for life
and for my family’s table!”



Follow the purpose driven mission of
Melissa and the Our Family brand.



SCAN HERE ►
TO LEARN MORE





AUGUST 9, 2022

MIRA'S 17TH ANNUAL OHIO GOLF OUTING

This outing is a social event where retailers, wholesalers, manufacturers and service providers all come together to have a little competitive fun. A day on the course includes breakfast, dinner and 18 holes of golf!

Shale Creek Golf Club // Medina, OH



SEPTEMBER 20, 2022

MIRA'S 23RD ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

As Michigan's largest liquor show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for MIRA members is free. Must be 21 years or older to attend this show.

Suburban Collection Showplace // Novi, MI



OCTOBER 8, 2022

MIRA'S 105TH ANNUAL TRADE DINNER & BALL

Join over 800 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 MIRA and the members it serves.

Suburban Collection Showplace // Novi, MI



NOVEMBER 17 & 18, 2022

MIRF'S 42ND ANNUAL "HIGH FIVE" TURKEY DRIVE

As the holiday season approaches, the Midwest Independent Retailers Foundation 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

publishers statement

MIRA Bottom Line (USPS #2331; ISSN 0894-3567) is published monthly by Midwest Independent Retailers Association (MIRA), at 5779 West Maple Road, West Bloomfield, MI 48322. Materials contained within MIRA Bottom Line may not be reproduced without permission from MIRA.

CONTACT:

T: (800) 666-6233

F: (866) 601-9610

E: info@MIRAmw.org

Periodicals postage prices paid at Pontiac, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of MIRA, its board of directors, staff members, or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to MIRA Bottom Line, 5779 West Maple Road, West Bloomfield, MI 48322.

MIRA works closely with these associations:



– DISCOUNTS –



MIRA MEMBER EXCLUSIVE

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



A FAST, SAFE AND CONVENIENT ALTERNATIVE TO FILLING AND SELLING PROPANE TANKS!

MIRA MEMBER* PRICING:

Exchange Price:
\$12.39

Purchase Price:
\$44.00

**If you are already a Tank Traders® customer, we will adjust your cost to these rates.*

From fill to till and back again, we oversee the entire product lifecycle to serve you better. By controlling our operations, we're able to ensure that every tank is:

- Inspected, cleaned and refurbished by qualified personnel
- Delivered on time by licensed drivers
- Decommissioned and recycled for scrap metal at the end of its life

As a participating retailer, you'll:

- Expand your product line to include propane sales
- Eliminate the need for specialized training and certified propane attendants
- Increase repeat business and return consumer traffic
- Earn extra revenue without losing indoor shelf space
- Provide a new service for customers that encourages repeat business
- Offer an environmentally friendly recycling service at no charge
- Eliminate the need for your customers to wait for tanks to be filled

1

Account Set Up

We will walk you through the application process, obtain licensing on your behalf where applicable, and get you all set up so that you can start selling propane.

2

Training & Displays

Once you're all set up, we'll train your staff on the program and its benefits and outfit your store with a 24-tank, or larger, storage display cage, promotional signage and marketing collateral.

3

Away You Go

Finally, our logistics team will fill your cage and coordinate regular propane deliveries based on your sales volumes in order to maximize your stores' propane sales.

TO SIGN UP FOR THIS PROGRAM, CALL MIRA AT (800) 666-6233 OR EMAIL IT TO INFO@MIRAMW.ORG.

keeping it cool



Now with two locations in Detroit and Westland, we can deliver high quality cubed, block or dry ice for festivals, reunions, events, picnics or any party needs. Call 313-862-3344 or visit us at usicecorp.com.