

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 33, NO. 11 // NOVEMBER 2022



## Despite the Challenges, MIRF Plans for Another Successful Turkey Drive

The foundation is set to distribute more than 4,000 Turkeys to families in need, down from 5,000 pre-pandemic

pg 16

Bitcoin Machines // PAGE 6

Food Shortages Continue this Holiday Season // PAGE 20

# **SA SHERWOOD** FOOD DISTRIBUTORS

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## columns

**02** PRESIDENT'S MESSAGE  
Expect Inspections!

**08** GOVERNMENT RELATIONS REPORT  
Victories for Retailers

**10** MICHIGAN LIQUOR REPORT  
By the Numbers: FY22

**12** OHIO LOBBYIST REPORT  
What Will 2023 Bring?

**14** ILLINOIS LOBBYIST REPORT  
MIRA Leading Effort in Illinois  
to Address Food Deserts

## departments

**04** MIRA CORNER  
A Glance at this Year's Annual Gala

**20** SUPPLIER SPOTLIGHT  
Family business Thrives with Great  
Team, Passion for Their Trade and  
Investing in the Community

**24** SAFETY SENSE  
Sedgwick Client Educational Webinars

**28** SUPPLIER DIRECTORY  
Your Resource for Products and Services

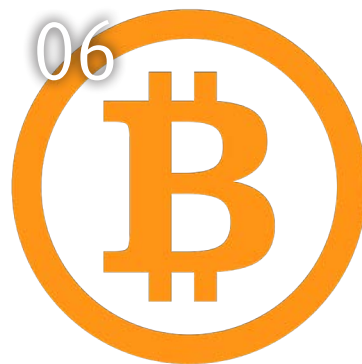
**32** MIRA CALENDAR  
Upcoming Industry Events

# BottomLine



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## features



### BITCOIN MACHINES

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### COVER STORY //

### DESPITE THE CHALLENGES, MIRF PLANS FOR ANOTHER SUCCESSFUL TURKEY DRIVE

The foundation is set to distribute more than 4,000 Turkeys to families in need, down from 5,000 pre-pandemic

his is the 42nd Year the Midwest Independent Retailers Foundation (MIRF) will be hosting its annual "High Five" Turkey Drive. It's become one of MIRF's signature events that calls for all hands to be on deck.



### FOOD SHORTAGES CONTINUE THIS HOLIDAY SEASON

When the COVID-19 pandemic hit, the promotions inside stores plummeted. Not much has changed since 2020. "Today, there are even less promotional and pre-sell offerings," said Phil Kassa, MIRA board member and co-owner of Heartland Marketplace. "We have many shortages in the deli sections with processed meats, frozen food, baby formula, creamers, pet food, cleaning supplies and more."



# president's message

**EDWARD WEGLARZ** // MIRA PRESIDENT & CEO

## Expect Inspections!

**M**any of our members have been lulled into a false sense of security by the pandemic since regulatory inspectors have been working remotely and significantly reduced the number of compliance inspections being conducted.

Whether we are talking about food safety, OSHA, underground storage tanks, weights and measures, SNAP, WIC, or age verification, the inspection visits are increasing. Be aware of these regulations and bring your operations up to the level required by law.

The MIRA website can provide information and resources that will list appropriate requirements. Visit [www.miramw.org](http://www.miramw.org) and click on the "compliance" tab.

If you do receive a notice of violation, it is important to correct the violation immediately and contact the regulative authority that the deficiency has been addressed. Waiting only increases the likelihood of a monetary fine.

If you call MIRA for help in addressing a violation, please be sure send us the paperwork you received outlining the violation by emailing [info@miramw.org](mailto:info@miramw.org) or fax us at (248) 671-9610. We cannot help you without the complete written information. If you want us to discuss the situation with your accountant or attorney, we will need a letter from you authorizing us to talk with that provider.

Compliance is one of MIRA's Seven Pillars of Service. Look at our website and you will discover rules and regulations that will help you stay compliant with present day laws. MIRA also provides training for you and your employees in areas that need upgrading. For example, Food Safety. Many stores have increased their offerings to include more food options that fall into the food safety category. MIRA offers both a Food Safety Manager and Food Handler training program.

Check out our website, watch for the weekly newsletter, and read the monthly magazine. All these publications provide worthwhile information to help you stay compliant. ■

### BOARD OF DIRECTORS

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

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<b>Rachel Hibbs</b>	Frito-Lay
<b>Jason Howard</b>	Great Lakes Wine & Spirits
<b>Bryan Morrow</b>	Pepsi Co.
<b>Dave Orlando</b>	Prairie Farms Dairy Co.
<b>Brian Pizzuti</b>	RNDC of Michigan
<b>Michael Quinn</b>	Hyer

### EMERITUS DIRECTOR

<b>Phil Kassa</b>	Heartland Marketplace/ Saturn Food Center
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### STAFF & CONSULTANTS

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

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## A Glance at this Year's Annual Gala

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*



Members enjoyed fun, food, and face cards, at MIRA's 105th Annual Trade Dinner & Ball on October 8th at the Suburban Collection Showplace. The theme was a Great Gatsby Party, and the planning team delivered as the guests arrived dressed to the nines.

The party began in the foyer where guests could mingle and catch up with one another while making new memories with green-screen photos provided by Pepsi or using a photobooth brought by Faygo.

The appetizers, provided by Ascension, featured a more standard, self-serve cheese and cracker spread as servers walked around with more sophisticated snacks like smoked salmon on crostini, sirloin asparagus wrap, and chicken skewers wrapped in bacon.

The evening officially began when the large dining room doors opened, and the hundreds of guests began to waltz in and find their seats. They were greeted by several stations and a large bar area.

The first station was dedicated to deserts, provided by Lipari Foods, and was the fan-favorite throughout the night. It was closely followed by Prairie Farms' ice cream station,

where they served several flavors. Throughout the night, guests would frequent the cappuccino station sponsored by Oscar W. Larson Co, getting enough cups to keep up with the party. Frito Lay donated a potato chip display and, Republic National Distributing Company provided all the table wines.

The tables were decorated with black and gold, as one would expect of a Gatsby party. They were littered with bling and shiny party items. The real prize sat at the center of every table: A fully encased glass dragon that served as a bottle for brandy. One lucky person from each table got to take theirs home.

Ed Weglarz, MIRA's president and CEO, welcomed the members with his opening remarks. He thanked the sponsors for allowing such an extravagant night and highlighted why everyone was there: to celebrate the success of MIRA and its members in the face of adversity for the past two and a half years.

This gala was special because it marks the first annual ball since January 2020, two months before the beginning of the COVID-19 pandemic. More than two and a half

years later, the members were elated to be back in action. "We're so happy to be back at such a beautiful event," said Jacob Abbo from U.S. Ice.

Although hundreds attended, the numbers were still relatively low compared to the near-1,000 guests that this event used to pull before COVID-19. Ken Schulte, MIRA's Director of Business Development and Vendor Liaison, said he expects people to get more comfortable as the world begins to normalize after the pandemic, but it will take some time.

After comments from Weglarz, the group sang the national anthem and Cliff Denha, MIRA's chairman, led the attendees in prayer. A duet of beef tenderloin and lemon pepper chicken was served with mashed potatoes and mixed vegetables.

After dinner and dessert, Suburban Collection Showplace opened the last quarter of the room, which held a variety of games from Poker, Roulette, Blackjack, Craps, and Baccarat. Once the guests finished dinner, they hit the tables, and played well into the night. Refreshments spread across the room were provided by Dunkin Donuts and guests could visit the cigar patio sponsored by Harvest Sherwood.

While the casino was open, the guests were treated to a magical live performance by the band Simone Vitale. They played a nice mix of cool jazz and hit classics. At the end of the night, several guests won raffle prizes including cash, jewelry, a karaoke machine, and a cooler generously donated by Tito's. ■

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



PRIZED TABLE CENTERPIECE: A FULLY ENCASED GLASS DRAGON FILLED WITH BRANDY



## ASK THE MEMBER // HOW DO YOU FEEL ABOUT BEING BACK TO HAVING A GALA AFTER THE PANDEMIC AND DO YOU PREFER IT TO BE IN OCTOBER OR BACK IN JANUARY?

"It's great to be back and see all my friends. October is better because there's no snow."

– NABBY YONO // MIRA BOARD TRUSTEE

"October is better because there's better weather. It feels great being at this party but we need to bring the numbers back up to what they were. It will take a few years."

– JIM GARMO // MIRA BOARD MEMBER

"October is great because of the weather. I love seeing everyone here and being able to network again. It's a shame that COVID is such an inconvenience to life."

– JACOB ABBO // U.S. ICE CORP.

"I prefer the event in January or February. This is a busy time of year especially if you have kids and a lot of people here do. If you are anxious about being here, you can wear a mask or avoid shaking hands and everyone will just be happy you're here."

– KLINT KESTO

"January is too late, and I'm usually exhausted from the holidays. October is good. It's great to be back here at all. I really missed it."

– DAN YALDO // AMERICAN REFRIGERATION

"October is better for sure. I'm so glad to be back. I always looked forward to this, it's always a great time, and it's even more special to come back with a bang. Tonight has an amazing band, great drinks and great food. Fall is better weather anyway."

– LOUIS DENHA // WINE PALACE



## c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

### Bitcoin Machines

One question every independent convenience store operator continually asks themselves is “How can I get more people into my store?” Many of them have been investing in foodservice to help accomplish this since it is viewed as the best long-term strategy to bring consumers into the store, grow sales, and become less reliant on tobacco sales. However, it is not the only strategy that retailers should be looking to implement that can help them attract new people into their stores. There are other low-cost strategies that can help operators accomplish this goal. In fact, there is one that will pay operators to bring people into their stores. What I’m talking about is Bitcoin ATMs.

Convenience stores historically help serve the unbanked and underbanked consumers. They have offered check-cashing, Western Union, and money orders. Unbanked consumers do not have a checking or savings account and the underbanked have one but not both. It is estimated that one in four consumers are either unbanked or underbanked and are seen as potential consumers for bitcoin ATMs. Bitcoin ATMs provides users the ability to pay cash to buy cryptocurrencies. Bitcoin can then be stored in a digital wallet, sent to others, and used as payment with certain retailers. It is not controlled by a banking system. There are no remittance fees for international transactions and no currency exchange rates. Transactions are stored on the blockchain.

Early convenience store adopters of Bitcoin ATMs have made out very well and have easily earned anywhere from \$350 to \$800 per month from rent payments and transactions for installing a Bitcoin ATM which takes up less than four square feet of space in their store. While it is still relatively early in the Bitcoin ATM era, we are going to see changes in this

marketplace that includes consolidation of companies, some smaller players going out of business, and companies reassessing and recalibrating their payment models that they offer retailers. Higher guaranteed rental payments will not be the norm and be replaced with smaller guaranteed rental payment with the possibility of earning additional money from the transaction fees as the convenience store industry continues to add to the overall number of Bitcoin ATMs placed.

Most retailers are asked to sign a placement agreement, which is typically three to five years. Retailers that were early adopters assume their monthly payment will not change over the length of the agreement and will be insulated from any potential changes in the market with regards to guaranteed monthly payments but unfortunately that may not be the case. Imbedded into these lengthy placement agreements that retailers are required to sign is usually language which allows the supplier to change the payment structure. It may state something like that if the retailer accepts payment that the supplier decide to implement, then they have accept the new monthly rental and are still bound by the other terms in the agreement that may include large penalties that can easily be in the tens of thousands of dollars if the retailer decides to remove or turn off the machine in retaliation. Other suppliers may simply have language in the agreement that allows them to pull the Bitcoin ATM if it is not producing the expected revenue. This will then give them to opportunity to renegotiate rates that reflect market conditions or move forward will removing the Bitcoin ATM.

MIRA has recently endorsed a program with *Bitcoin Depot* – See page 7 for details. We have had our legal team soften the placement agreement members must sign when compared to other suppliers in the market. I would encourage convenience store owners who have not installed a Bitcoin ATM to explore adding one and to review the MIRA program before deciding. Everyone will want to, but you cannot compare payments to where they were at one year ago. You will need to look at the current market condition and most importantly look at it as an opportunity to bring more people into your store which creates the opportunity for additional in-store sales from them being in your store. ■

— REBATES —



# MIRA MEMBER EXCLUSIVE

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



## BITCOIN DEPOT

### QUALIFIED STORES CAN EARN BETWEEN \$1,800 AND \$3,300 ANNUALLY\*

**MIRA members receive an additional \$300 per year!**

#### IS YOUR STORE BEING LEFT BEHIND?

**Bitcoin Depot** is here to help! Our ATMs are one of the most trusted names in the financial technology space, with thousands of locations across the USA. We're looking for partners to help us contribute to this exciting new industry. Ready to make some money? Join us today!

\*Flat base payments made annually. Commissions are uncapped and based on monthly transaction volume.

#### BENEFITS

- FREE Bitcoin ATM
- FREE marketing
- No setup or maintenance
- 100% USA operated
- We pay you monthly rent

#### REQUIREMENTS



10 AMP



2 FT

- Bitcoin Depot seeks to maintain ADA compliant operations: 2 feet for the Bitcoin ATM and 4 square feet in front of the machine

**TO COMPLETE AN ASSESSMENT OF WHAT YOUR STORE CAN EARN PER YEAR,  
PLEASE COMPLETE THIS FORM AND EMAIL IT TO [INFO@MIRAMW.ORG](mailto:INFO@MIRAMW.ORG):**

MIRA MEMBER ID#: \_\_\_\_\_

CONTACT NAME: \_\_\_\_\_

PHONE: \_\_\_\_\_

NAME OF STORE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

TYPE OF BUSINESS: ☐ GROCERY ☐ C-STORE ☐ C-STORE+GAS ☐ C-STORE+LIQUOR\*

\*Retail stores that only sell liquor will NOT qualify.





# government relations report

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

## Victories for Retailers

*“For nothing can seem foul to those that win.”*

– SHAKESPEARE

**T**wo great things have been achieved for retailers. We have achieved two small victories that need to be shared, because so many times we write about the fights with no victory or delayed victory or as is the case most of the time, a partial victory. A partial victory in politics is still a victory, but today we celebrate two complete victories.

In Cook County, Illinois, we were successful in passing an ordinance to give retailers up to a 25% reduction in their property tax assessment if they are in a potential food desert. We flipped the paradigm around and put safeguards so the big box chain stores of the world can't take part of this new law. We limited the number of stores one could have to be eligible. We ensured that dollar stores were left out and not eligible for this new tax abatement. We left out the big box stores that have mostly part-time employees. And we ensured the criteria for the eligible stores fit the model used by independent retailers so that they could benefit from this new law.

It was not easy. It took nearly 3 years to see this campaign become a reality. It took great effort of our lobbyist in Chicago to keep pushing the ball down the field. The ordinance was truly a MIRA lead effort in partnership with the South Suburban Mayors and Managers Association (SSMMA). Without the SSMMA, we would have never passed this ordinance. It all started with a conversation on how big box stores

come to small cities and suck up all the tax rebates to only leave in 10 years. The conversation then become a philosophical dialog on what was really needed to incentivize independent grocers to stay in neighborhoods abandoned by big box stores. We crafted principals that guided the conversation for 3 years. We found a champion in Commissioner Miller, who worked tirelessly to get this ordinance written and passed in record time.

The talking points crafted by our champion on the issue stated: “An initiative of County Commissioner Donna Miller and supported by the South Suburban Mayors and Managers Association (SSMMA) and the Midwest Independent Retailers Association (MIRA), proposed County Ordinance 22-5345 creates a new property tax incentive class to encourage the location of new grocery stores, and assist in retaining existing grocery stores, in an identified food desert to expand healthy food access and improve economic opportunities for underserved communities.”

The ordinance details for eligible stores is, “A grocery store must meet specific criteria to be eligible for the new Class 7d, including: (a) the majority of the sales floor area that is open and accessible to the public is occupied by produce, food and beverage products, and household items that are packaged for preparation and consumption for daily living needs; (b) includes full-service items including a meat, deli, and bakery department; (c) at least 55% of its employee workforce is employed on a full time basis. For this section, Full time employee shall be defined as any employee who works an average of at least 30 hours per week for more than 120 days in a year.”

Our other victory is securing a \$50,000 grant through MDARD to provide food handler training at zero cost for retailers in Michigan. MIRA will soon be rolling out the program that so you may train all your staff this coming year. We anticipate this becoming a yearly program for members of the association. ■

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# michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

## By the Numbers: FY22

**T**he Michigan Liquor Control Commission (MLCC) had a very good year. Here are a few data points for Fiscal Year 2022 (FY22), October 1, 2021-September 30, 2022. We are seeing a preliminary increase in sales, taxes collected, and revenue sharing that benefit the people of Michigan. Last year, we had a record year, and it is going to be hard to replicate that.

### FINANCIAL MANAGEMENT

As the sole wholesaler for all spirit products in the state, the MLCC approves what spirits products will be sold, and collects excise and specific taxes on all beer, wine, distilled spirits, and mixed spirit drinks in Michigan. *Note: these are preliminary figures. FY22 figures will change as year-end entries are made over the next few months and the state's Auditor General issues its report.*

#### The Financial Management Division reports the preliminary figures for FY22, as of October 14, 2022:

The MLCC added 3,148 new spirits products/codes; delisted 3,782 codes (which includes deleted codes by the vendor and delisted codes by the MLCC).

Presently, the MLCC has 11,873 active codes listed, and more than 217,000 beer, wine, and mixed spirit drink product registrations.

Gross sales are up slightly. FY22: \$1.911 billion compared to FY21: \$1.910 billion.

Taxes collected on spirits, beer and wine are dispersed into the State's General Fund. (Taxes collected on spirits are deposited in the State Treasury with 4% to the credit of the General Fund, 4% to the credit of the School Aid Fund, and 4% to the credit of the Convention Facility Development Fund).

- \$76 million collected for each of the three spirit taxes (up from \$70 million each last year)
- \$27.9 million in beer taxes collected in FY22; (\$27.5 million in FY21).
- \$10.7 million in wine taxes collected in FY22; (\$11.4 million in FY21).
- \$10.3 million (estimated) revenue paid to local communities (includes last quarter of FY21 paid in FY22), of which, our largest quarterly payment was \$6.2 million, paid out in August and September accounting periods.

### LICENSING

There are more than 40 distinct types of licenses and many different permit types. For FY22, the Licensing Division reports:

- 99.8% of all licensing applications were processed within 90 days (a statutory requirement); 94.5% were processed within 60 days (non-statutory)
- 10,832 license applications approved (up from 4,848 in FY21)
- 9,921 permits approved
- 21,475 renewal licenses approved
- overall, more than 100,000 licenses (new and renewal) and permits were processed and approved

### ENFORCEMENT

The MLCC's regulation agents working in designated counties throughout the state, regularly conduct surveillance operations in licensed premises to ensure compliance with the Michigan Liquor Control Code and Rules. For FY22, Enforcement reports:

- 1,705 license application investigations conducted
- 1,880 complaint investigations completed
- 608 violations submitted
- 1,534 controlled buy operations carried out that resulted in 272 violations (an 82% compliance rate)
- 18,243 in-person contacts (with applicants, licensees, law enforcement, local municipalities, and the public).

### EXECUTIVE SERVICES

The Executive Services Division staff provides administrative support to the Commission in the areas of hearings, appeals, policy research and public affairs. In FY22:

- The MLCC received 1,455 violations from the following reporting entities: 553 from the MLCC; four from the Michigan State Police; 52 from sheriff departments; 165 joint reports; 165 from police departments; 480 dishonored payments, and 172 server training.
- The MLCC held 1,077 hearings: (837 Violation Hearings, 236 Appeal Hearings, and four Penalty Hearings).
- The MLCC received 764 Acknowledgements. There were 318 Stipulated Settlements reached; 41 violations were dismissed; and \$572,618 in fines were assessed. ■

*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.*



INTRODUCING

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# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## What Will 2023 Bring?

With elections dominating the political landscape in Ohio for the past 6 months, there has been very little legislative activity. That will change after the elections on November 8th. That's when what's called a "lame duck" session will begin and last till the end of December. Beginning in January 2023 you must start all over again, bills not passed in 2022, have to be reintroduced and go through the process all over. These lame duck sessions can wreak havoc with quick passage of bills, but with a Republican dominated legislature, bad legislation is unlikely. MIRA will be alert to any bills that could result in negative action to our members.

So what will 2023 bring? Republicans will continue to dominate the legislature with huge majorities. In the Senate, leadership will remain the same but in the House there will be a new Speaker as the current Speaker is term limited and gone at the end of 2022. A new Speaker always likes to put his or her imprint on how the House will act in 2023.

2023 will be a budget year. Ohio has a two year budget that must pass by the end of June 2023. So for the first 6 months the budget bill will get all the attention because people load up the bill with what's called "Christmas tree wishes". MIRA has had success in the past with putting language in the budget bill that was beneficial to our members. A lot of new members will be looking to pass bills to show how effective they are and sometimes these bills are not very good. So we need to be on the lookout for those.

The elephant in the room in 2023, will be the trial of former House Speaker Larry Householder and former GOP Chairman Matt Borges. They have been charged with bribery and other crimes relating to HB 6, which was introduced to save nuclear power plants owned by First Energy who supposedly gave Householder \$60 million dollars. Borges was charged with bribing signature collections to oppose HB 6, Both Householder and Borges have pleaded not guilty. It's been over two years since the arrest and speculation is that names of people in power may come up in the trial which could cause an uproar in Ohio and drastically change the political landscape.

So as always, fun and games in Columbus. If you have idea's on legislation that you think could help MIRA members please let MIRA know! ■



FORMER GOP CHAIRMAN MATT BORGES



FORMER HOUSE SPEAKER LARRY HOUSEHOLDER



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# illinois lobbyist report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC

## MIRA Leading Effort in Illinois to Address Food Deserts

### Opportunity to Enact Local Tax Incentives for Grocery Stores Located in Food Deserts

**T**hroughout the 2022 calendar year, 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 partnered with the South Suburban Mayors and Managers Association (SSMMA) to submit an initial proposal to the Cook County Board of Commissioners on how it could utilize federal ARPA funds to provide property tax relief grants to grocery stores that are currently located, or wish to open a new location, within a food desert (as defined by the US Department of Agriculture). While that initial effort had the support of Cook County President Toni Preckwinkle, it was not selected by the County Board to receive federal ARPA funds.

That presentation did lead to a meeting between MIRA, SSMMA, and County Commissioner Donna Miller about developing a more permanent property tax incentive to help incentivize grocery stores to locate in food deserts within Cook County. MIRA and SSMMA developed initial legislative language that would create a new property tax incentive class that was narrowly tailored to provide a property tax assessment rate reduction (from 25% to 10%) if: (a) a grocery store was currently located in a food desert; or (b) a grocery store proposed to locate within a food desert.

The concept continued to have the support of President Preckwinkle and had garnered support of the County Bureau of Economic Development and the Office Cook

County Assessor. MIRA and SSMMA was able to prove that Cook County has one of the highest concentration of food deserts, and that a similar incentive proposal was found to be successful in Baltimore, MD. After months of negotiating the issue, with the support of MIRA and SSMMA, Commissioner Miller filed Cook County ordinance 22-5345 on September 22 that provides grocery stores a new property tax incentive for locating in an identified food desert.

Ordinance 22-5345 creates a new property tax incentive class, Class 7d, that reduces the property tax assessment of a grocery store located in a food desert if: (a) the store currently located in a food desert either expands or renovates; or (b) is a new store that chooses to open in a food desert (whether new construction or renovating an existing location). Class 7d provides for a reduced assessment rate of 10% for a period of ten years (which can be renewed once for a total of 20 years), and the incentive must receive approval from the local municipality via a resolution.

Additionally, the ordinance provides specific criteria a grocery store must meet to be eligible for the tax incentive – criteria that are modeled after MIRA-member stores. The specific criteria a grocery store must meet to be eligible includes: (a) the majority of the sales floor area that is open and accessible to the public is occupied by produce, food and beverage products, and household items that are packaged for preparation and consumption for daily living needs; (b) includes full-service items including a meat, deli, and bakery department; (c) at least 55% of its employee workforce is employed on a full time basis (defined as any employee who works an average of at least 30 hours per week for more than 120 days in a year).

Ordinance 22-5345 is scheduled to be considered before the County Economic Development Committee on October 19. While it is possible that there may be some proposed changes to the ordinance language, MIRA expects the ordinance to largely remain intact as proposed and to advance out of the Economic Development Committee and come before the full Cook County Board at its full County Board Meeting in November. MIRA will be actively engaged in the advocacy of this issue before the committee and full board, and we expect this new incentive for grocery stores to be adopted in November. ■



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# *Despite the Challenges, MIRF Plans for Another Successful Turkey Drive*

The foundation is set to distribute more than 4,000 Turkeys to families in need, down from 5,000 pre-pandemic

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*





This is the 42nd Year the Midwest Independent Retailers Foundation (MIRF) will be hosting its annual “High Five” Turkey Drive. It’s become one of MIRF’s signature events that calls for all hands to be on deck.

Prior to the COVID-19 pandemic, the foundation distributed 5,000 turkeys through local charities. “We are a bit challenged this year,” said Ed Weglarz, MIRA president and CEO. “There is a shortage of not just turkeys, but chickens and ham and the cost of these products have nearly doubled making it more of a challenge. The aftermath of the pandemic, recent Bird Flu epidemic, and inflation have all contributed to the current situation in the food retail industry.”

The wholesale costs of turkeys have nearly doubled since last year. “We need more donations to service the same amount of people,” said Weglarz. “We already made our recipients of the turkeys aware, that we they will most likely be receiving fewer turkeys than previous years.”

MIRF works with IRS approved 501©3 organizations to distribute the turkeys and other products each year. Not only do they raise money from members including grocery store owners, convenience, and c-store owners, but they also implement a High Five Turkey Drive campaign at local stores where customers donate a dollar and write their name on a turkey-hand cutout that gets displayed inside the

store. “This campaign is going well,” said Weglarz. “We have some stores calling our offices for more cutouts. We send about 100 turkey-hand cutouts at a time per store.”

They also have a social media campaign to promote donating to this year’s turkey drive. “Despite the challenges, we want to keep the momentum going that we have created over the years,” said Weglarz. “We don’t want anyone missing out on celebrating Thanksgiving.

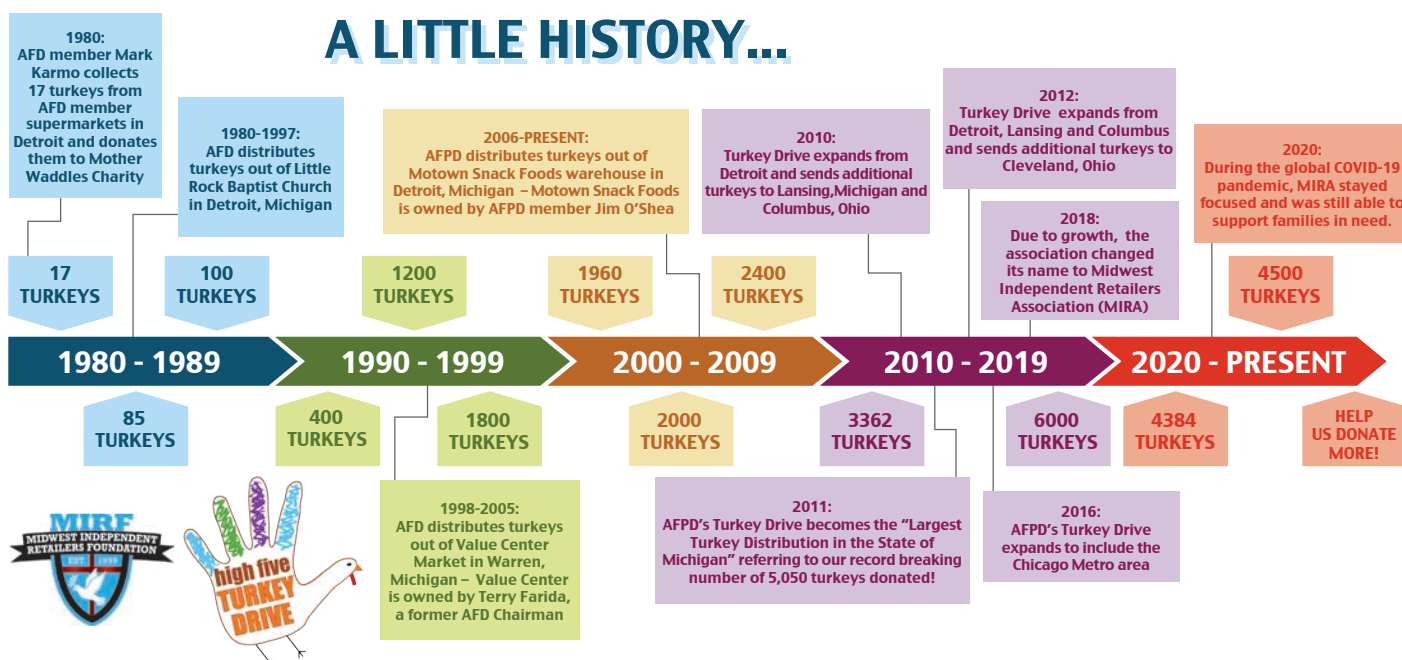
MIRF collaborates with many members, including suppliers, each year. DTE, for example, has participated every year by sending several volunteers to distribute the turkeys at Motown Snack Foods.

“DTE is big when it comes volunteering in the community and MIRF meets all of our pillars when it comes this event helping the community,” said Sharon Lux, DTE Public Affairs. “We always have so many employees who want to get involved. It is a favored event. I have been a captain of this event for DTE for many years. We will probably have 30 volunteers at this year’s turkey drive.”

The Ohio Turkey Drive is being held in the Cleveland area on Thursday, November 17th and in Michigan Turkey Drive is held in Detroit at Motown Snack Foods on November 18th.

In addition to handing out turkeys, MIRF also partners with other companies to help supply us with additional items, which in the past have included boxes of potato

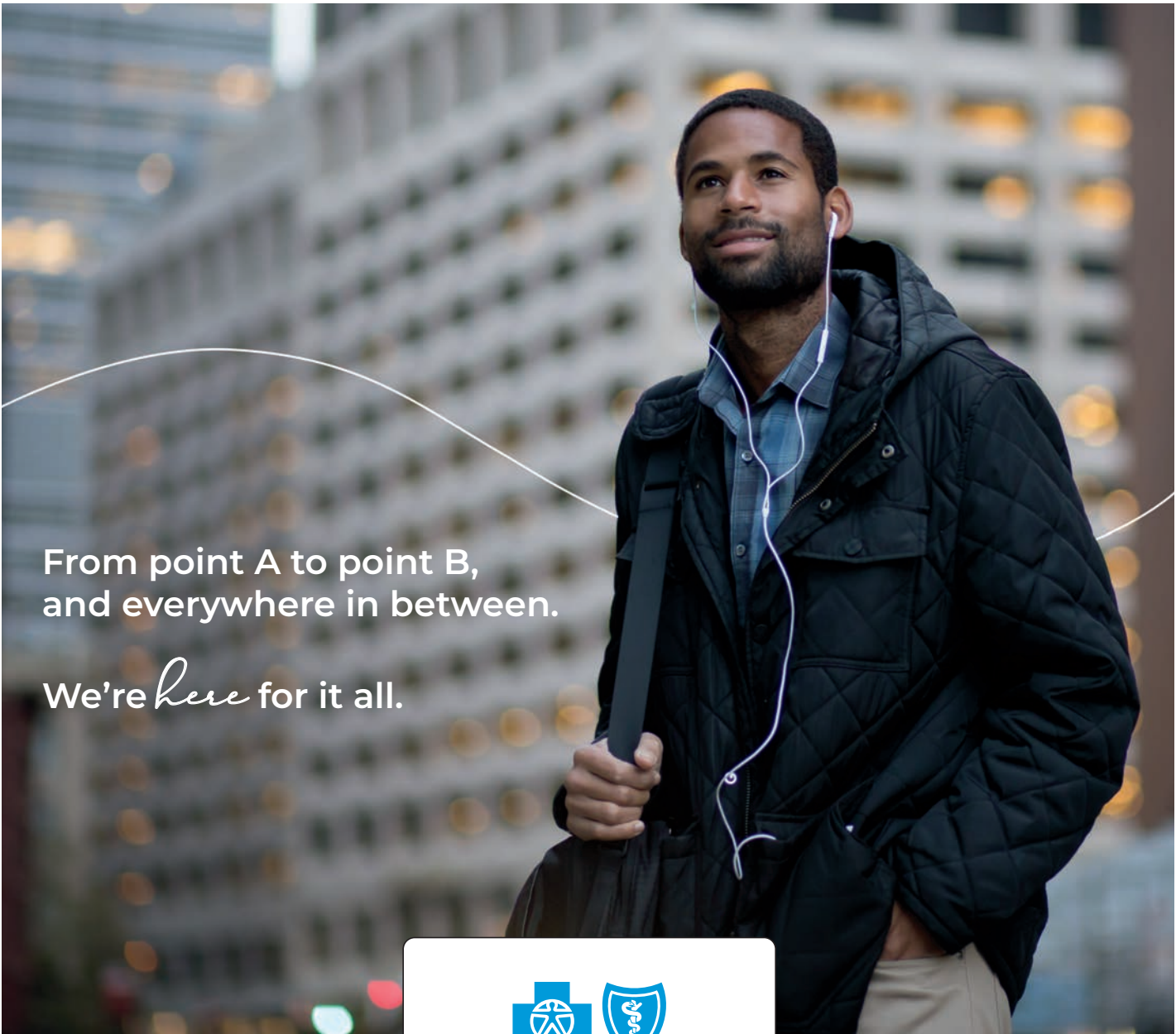
## A LITTLE HISTORY...



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## Food Shortages Continue this Holiday Season

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

When the COVID-19 pandemic hit, the promotions inside stores plummeted. Not much has changed since 2020. “Today, there are even less promotional and pre-sell offerings,” said Phil Kassa, MIRA board member and co-owner of Heartland Marketplace. “We have many shortages in the deli sections with processed meats, frozen food, baby formula, creamers, pet food, cleaning supplies and more.”

The industry doesn’t seem to be getting closer to pre-pandemic environments at any rapid pace. “It seems like we’re a long way from getting to pre-pandemic supplies. Every time our fill rate increases in one area, it drops in another, said Kassa. “It’s a disgrace when

we have 55-60% fill rates, and we’re happy with it. It’s a far cry from a 90% fill-rate, and that was unacceptable.”

Suppliers and wholesalers are challenged as well to fill orders of retailers. “Shortages are still a part of the mix,” said Bobby Hesano, MIRA board member and CEO of D&B Grocers Wholesale & Distributors. “While better than a year ago, we still only receive partial orders and almost none are filled full and complete. Pricing is higher and prices go up almost monthly and without any significant deals. It’s a challenge to keep up with pricing.”

Hesano notes that the industry is still a long way off, maybe another year before we are in a pre-pandemic environment. “Manufactures

cut back on production with the pandemic, restricting sales,” he said. “Now with the pandemic waning, they haven’t been able to ramp up quickly due to shortage of raw materials and shortages of workers.”

There is a lack of consistency. “I have never seen anything like this,” said John Denha, MIRA board member and longtime grocer. “One day we have enough of one product and the next day, we can’t get it. Turkey and turkey products are all affected. We struggle to stock turkey sausage, bacon, and other turkey products. The Bird Flu is also causing an issue and causing egg prices to increase. One minute meat prices are high and then the next day, chicken prices go up and meat prices go down. It makes no sense.”

There is still a list of items that are difficult to stock at the level that store owners would like to have on supply. Those items include baby formula, candy – especially for Halloween – cleaning supplies, pet food, a lot of frozen foods, any turkey products, deli meats, coffee creamers, butter, specialty milk, peanut butter, and countless other products.

“I don’t know if the supply chain is broken, or if it’s our country that is broken with all the anti-business policies and regulations,” said Kassa. “We need pro-business leaders to jump start our supply issues. Every step in our supply chain is costing more, from fuel to labor or lack thereof.”



**SUPPLY CHAIN**  
*continued on page 26.*

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## Family business Thrives with Great Team, Passion for Their Trade and Investing in the Community

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

While neighborhood kids were playing outside, Chris Toma and his siblings, Peter Toma and Nora Kirma were inside the basement of his Oak Park home working in the family business. He was just 10 years old when he started learning about apparel.

Chris Toma's Father, Najib Hanna Toma, purchased a hosiery company in the 1980s and for three decades serviced the metro-Detroit area. In 1989, the family launched a new apparel company inside the family home. Today, at 78-years-old Najib works five days a week with his son, Chris at *Socks Galore Wholesale*.

The company sells all types of work apparel to travel centers, gas stations, discount stores, hardware stores and goodwill stores around the country. "We also have a huge selection of fashion apparel-based items such as licensed headwear, ladies sherpa socks and a significant variety of winter accessories," said Chris Toma, president of operations. "We carry more than 2,400 items that are categorized within 11 groupings on our business-to-business website."

They have 10-12 full-time employees and a few salespeople who are commission based. "Ryan Kirma has been with us for more than two decades and today is the Vice President of sales for the metro Detroit area," said



FATHER AND SON, NAJIB AND CHRIS TOMA

Toma. "Dominic Cholagh is our warehouse manager and has been with us for more than a decade. Amir Qumber is our head driver with more than 15 years with our company. Bradon Calderon is one our sales representatives as well in the metro Detroit area. Without a great team, we wouldn't be successful."

Toma is very passionate about the business including offering deals to customers who pass those deals down to the consumer market. "We take space in a retail, and we turn it into a 50-60% margin money maker for their establishment; we do this by investing in proper fixtures that make our retail presentations sell themselves," he said. "We also have a large selection of variety. For example, if someone has a 4 ft planogram of work gloves, we make sure we put a great variety of product, so every size of work glove is available and that the basic type of glove is available during the proper selling season."

Like every business today, it is not without its challenges. "We face the same problems everyone else does, not able to get products fast enough, shortage of supply partners, manufacturing facilities not wanting to make what we need made but will offer us something, he noted. "These issues all are going to get greater and greater with no idea to when we will get back to normal or if this is the new normal."

There were many lessons learned during the COVID-19 pandemic. "In my business, having more than 3,000 customers in about 20 different States and being a direct importer of disposable gloves, we were labeled as a mandatory business and we were able to sell products all over America," said Toma "It was really a challenge

### SOCKS GALORE WHOLESALE

**Locations:** Oak Park, Michigan

**Founded:** 1989

**Employees:** 10-12

**MIRA Member Since:** 2001

**Slogan:** "Variety is the key to success."



and very stressful but we did it; we helped many businesses who needed the products which were labeled as essential in a timely fashion.”

Toma sacrificed profits, about 20-40%, during the pandemic as he focused on the essential products. He also donated fuzzy and sherpa socks to every major hospital in Metro Detroit and donated them in customer names.

Chris Toma has been married to his wife Jessica of 13 years. “We have four daughters, Addison (12), Haley (10), Lauren (8), and Kelsey (5). They are amazing,” said Toma. “My children play club volleyball and my 8-year-old loves to play soccer.”

Toma enjoys the outdoors as well, usually on the golf course. During his down time, enjoys a dinner out with friends. He also used to play basketball until he ruptured his Achilles tendon in March of 2022. “That was a real eye opener in my life, basically telling me I am not young anymore.”

Toma has been an active parent at his kids’ school where he’s the Vice President of the Dad’s Club. He is proud of their work having raised \$300,000 dollars for the children and implemented them by offering them, smart boards in classrooms, improved the gym, getting every middle schooler a laptop and a full robotics program in the school. He is also a big supporter of more than 10 golf outings every year and is significant supporter of police officers and their community affairs.

Socks Galore Wholesale has been a MIRA member for more than a decade when they transitioned to selling grocery and gas station type customers. “Majority of our customers were the dollar retailers and discount store market and once we started selling in stores represented by MIRA and those like them, we became instant members,” he noted. “Today to be an independent is so difficult, no one listens to them, no one is here to support them.

MIRA is open minded and wants to make sure that their customers’ issues are taken care of, small ones and large ones.”

Toma shares a story about a friend who owns several mattress stores in Metro Detroit to demonstrate the value of MIRA. The pastor who heads the church and school where Toma’s kids attend asked for help to make bunk beds for children in need. Toma reached out to his friend and the friend told Toma to purchase them at Walmart because they were \$25 cheaper than his Wholesale price. “It’s crazy,” said Toma. “I feel like MIRA would do all it could to put a stop to this unfair practice, making it difficult for independents to compete with chains. When all independents get together and speak, they are heard.”

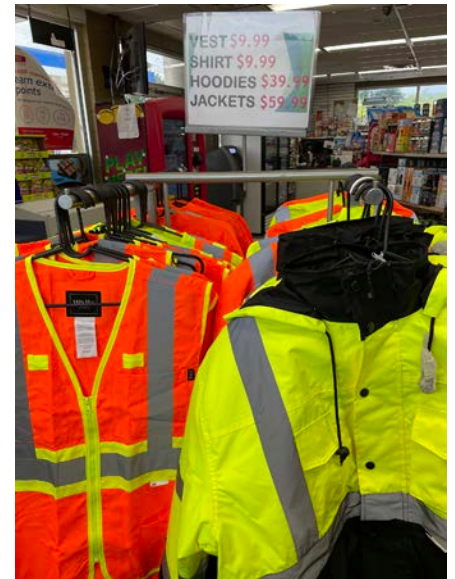
For the past 10 years, Toma has been actively involved in MIRA’s Annual Foundation Turkey Drive, donating several items to the drive. “There are all types of people in this world,” said Toma. “I have been fortunate to have an amazing mentor in my father who was a priest back home in Iraq. I am the way I am because of my father, he taught us what life is really about.”

Toma credits his dad to his interest in helping others. He not only donates to the Turkey Drive and volunteers time for his kids’ school, but he is also involved with The St. Thomas Chaldean Diocese, the Adopt a Refugee program and Help Iraq. “If any people or organizations have ever asked for anything, I can promise you that my dad has never told one of them no, even when we were facing tough times, it didn’t matter if our business was thriving or hurting, he helped anyone at any time he was asked for.”

Toma also loves spending time with his dad. They attended the Mid-states tradeshow this past august to a tradeshow that catered to the Farm and Fleet customers such as Rural King and many other companies. They also attended the

ASD buying show where they met with vendors and purchased closeouts. “After spending 6 straight days with him, I learned so much, I suggest anyone that has an older father or mother to take a few days off and take them somewhere and spend time with them, you will learn so much, I did. ■

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





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NOV 8 2022 2:00 PM - 3:00 PM (EST)

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### INTRODUCTION TO OHIO WORKERS' COMPENSATION

DEC 8 2022 2:00 PM - 3:00 PM (EST)

*Designed for both private and public employers*

This session is designed for both private and public (cities, villages, counties, townships, schools, etc.) employers to provide a complete summary of the fundamental principles of Ohio's workers' compensation system. It is especially beneficial to those new to the system as it provides an understanding of the roles and responsibilities of the resources available to you: the Bureau of Workers' Compensation (BWC), Industrial Commission (IC), Third Party Administrator (TPA) and Managed Care Organization (MCO).

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## SUPPLY CHAIN

*continued from page 20.*

“Freight is the biggest issue for us in the supply chain as freight costs have continued to go up with reduced trucks available and fuel increases that have been dramatic,” said Hesano. “It will be tougher going forward as the government will tie up trucks to get disaster relief to Florida like they did during Hurricane Ian.”

In addition, Hesano explains that commodities, plastic goods and disposal items, some chemicals, and cereals are still difficult to stock. “Just about everything has an allocation and we are never sure what portion of our order will arrive,” said Hesano.

Variety of products are still not widely available. “Small and multiple sizes of items have disappeared,” said Hesano. “Manufactures are focused on the best-selling size and attempting to keep them in stock. For example, juices used to come in 10 oz, 32 oz, 64 oz, 96 oz, and gallon sizes. That is no longer the case universally. In this case the most popular size is 64 oz, and the item is the most available.”

There are staple holiday items for specific clientele including chitterlings, intestines of domestic animals such as pigs and cows. “They have more than doubled in price per bucket,” said Denha. “All I can say is thank God for SpartanNash because we are able to get products in.”

Store owners are coping with all kinds of product shortages. “We’re dealing with product shortages the same way everyone does, we try



to get similar items or different brands to fill the space, or we’re just simply out of the product,” said Kassa. “Most customers are understanding because they see the issues on the evening news, or they come to us after they experienced the out-of-stocks at other retailers.”

There are several items that are not being produced. “Manufactures are not producing all the varieties, and customers are purchasing what they are offering,” said Kassa. “For an example, Kraft Mac & Cheese is out of stock in many different shapes, and customers are buying what we have to offer. That goes for salad dressings, soda pop, snacks, and other commodities.”

Suppliers and retailers are coping with shortages as they head into the holiday season. This includes trying to buy early and holding onto the products for the holiday season. “Expenses drive up costs,” said Hesano. “We hope we can trust our suppliers to give us straight answers to supply issues even if it is bad news; we need to know how to react.”

Gas prices also play a role in food prices. “When gas prices increase, food prices increase,” said Denha. “Suppliers have to charge more to deliver products and that increase gets passed down to the retailer and to the consumer.”

For many retailers, this probably remains one of the most challenging times to do business. “It is in my lifetime,” said Kassa, “with every cost aspect of the business increasing, labor shortages, product shortages, late deliveries, cancelled deliveries due driver shortages, and the list goes on. We are on the path of becoming a third world nation if something doesn’t change, and it must change soon.”

“With the potential recession and rising interest rates combined with consumer hesitation to buy products, most manufactures are watching closely to not over produce which in turn could cause a shortage and higher prices,” said Hesano. ■

*\*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 white 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.

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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

## LOTTERY

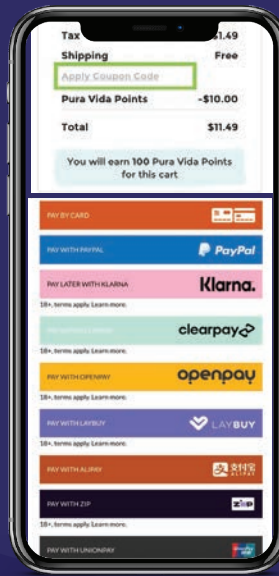
All-Star Gaming . . . . . (855) 772-4646

Michigan Lottery . . . . . (517) 335-5648

Ohio Lottery . . . . . 1-800-589-6446

**GLDS**  
GREAT LAKES  
Data Systems

**BLACKHAWK**  
NETWORK



# TOUCH-FREE DIGITAL PAYMENTS

**Great Lakes Data Systems** has partnered with **Blackhawk Network** to give you the ability to offer your customers touch-free digital payment options at checkout, including PayPal, Venmo and Crypto.



## **Bridge the gap between digital payments and the retail experience**

With new touch-free payment options, GLDS and Blackhawk Network give your customers more ways to pay, more reasons to shop in your stores and more ways to engage with your brand.



## **Attract New Consumers**

PayPal alone connects you to a network of more than 300 million potential customers.



## **Increase Traffic**

63% of respondents say they are more likely to shop at a retailer if they accept the digital payments they use.



## **Generate Revenue**

73% say they want to be able to pay the same way they pay online and in-store.





**MAXIMIZE YOUR PROFIT:**  
Call Now **(248) 356-4100**

[www.glds.net](http://www.glds.net)

# please support these mira supplier members

## 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)

-  **American Refrigeration Manufacturer** .. (248) 747-2045
- 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

## WINE & SPIRITS COMPANIES

- Benchmark Beverage Co. .... (734) 744-6132
- Cornerstone Wine Distributor ..... (586) 839-2552
- Hard Truth Distilling Co. .... (812) 720-4840
- 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



# LIGHT UP THE SEASON *with Holiday Instant*



## Put some play in your holiday

Fun to give and fun to get, it's easy to see why customers think Michigan Lottery holiday Instant Games are the perfect gift to light up the season. Everyone likes the chance to win up to \$500,000, with **more than \$62 million** in total prizes. There's a lot here for you, too, with **over \$7.1 million** in retailer commissions.

Make the holiday season even brighter with **\$6,000,000 JACKPOT** – a new \$50 ticket that goes on sale December 6. Stock up on the seasonal gift that offers instant winnings, instant sales, and instant holiday fun!



Overall odds of winning Tinsel Town: 1 in 4.54. Overall odds of winning Merry Money X12: 1 in 4.55. Overall odds of winning Cashing Through the Snow: 1 in 4.11. Overall odds of winning The Perfect Gift: 1 in 3.77. Overall odds of winning \$6,000,000 Jackpot: 1 in 3.10. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.





## NOVEMBER 17 & 18, 2022 MIRA'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*



## FEBRUARY 21, 2023 MIRA'S 36TH ANNUAL INNOVATIONS BUYING SHOW

MIRA's longest running trade show has retailers looking to fill their shelves for the spring and summer months. The Annual Innovations Buying Show is known for high-quality attendees, non-stop interaction and exhibitor satisfaction. Admission for MIRA members is free. Must be at least 21 years old to attend this show.

*Andiamo Warren Banquet Center // Warren, MI*

## publishers statement

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*MIRA works closely with these associations:*



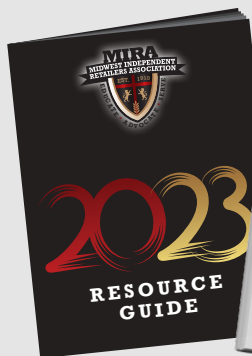
# Get your business noticed!

## YOUR SERVICE + OUR MEMBERS = SUCCESS

The MIRA Resource Guide is a complete guide to all MIRA supplier, corporate and associate members. This directory is invaluable to our industry members and will be mailed out to MIRA's entire membership which reaches all categories of retail establishments in Michigan, Ohio, Illinois and surrounding states. These members include owners and managers of supermarkets, drug stores, convenience stores, gas/service stations and specialty food markets. **All of whom are ready, willing and able to purchase YOUR products and services.**

As a MIRA member, your company will be listed in the Resource Guide for **FREE!**

**Do you want to include a write-up on your business?**  
Purchase an Advertorial to showcase your products and services!



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ONLY \$50!**

**Purchase a BLOCK advertisement for only \$50!**  
**Purchase a FOOTSTRIP advertisement for only \$100!**

**CALL US TODAY AT 1-800-666-6233!**



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**HUSTLE**



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proud mother of two.

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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.



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