BottomLing

VOTE

THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 33, NO. 9 // SEPTEMBER 2022

Taking a Close Look at Statewide Elections in the Midwest



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Crime on the Rise in Retail Establishments // PAGE 16

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IT'S FOOTBALL SEASON. LOAD UP FOR THE GAMES!

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COVER STORY // TAKING A CLOSE LOOK AT STATEWIDE ELECTIONS IN THE MIDWEST

Midterm elections are set for November and there has been a lot of speculation as to what could happen as the country heads into a recession and gas prices remain higher than they were before Democrats controlled the White House and Congress. There is still as supply chain issue and cost of food has increased by more than 30%. MIRA members in the Midwest are closly watching races in their respective states.



CRIME ON THE RISE IN RETAIL ESTABLISHMENTS

A California liquor store owner garnered national media attention this summer when he fended off an armed robber with his own shot gun. Norco Market & Liquor owner Craig Cope (80), received dozens of calls from people sending their thoughts and prayers. People from other cities have come to his shop to show their support.





EDWARD WEGLARZ // MIRA PRESIDENT & CEO

Upgrading to Provide Better Service



ust as many of our members have upgraded their buildings and facilities, we at MIRA are in the process of upgrading our association management system to better serve you.

In the meantime, our office services may slow down a bit while the staff undergoes training and transfers data from outdated hardware onto a cloud-based system. As the roadside sign says: "A brief time inconvenience, for a long time increase in service."

Our new system will allow access to our membership data on any device, anytime, anywhere. This will help us meet our real-time needs of our members. Your information will be more secure, and MIRA will continue to be PCI Compliant with iMIS Cloud. Updates will be continuous as they are developed.

Because the MIRA staff have been using the iMIS database system for years, the adoption of iMIS Cloud will be relatively easy to implement.

We will be able to streamline and target our communications with members and suppliers. It will be easier to record and keep records on our various events. Rebates will get processed faster and more accurately. We will be able to inform you of your state and federal representatives to help you contact them regarding legislative issues.

Your help is needed as we gather "contact information" from you. We need snail mail addresses, email addresses and mobile phone numbers. This information will be maintained confidentially by MIRA, and not sold or given to any third parties. Communications are so fast these days that we really need all that contact information to keep you informed in a timely manner.

BOARD OF DIRECTORS

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ifton Denha	Chairman, Wine Palace	
ul Elhindi	Treasurer, Corner Market	
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in

mira corner

Delivery Made Easy for ANY Retailer

MIRA Orders To Go can put every independent retailer into delivery



Curbside and delivery made easy and affordable for every retailer!

BY EPIPHANY COMMUNICATIONS AND COACHING*

Home delivery is not a new concept for the food industry, but the COVID-19 Pandemic capitulated it to a whole new level, especially during the lockdowns. "We don't see it going away," said Ed Weglarz, MIRA president and CEO. "Despite the economy, delivery continues to grow at various levels, and it is another avenue which helps our members reach more consumers."

The association has launched *MIRA Orders To Go.* "This is a program that gives any retailer the ability to sell online from their website," said Jim Green, MIRA Vice President of Program Development. "If they don't have a website, one is created for them. Orders can be picked up by the consumer or orders can be delivered by a third-party delivery agent."

According to an Associated Press (AP) report, grocery delivery saw tremendous growth during the first year of the pandemic. In August 2019 — a typical prepandemic month — Americans spent \$500 million on grocery delivery. By June 2020, it had ballooned to a \$3.4 billion business, according to *Brick Meets Click*, a market research company.

The AP also reported that companies rushed to fill that demand. DoorDash and Uber Eats began offering grocery delivery. Kroger — the nation's largest grocer — opened automated warehouses to fulfill delivery orders. Amazon opened a handful of Amazon Fresh grocery stores, which provide free delivery to Prime members. Hyper-fast grocery delivery companies like Jokr and Buyk expanded into U.S. cities.

But as the pandemic eased, demand softened a bit. In June 2022, Americans spent \$2.5 billion on grocery delivery — down 26% from 2020. For comparison, they spent \$3.4 billion on grocery pickup, which saw demand drop 10.5% from its pandemic highs.

Home delivery appears to be as cyclical as the economy, but it is a service that has established itself in the industry and MIRA is responding to that demand. The association has designed a software that partners with DoorDash, who will do all your deliveries, at NO COST to the retailer. MIRA partnered with one of the leading online software companies and created the proprietary software called *MIRA Orders to Go*.

The store does not pay the delivery fee. The delivery fee is passed to the consumer. "For an additional monthly fee, if retailers want to sell on the thirdparty platforms like DoorDash, GrubHub, Uber Eats, etc., the program can take your pricing from your point-of-sale (POS) system and add the third party platform fees so, \$30 in sales is truly \$30 in sales for the retailer." said Green. "The benefit to the member and industry is that it may allow members to reach consumers who may not visit their store."

With curbside and in-store shopping, retailers will be provided with QR capabilities that you can have in your store or on your pumps for quick scan, order, and payments.

Consumers willing to pay for home deliver could ebb and flow with the economy. According to a *Reuters* report, analysts still believe food delivery will ultimately become a money spinner, given customers' love of convenience. But for the moment the sector has to cope with a cost-of-living crunch and companies will be judged on whether they meet margin, not growth, targets.

Learn more about *MIRA Orders To Go* on page 5, or visit www.miraorderstogo.com.

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



MIRA MEMBER EXCLUSIVE

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

ESSENTIAL PLAN:

- \$75 monthly licensing fee
- \$299 sign-up fee, waived by MIRA until October 14, 2022
- No transaction fee because by default the transaction fee of 2.9% +\$0.30 on all online orders is paid by buyer and not the retailer
- Free Delivery including alcohol through DoorDash (DoorDash will add a delivery fee but it is paid by the consumer)
- · MIRA automations to expedite your menu buildout
- · MIRA automations to link your menu to Yelp
- · MIRA automations to link your menu to Google
- · MIRA automations to make your menu the preferred menu on Google
- You will receive and manage orders through *your own* tablet, computer or source using *MIRA Orders To Go* link

OPTIMIZED PLAN:

- This plan is for 3rd party marketplaces (i.e., DoorDash, UberEats, GrubHub, etc.). If you have an existing account on 3rd party marketplaces, you will be asked for you login and password during registration to link the MIRA automations
- \$174 monthly licensing fee, which includes all the features of the *Essential Plan*, and benefits listed below:
- Our *MIRA Orders To Go* system may be able to link with your back end or POS system, providing you with a single source of price and inventory management.
- You choose the 3rd party marketplaces you want your menu on, MIRA automations will enroll your menu and add to your POS pricing a markup that has the commissions and fees of that marketplaces added to the selling price; so a \$20 order is truly \$20 for you!
- POS order injection if desired (optional)
- Inventory automation
- Tablet and printer provided

MORE DETAILS:

- Immediate approval of online merchant services for you to accept any credit card, debit card, Apple Pay and Google Pay for online payments.
- A product library of UPC codes with images and descriptions are ready and available to you. If a specific UPC is unavailable, just upload the UPC code and our proprietary system will match the correct image and description from a centralized data base. For unique foodservice items, you can manual add that to your inventory.
- Age verification on alcohol and tobacco products for both the seller and DoorDash driver. *If your State prohibits alcohol or tobacco delivery, no problem! You can still use MIRA Orders to Go for curbside or inside store pickup. You can always opt into the delivery function for these products later.*
- Language translation capabilities for you and your customers so no one is left out.

TO 59 Curbside and delivery made easy and affordable for every retailer!

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DISCOUNTS

Connect Right to Your Website

MIRA partnered with one of the leading online software companies and created a proprietary software called *MIRA Orders To Go.*



Curbside and In-Store Shopping

You will be provided with QR capabilities that you can have in your store or on your pumps for quick scan, order, and payments.



Delivery Made Easy

We are excited to have our software partnered with DoorDash, who will do all your deliveries, <u>at no cost to you</u>.



Create Combos and Promotions

MIRA Orders To Go is designed to give you all the tools you need to start slow to scale fast.



c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

If You Build It, They Will Come

he last two months I have written about the foodservice category. July was about measuring the performance of a store in the foodservice category by benchmarking against the industry data and the August article was about ideas on how to select what products or concepts that a retailer would want to implement in their convenience store. This month I am going to finish my three-part series about foodservice and will focus on things a retailer should do to build a successful foodservice program after they have made the decision investment into products, concepts, and equipment.

The most important thing a retailer can do is to create a foodservice culture. You have probably heard that said before, but it truly is the most essential element for a retailer to be successful. What does it mean to build a foodservice culture? Well, if you ask fifty people you will get various answers, but you will find a common theme in all the answers: That it requires the owner or manager to set the tone by making foodservice a priority. This is done in a variety of ways from overall store cleanliness, keeping food fresh, focusing on the quality of the food, improving the overall experience, and training employees. Then having experienced foodservice employees in place who are focused at executing with passion and dedication. I realize in today's labor market it can be a challenge to attract and retain the right people. That is why it is important to make it a point of focus by incorporating the food service culture goals in all hiring and training processes. When consumers see this in a convenience store it will have a positive effect on their perceptions about the quality of that stores prepared food. When they do, "gas station food" won't be all they think.

There are two additional points of focus that are part of a foodservice culture that often gets overlooked. The first one is sampling products. You want to engage potential foodservice consumers by giving them the opportunity to sample your products. It provides them the ability to experience the quality and freshness that you have worked hard to achieve, which will give them the confidence to buy the products again and again. The second is maintaining nice clean restrooms. While it is important to have sanitary restrooms to protect customers and employees against germs and bacteria, it is necessary to reinforce and send the right message to customers. Assigning employees to nightly mopping and cleaning duties isn't enough. Restrooms cleaning must be scheduled. Approximately 90% of adults link their opinion of a convenience stores hygiene standards to the cleanliness of its bathroom. Simply put, people will not eat from an establishment where the restrooms are disgusting. You even run the risk of having customers never come back. You will be sending potential sales right down the drain. You would be surprised what a fresh coat of paint can do for a store's image. Sampling food and clean restrooms are key components of building a foodservice culture in your store and will convey the correct messaging to customers.

I have spent the last three months writing about foodservice, because I believe it is the most important category for a convenience store retailer. It requires significantly more effort and attention to detail. Tobacco, packaged beverage, candy, and snacks are easy in comparison. Most retailers will stock the top items in each category. If they have questions, most distributors in the markets can supply the data on the items they should be stocking. The only real decision is your pricing strategy. Foodservice requires constant focus, time, and patience. I strongly urge any retailer to give their food service programs time to mature, so be patient and trust the process.



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.

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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.

PayPal



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.



Klarna.

Generate Revenue

clearpay

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



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michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

Kids in College? Talk Early About the Dangers of Alcohol

ne of the most important talks parents can have with their child is about the danger of using alcohol. Parents have the most important influence with their kids, which is why it is so

important to talk – and listen -- to your teen when it comes to substance abuse.

Topics for discussion are the short- and long-term consequences and effects that alcohol and drugs can have on their health and safety, their academic work, their futures.

The first six weeks of a student's first year in college are a vulnerable time for underage drinking and harmful alcoholrelated consequences. This is due to the social pressures students may face at the start of the academic year.*

According to the 2020 National Survey on Drug Use and Health (NSDUH), in 2020, 50.0% of people aged 12 or older (or 138.5 million people) used alcohol in the past month. The percentage of people who were binge alcohol users in the previous month was highest among young adults aged 18 to 25 (31.4%) compared with 22.9% of adults aged 26 or older and 4.1% of adolescents aged 12 to 17.

Many parents do not realize just how harmful, destructive, and costly the consequences are due to underage drinking by college students.

According to the most recent statistics from National Institute on Alcohol Abuse and Alcoholism, drinking by college students ages 18 to 24 contributes to an estimated 1,519 student deaths each year; 696,000 assaults by students who had been drinking; and 97,000 cases of sexual assault or date rape each year.

In his Detroit Free Press column this past June 12th, author Mitch Albom questions why the tradition of binge drinking in college won't die, but students will. He cited the party at a Michigan State fraternity where four new members had alcohol poured down their throats. They drank until they passed out and were eventually hospitalized. One is now dead, he was 21.

A University of Missouri student at yet another fraternity party was given an entire bottle of vodka to drink, had beer funneled down his throat, and passed out. He suffered massive cardiac arrest and brain damage. At age 19, he can no longer walk, talk, or see.

Most college kids today have no idea how many drinks are too many, but it's information they should be armed with especially when they get to college. Otherwise, the consequences can be life-changing or worse, deadly.

Albom asks (as we all should), "How many more must die or be injured in desperate attempts to fit in? It is time to break the cycle and beat the social pressure to belong, especially among firstyear students. Pressure that is often so strong that it overwhelms common sense. There has got to be a better way to be cool."

Recent studies show that nearly one in three high schoolers reports drinking alcohol, and one in six reports binge drinking.** The college numbers are worse, with some studies showing binge drinking reaches 33% of the student population***.

"Our kid is a good kid, we don't have to worry about that" — well, I'm pretty sure many parents of the more than 1,800 college-age kids who die each year of alcohol-related events thought the same thing," **** Albom wrote.

MI ARP YEAR ONE RESULTS

The first year of the *Michigan Alcohol Responsibility Program* (MI ARP) wrapped up in Ann Arbor and East Lansing. Three rounds of having mystery shoppers check bars, restaurants, and retail liquor stores in these college communities to see if they are checking IDs prior to the sale or service of beverage alcohol has concluded with mixed but encouraging results. I first introduced MI ARP in this column a year ago.

Here is a summary of the first-year results of the MI ARP conducted by the Responsible Retailing Forum on behalf of the Commission.

In Ann Arbor (home of the University of Michigan), third round results show a perfect score once again for area bars and restaurants for correctly checking patrons' ID to verify their legal age to drink alcohol prior to serving them. However, liquor stores checked customers' ID only 50% of the time prior to selling beverage alcohol, a drop from 82% during mystery shops initially done with retailers last fall.

Of the *total* 17 Ann Arbor inspections done this spring, 11 received Green cards, indicative of an overall "pass" rate of

MICHIGAN LIQUOR continued on next page.

michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP



Primary Elections Set the Stage for a Fall Election Showdown

he Primary elections have come and gone in the state of Michigan. With what seemed like little fanfare, mainly due to the lack of a Democratic primary for Governor, the state of Michigan

actually had the second highest primary turnout in history. That surprised many in Lansing, as this sets the stage for the fall showdown that will decide who controls state government in the state of Michigan for the next four years. Governor Whitmer appears to be poised for re-election given her massive cash advantage over political newcomer Tudor Dixon. The only thing standing in the Governor's way are the political headwinds towards Democrats nationally. Very rarely in the last 50 years has the party in power in Washington fared well in mid-term elections. With President Biden's approval numbers considerably upside down, Democrats running in contested elections could feel the pinch. In the end it will all come down to turnout. Governor Whitmer will need to rely heavily on turnout in Detroit, Flint, Lansing and Grand Rapids to overcome an energized Republican electorate outstate. That will take a strong ground game and money, which she appears to have.

In terms of the state legislative control, things appear to be much tighter. The newly drawn districts by the Independent Redistricting Commission created boundaries that broke up districts in traditionally republican areas, creating more swing seats in both chambers. In turn, these boundaries also diluted representation in large cities, especially Detroit where two-thirds of the seats with portions of the city in them will be represented by someone in the suburbs. This has irked many Detroit residents and could play a role in the city's turnout for the general election.

Initial analysis gives republicans a good shot at maintaining its majority in the House of Representatives. Primary turnout in many of the contested seats favored republicans over democrats in almost every region of the state. In regards to the Senate, it's a bit different. Control of the Senate will be razor thin for either party that prevails in November. Initial data from the primary election gives a real possibility that for the first time in all of our lifetimes, there could be a 19-19 split in the state Senate. This would mean that the Lieutenant Governor from the prevailing party in the Governor's race would be the deciding vote in the Senate, giving that party essentially full control over the chamber, much like what we have in Washington D.C. today. Buckle up for fun if that happens!

Stay tuned as the fall progresses, things almost always change and there are surprises around every corner. The one given in politics is that there are no givens in politics.

MICHIGAN LIQUOR

continued from previous page.

65% among liquor licensees. Six of 12 off-premises retailers checked IDs, while all five on-premises establishments correctly requested an ID, maintaining a 100% pass rate from round #2 of mystery shops done last winter in bars and restaurants.

In East Lansing (home of Michigan State University), the MI ARP third round results jumped up to a 100% pass rate for all 13 bars, restaurants, and liquor stores where staff checked IDs prior to the sale or service of beverage alcohol. This is an improvement over round #2 of inspections done last winter of on-premises licensees (75% correctly checked IDs); and round #1 inspections done last fall of off-premises liquor stores (a 96% pass rate).

We are excited to recently be awarded funding once again from the National Alcohol Beverage Control Association (NABCA) competitive grant program to support a second year of the MI ARP.

We must do all we can to ensure that our next generation does not continue down a path of abusing alcohol. Preventing underage drinking due to consistent compliance checks through the MLCC's *Controlled Buy Operation Program* and local law enforcement, and reinforcement of responsible retailing practices by means of the MI ARP program aimed at on- and off-premises licensees in college towns, is a big step forward toward reaching that goal.

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.

Sources:

- * National Institute on Alcohol Abuse and Alcoholism (NIAAA)
- ** Centers for Disease Control and Prevention.
- *** National Institute on Alcohol Abuse and Alcoholism
- **** National Library of Medicine; Journal of Studies on Alcohol and Drugs



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

With Primary Elections Over the Real Fun Begins

fter several months of the state legislature via the redistricting committee fighting with the Ohio Supreme Court over maps creating new legislative districts based on

population changes, we finally had a primary election for both House and Senate members of the Ohio General Assembly. The election on August 2nd resulted in some incumbents losing, but the real loser was Ohio Supreme Court Chief Justice Maureen O'Connor who sided with the Democrats in court by rejecting every map submitted, thus costing the state of Ohio millions of dollars. It took the federal court approving one of the maps to finally get this done.

Now onto the business of running the State. As expected, the General Assembly will not be back in Columbus until after the November elections. They will need to campaign for the general election, many of whom are in new districts. There is very little to report on in terms of legislation at this time but MIRA will remain vigilant and continue to interact with state legislators.

The real news is coming out of the Food and Drug Administration (FDA) at the federal level. Some weeks back, the FDA ordered JUUL to stop selling all products and also ordered stores that sell JUUL products to remove all items from their shelves. JUUL responded by getting a court order to stop this action, and then a week or so after, the FDA stated that JUUL made a good case about their product keeping tobacco from being used by minors. The FDA probably should have checked that out before they ordered the product banned. Another group held a press conference in Columbus asking to ban all menthol cigarettes, meaning you can still sell cigarettes just not the menthol flavor. They are asking the Columbus City Council to enact the ban. MIRA is part of a large coalition of businesses that sell cigarettes that will strongly oppose any attempt to ban menthol cigarettes.

Sports gambling is another issue percolating, going into effect on January 1, 2023. Sports gambling will be overseen by the state gaming commission but the Ohio Lottery will still be involved. The lottery wants

> winning tickets on sports betting to be allowed to be cashed by small stores that sell lottery tickets. The problem with this, as some have pointed out, is there could be huge winnings and stores would have to have large amounts of money on-site making them more vulnerable to theft. However, as it appears now, winning tickets on sports betting may be cashed at brick and mortar stores. MIRA will continue to monitor this issue.

Gas prices at the pump are still getting a lot of news even though the price has come down a little. We want to remind folks that service stations have no control of pricing and that those who want to complain should do so to oil refineries.





Valued Customer, Beginning with deliveries on Monday May 30, 2022 The price will be changing for the Gallon Drink Discount.

24 case minimum order will be required The new price will be \$1.65/gallon

Thank You for being a Borden Customer!



Taking a Close Look at Statewide Elections in the Midwest



BY EPIPHANY COMMUNICATIONS AND COACHING*





idterm elections are set for November and there has been a lot of speculation as to what could happen as the country heads into a recession and gas prices remain higher than they were before Democrats

controlled the White House and Congress. There is still as supply chain issue and cost of food has increased by more than 30%. MIRA members in the Midwest are closly watching races in their respective states.

MICHIGAN

In Michigan there are three high profile races, Governor, Attorney General and Secretary of State. The race for Governor will be the most prominent statewide race this fall in Michigan. Governor Gretchen Whitmer faces political newcomer, Republican Tudor Dixon from Muskegon in the November General Election. "Currently, there are only few pollsters who have tested this race, but *Real Clear Politics* ranks Michigan's gubernatorial race a toss-up in their most recent analysis," said Matt Miner, CEO Capitol Strategies Group. "This means the race would be considered too close to call at this moment. Most in-state prognosticators and consultants would rank the Michigan Governor's race a lean Democrat at a minimum at this point in the race. "

There are many candidates on both sides of the aisle who have supported many of MIRA's causes. "As an association, MIRA has worked to procure strong relationships with legislators in all the communities where our members work," said Miner. "We've never had to rely on a single party to carry our water, which has helped us fight the issues most important to us. This year, in all likelihood, MIRA will have one of its past presidents in the state Senate, as Representative Joe Bellino, Jr. won his primary in August."

Like most states, Michigan is reeling from high inflation and gas prices which have put a strong burden on the taxpayer's pocketbooks. "MIRA members in Michigan should work to support candidates at the state and federal level who will work to decrease inflation and fuel costs," said Miner. "As long as these issues continue to burden residents, the costs of doing business will remain high. Federal spending must be reined in and the state should work to lower tax burdens on businesses and individuals."

Like all voters, MIRA members need to do their homework before they vote. "Be sure to research each candidate before you vote," said Miner. "Attend debates and forums where candidates speak. Engage as business owners with the candidates. Every vote matters!"

OHIO

The most critical races in Ohio are for the Ohio Supreme Court. Current make-up of court is 4-3 Republican. "There are two Republican incumbents up this year and no Democrats, although two current Justices, one Republican and one Democrat, are running for Chief Justice due to current Chief, Maureen O'Connor being termed limited due to age," said Terry Fleming with TC Fleming & Associates. "With Republicans dominating the state, the Democrats best chance of having any impact would be the court and a Democratic court could invalidate many laws passed by Republicans."

One advantage Republicans have this year is, for the first time in Ohio history, Judges political affiliations will be on the ballot. "Ohio tends to be a very red state so this should really help Republicans," said Fleming. "The incumbent Republican Governor, Mike DeWine is up for re-election along with the another four statewide office holders; Attorney General, Auditor of State, Secretary of State and State Treasurer, all of whom are incumbent Republicans and should be easily re-elected."

"Governor DeWine may have a harder time than expected as the far-right wing of Republican party consider him to be a RINO and his possible involvement in a utility scandal might cost him votes, but not enough to lose the election," said Fleming.

Predicting the issues that will be at the forefront next year won't be easy. "At state level, issues seem to pop up in an instance," said Fleming. "However, it will be a budget year so we need to stay vigilant on tax issues and other regulations."

The issue of the utility company First Energy and whether or not they, along with five others including the former Speaker, are guilty of bribery will get a lot of attention as the former Speaker's trial is scheduled for January 2023. "This could be very embarrassing for many," said Fleming. "The most important thing for MIRA members to remember is to NOT ignore the Supreme Court elections."

ILLINOIS

The primary elections in Illinois were held on June 28th, and the general election is scheduled for November 8th.

Of course, the main contest will be the Illinois Governor's race between incumbent Governor JB Pritzker (D) and the GOP challenger Darren Bailey. "The race



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is viewed as one in which Governor Pritzker is likely to win re-election by a wide margin; however, the dynamic is whether the hyper-conservative Bailey will negatively impact GOP races down the ballot," said Curt Fielder with Morrill & Fielder, LLC. "The most recent FiveThirtyEight poll, taken mid-July, showed Pritzker with a 10 point lead 49% to 39%; again, signaling the likelihood of Governor Pritzker winning re-election."

For both state and local races, MIRA works with elected officials that are focused on reducing the costs to taxpayers, especially during this time of high inflation. "Grocery stores and retailers cannot absorb the increased costs to business and, many times, are forced to pass those costs onto consumers," said Fielder. "MIRA works with officials from both parties that are focused on reducing costs to taxpayers. Additionally, in recent years, MIRA has worked closely with the members of the Black and Latino caucuses to support their initiatives to reduce food deserts throughout the state – which is a high priority for MIRA members as well.

Inflation, cost-of-living, and crime are the three top issues among Illinois voters, and those issues are also top-of-mind for MIRA members. "The worsening of those issues has recently resulted in a handful of grocery stores to decide to close and exacerbate the food access issues in areas of Cook County and Chicago," said Fielder. "My recommendation is to take the time to meet with the candidates running in both your home and business districts. Having a face-to-face meeting to understand their priorities and background is the best way to make an informed decision come election day."

SIDE ISSUES

Although it may not have a direct impact on the industry, the abortion issue is taking center stage in many states since Roe v. Wade was overturned. This issue could determine how many people end up voting in the general election.

Abortion is legal in Illinois, however, it is restricted. Right now, abortion is legal in Illinois until "viability," which is the stage of pregnancy when a fetus has developed enough that it is able to survive outside the uterus with medical help. It usually happens around 24 to 26 weeks of pregnancy.

Abortion is legal in Ohio, however, it is also restricted. Because of a new law in Ohio, abortion is banned at around 6 weeks of pregnancy and has some other restrictions on abortion access. The exact point in a pregnancy at which abortion will no longer be legal will vary from person to person depending on how quickly the embryo is developing, which a health care provider can determine. To figure out how far along you are in pregnancy, the first day of your last period counts as day one of pregnancy.

In Michigan, a committee called *Reproductive Freedom* for All (RFFA) is working to amend the Michigan Constitution. Led by Planned Parenthood and the ACLU, this committee's amendment would create a new unlimited and unregulated right to abortion in Michigan. RFFA has been circulating petitions since the beginning of March in hopes of gathering 425,059 valid signatures.

They submitted 753,759 signatures on July 11th for approval from the Bureau of Elections. The signatures will need to be counted, validated, and then approved before they are officially qualified for the November ballot. This proposal is not about reproductive freedom, which already exists. This poorly worded amendment would repeal dozens of state laws, including laws unrelated to abortion. It could affect any law related to pregnancy and abortion and does not exempt minor children.

The following State issue could be at risk:

- Parental consent for abortion
- Ban on school employees helping children have abortions
- Laws requiring parental consent for medical treatment related to pregnancy, including sterilizations and hormone therapy
- Late-term abortion bans
- Screening for women being coerced to have abortion
- Health and safety requirements for abortion facilities
- Requirement that only doctors perform abortions
- Conscience protections for doctors/nurses who object to abortions
- Ban on tax-funded abortions
- Michigan's original 1846 and revised 1931 abortion ban
- Bans on statutory rape and incest
- Prostitution ban
- Ban on human cloning

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

Crime on the Rise in Retail Establishments



BY EPIPHANY COMMUNICATIONS AND COACHING*

A California liquor store owner garnered national media attention this summer when he fended off an armed robber with his own shot gun. Norco Market & Liquor owner Craig Cope (80), received dozens of calls from people sending their thoughts and prayers. People from other cities have come to his shop to show their support.

According to an *LA Times* report, surveillance video shows several people arriving in a black SUV at the Norco Market & Liquor in the 800 block of Sixth Street around 2:45 a.m.

One of the would-be robbers entered the store with a rifle drawn, but seconds later, Cope steps behind a glass display case and fires a single shot. The suspect immediately retreats to a waiting vehicle, repeatedly shouting, "He shot my arm off!"

The shooting remains under investigation. In a statement, the Sheriff's Department acknowledged Cope's role in "preventing a violent crime" and ensuring his "own safety, while being confronted with multiple armed suspects"

Earlier this year, media outlets reported that shoplifting and theft continue to hurt big retailers and chain stores, but it's even harder for small businesses still trying to recover from the pandemic. According to reports, some smallbusiness owners say they're losing thousands of dollars each month and won't submit every claim to insurance out of fear of being dropped. Some retailers are taking matters into their own hands, charging a 1% crime spike fee on all transactions, stepping up security and, as a last resort, shutting down completely.

"It is very true that crime has risen in our retail industry, including credit card fraud, check cashing fraud, theft and even verbal abuse," said Frank Ayar, MIRA member. "A lot of it has to do with the police not showing up and when a call is made, it's not priority. When police do respond, nothing is ever really done about it. When they do take them to jail, they are let go that same day and no one ever follows up. Prosecution is usually minimal with a very low probation therefore committing crimes in the retail industry is easy."

As Ayar has noted, most crimes are committed with remote check deposit – where a customer captures a check and deposits it into their own accounts then brings the physical check in to cash. "I see these crimes risen daily and forces many store owners to stop cashing checks, as inflation rises, theft rises," said Ayar. "More and more problems occur daily with customers as prices are rising , its behind our control. The retail industry is becoming a tough business as we are an easy target for theft and customers expecting a lot more and they feel as if they are owed something."

Security systems are essential. More and more retailers are hiring a security guard and it's also recommended to have stores well lit up and heavily staffed. "It is not only importing to work with police in the community but to work with local churches and block clubs," said Ayar. "Many store owners become part of the community. We attend social events in the community including funerals, weddings, as well as donating to local functions."

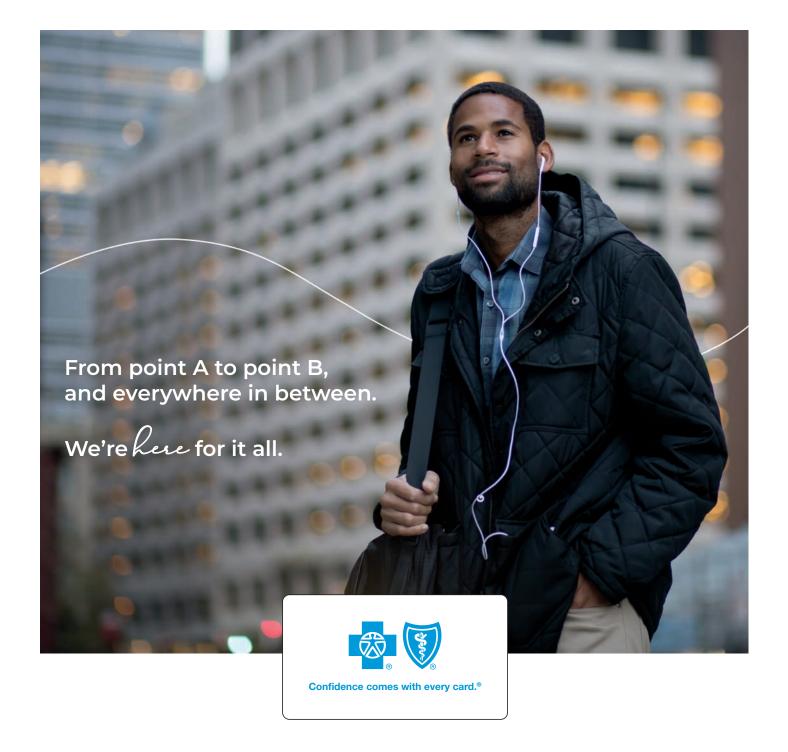
Retailers have also added protection with safety glass inside the store, added security lights, and cameras around the entire location. "One thing I did was install several monitors in the selling area of the store so customers can actually see themselves as they are walking around and one especially when they walk in, he said. "It's a great deterrent."

Ayar, like many MIRA members, are fully engaged in the community where they own businesses. Building relationships is essential part of doing business. Ayar hosts a customer appreciation day every 4th of July. He gives out free barbecue from 12 to 3 p.m. on that day. "It's our way of saying thank you for supporting our business throughout the year."

He also gives out free food for those in need. On Thanksgiving, he gives out an average of 1000 plates of food, serving the meals right from his store. "Our customers are truly grateful," he said.

Crime isn't only on the increase in the urban center, but across the board in suburbs and rural areas. The CDC reported a 30% increase in homicides for metropolitan areas and a 25% spike in rural areas. "This is a problem started by the pandemic and our members need to be vigilant and protect their employees with counter measures," stated Juan Escareño, MIRA Government and Community Relations Director. The fear of crime has also driven businesses to close their doors throughout the country. And where they haven't closed, they have been forced to hire security guards and use technology to avert being a victim.

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retailer spotlight

MIRA Member Talks About Perseverance Paying Off

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

astern Market of Canton, in Michigan, is filled with delicious smells and freshly-cut meat and fish. Owner, Marvin Jarbo, says it's taken him more than a decade of hard work to make his market,

alongside his restaurant, Local North Taphouse & Grill, successful.

Jarbo's journey was not an easy or natural one. It involves a lot of loss and hardship, but also hard work and recovery. He takes pride in telling that story and lifting others who have been through similar things.

In 2008, the financial market crashed, bringing down the global economy. It would soon become known as the Great Recession, perhaps the biggest world economic event since 1929. Many people lost a lot, and Jarbo was one of them.

"Everything wasn't worth what it was worth anymore," Jarbo said. "We had leveraged ourselves, my brothers, and my family, and bought a third store. It didn't do what we needed it to do, so we ended up losing a couple stores through that transition."

Eventually, Jarbo took over the meat market in Canton. "I opened and closed for 7 years straight. I started at 6 a.m. and left at 7 p.m. just to regain what I lost."

Jarbo got into the meat market because he wanted to get back to his roots. Even in the old country, he said, the Jarbos were butchers; he was simply following their legacy and finding a way to support his family. According to some metrics, once Jarbo took over the business, he multiplied its business by ten times.

"We offer a service that's dying. We still do a fresh meat counter and a personal service where someone wraps your meat and rings you up. It's like an old school butcher shop," he said. "Our customer service is outstanding, and they get that service from the moment they walk in until they leave."

EASTERN MARKET OF CANTON & LOCAL NORTH TAPHOUSE

Locations: Canton, Michigan Founded: 2009 (Both businesses) Employees: 47 MIRA Member Since: 2020 Business Philosophy: "The biggest risk in life is not taking it."



Soon after, Jarbo acquired a restaurant and turned it into something a lot more. Local North Taphouse is an "upscale, casual restaurant." According to Jarbo, it used to be a dive bar. At Local North Taphouse, customers can order all kinds of steaks, fish, and burgers.

"It's about persevering. You can't let things keep you down," he said. "With hard work, I believe everything is possible. Nothing comes without hard work. You have to have the will to do anything."

Jarbo described the process of building the business as slow and steady. Even in the first year, when there was not much movement in the business' performance, he stuck through it and went to work each morning. "It just takes hard work. Everybody can make it if you work hard."

Jarbo is thankful that his entire family is still around, including both his parents. He has two brothers and two sisters, and he's married with three boys ages 14, 12, and 10. His story is truly inspirational and his advice to everyone is to never give up.

Jarbo talks like a motivational speaker. Now that he's successful himself, he wants to prop others up and help them along. He has involved himself with MIRA in order to advance his own business and help others by organizing. He serves as a mentor to other small business owners in the community while also sitting on MIRA's board of directors.

"There was a time where I didn't have electricity in my house for two weeks and I still didn't give up. There was a time when my house was going into foreclosure and I still didn't give up," he said. "My faith got me through everything.

Jarbo thanks two figures in particular for his successful rebound since 2008. His relationship with God and his faith have kept him grounded during turbulent times, and his wife's love and support allowed him to get up in the morning and get back to the grind. "Faith and my wife got me through everything," he said.

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staff spotlight

Newest MIRA Team Member Loves the Outdoors

BY EPIPHANY COMMUNICATIONS AND COACHING*

ehind every successful MIRA event and engaging *Bottom Line* magazine is a team of people putting it all together. Kelli Petty is part of that team at MIRA and is the

newest member of the 112-year-old association. She started her new position in May of this year with the title of Events and Publications Promoter. "I do a little bit of logistical things, working alongside with Andrea," she said, "as well as promote our upcoming events and reach out for sponsorships for those events."

Prior to her position with MIRA, Petty worked for a local furniture company as a customer service representative. She was later promoted to Customer Service Manager just before she left for her new job with MIRA. "I love meeting new people and getting to interact with all different walks of life," she said. "I find it very easy to stand behind a company or organization like MIRA that I truly believe supports our community in many ways. I see how much the individuals I work with put into their day-to-day efforts to really go above and beyond to help our members. I have a lot of respect for them and what they do."

During her short time with MIRA, Petty has already learned a great deal. "There are a lot of different things I am still learning about this industry," she said. "I came from the service industry where I was a waitress for 13 years before I got into the customer service/office side of things. This is a whole new world to me but so far, I like it a lot. I believe I still have so much more to learn but I am so excited to be learning from the mentors I have here in my office and from the members I meet as well."

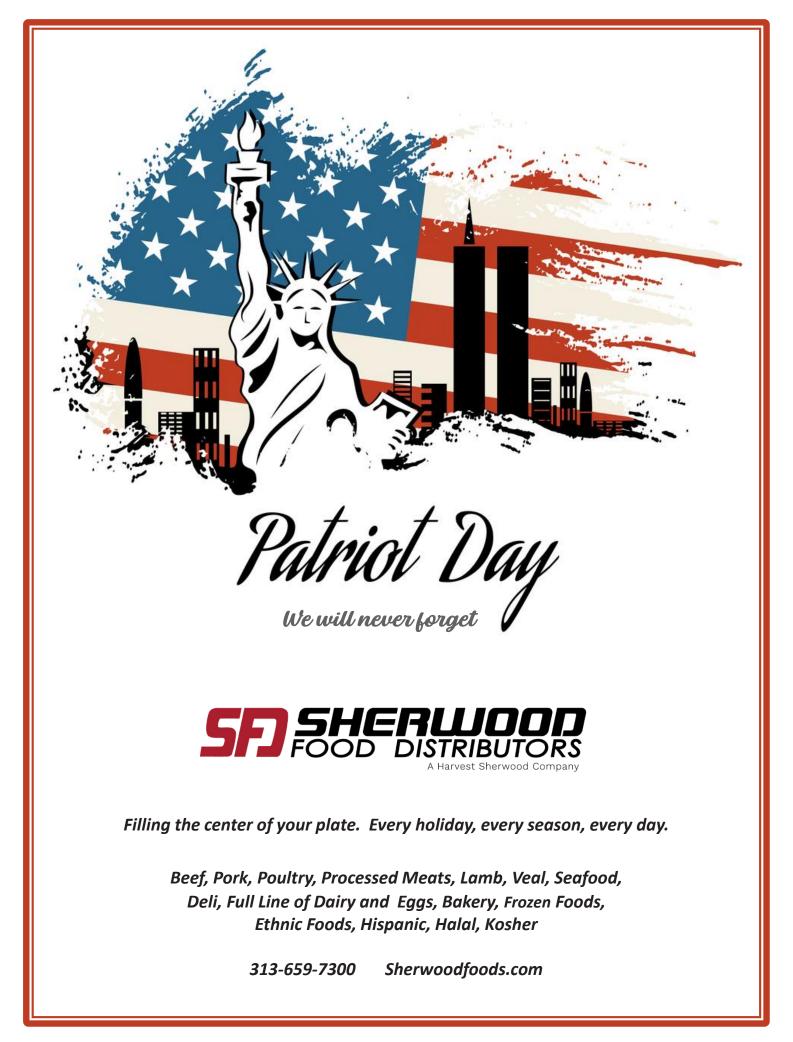
Like everyone trying to balance their work life with their personal life, Petty has some favorite activities she enjoys on her free time. "I love to fish," she said. "I participate in a women's salmon fishing tournament every year and I really enjoy that."



Her love for the outdoors doesn't end with the fishing pole; she is a hunter. "I also love to bow hunt," she noted. "I've always been an outdoorsy person. I grew up on a private lake in Howell, so swimming and riding bikes and anything outdoors has always been my thing. I love spending time with my family, my niece and nephew Kailer and Levi are my favorites. Being around them reminds me not to lose the 'fun' outlook on life."

Like everyone, time goes by fast; we mature and grow. "Getting older can be very stressful at times and could suck some of the magic out of certain things but my niece and nephew always make me feel like a kid again," said Petty. "I also love to camp, kayak and hang out with my boyfriend Harlan and my dog Hemi.

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Mark Your Calendar for the Fall 2022 Round of Win by Losing

Through 26 rounds of *Win by Losing*, participants have shed over 204,000 pounds! While that's an incredible amount of weight, it's even more important how our past participants have worked together, embraced a healthier lifestyle and met their health goals.

The 27th round of *Win by Losing* is coming soon, and it is time to pick your leaders and start to gather your team.

IMPORTANT DATES

- Registration: Sept. 1-16
- Team leader orientation 1: Sept. 9 at 1 p.m. Eastern
- Competition begins: Sept. 19
- Team leader orientation 2: Sept. 21 at 10 a.m. Eastern
- Competition ends: Nov. 18
- Join Virtual Well-Being

Until our next round, you can join the *Blue Cross Virtual Well-Being*

sessions each Thursday for the *Drop* 5 Weight-Loss Community. You'll receive a tip to help you lose weight and a time to share scale and nonscale victories. You can register now at www.mibluesperspectives.com/ virtual-webinars/members.

Win by Losing is all about you. If you have any questions about the competition, call Catherine Passmore at (248) 709-3255 or email WinbyLosing@bcbsm.com.

WIN BY LOSING TOOLKIT

The goal of the *Win by Losing* program is to help you get healthy while having fun. The toolkit features recipes and meal plans to keep you on track and contest details and banners to get your coworkers involved. Check it out at www.bcbsm.com/win-by-losing/tools/win-by-losing-toolkit.html

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- Roasted Red Veggie Soup
- Roasted Vegetable Pasta Sauce
- Sweet and Savory Pizza
- How to Cook Quinoa in a Rice Cooker
- Mango Peach Recovery Smoothie
- Healthy Halibut Foil Packets

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Monster Energy Company (800) 426-7367
Pepsi BeveragesDetroit 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	422-1634
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TOBACCO ALTERNATIVES

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

TOBACCO COMPANIES & PRODUCTS

Altria Client Services
PMI Global Services Inc
R.J. Reynolds Tobacco Company

UNIFORMS, LINENS & SUPPLIES

MIRA	Socks Galore Wholesale .	
V	UniFirst Corporation	(888) 256-5255 ext. 232

WASTE DISPOSAL & RECYCLING

Commercial Waste Systems (Cardboard recycling buyers)

Midwest Recycling (Clothing recycle boxes) (313) 304-9099

WINE & SPIRITS COMPANIES

Benchmark Beverage Co (734) 744-6132
Cornerstone Wine Distributor (586) 839-2552
ndless West
Heaven Hill Brands
uxco
Proximo Spirits
fito'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
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
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
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
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



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.

mira calendar



SEPTEMBER 20, 2022

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

As Michigan's largest liquor show, retailers and on- and offpremise 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 I 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

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