

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 34, NO. 5 // MAY-JUNE 2023



Economy and Sustainability
Affecting Consumer Spending

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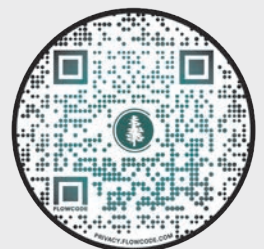
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BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 34, NO. 5 // MAY-JUNE 2023

Features



COVER STORY //

ECONOMY AND SUSTAINABILITY AFFECTING CONSUMER SPENDING

Real consumer spending is forecast to drop at a 0.5% annualized rate in the second and third quarters of 2023, the first back-to-back quarterly decline since early 2020. U.S. retail sales fell 0.4% in February from the month before according to the Department of Commerce.



SELF-CHECKOUT SYSTEMS INCREASING AT RETAIL STORES ACROSS AMERICA

In 2019, Value Center Market was featured in a Toshiba Global Commerce Solutions story as using new technology for self-checkouts. Value Center Market, a longtime MIRA member, is a locally owned family grocery store offering great value on the freshest high-quality foods and produce, with four locations throughout southeastern Michigan.



HOW EVS ARE CHANGING GAS STATIONS

As Electric Vehicles (EVs) gain popularity, many are asking: What will happen to gas stations? Although MIRA members are primarily located in the Midwest of the United States, it might behoove members to look to states like California to assess the future of gas stations. California's shift away from gas-powered vehicles could mean as many as 80% of gas stations would be unprofitable by 2035, according to some experts. The state has some 250,000 station owners and employees.



Chairman's Message

BOBBY HESANO // MIRA CHAIRMAN

Supply and Demand and a Healing Supply Chain

As we head into the summer season, I am reflecting on economics 101 – supply and demand. Let's not overcomplicate our industry; it's quite simple. We know inflation has affected the supply and demand. Yet we know that the economy is cyclical.

For sure, the COVID-19 pandemic put all of us in foreign territory, but in recent months we are starting to see a pre-covid economic climate return. We are getting a glimpse of a healing process in the supply chain, so retailers in the food industry can make note of this healing.

Prices in stores need to reflect the supply and demand economic principles or you risk losing customers and ultimately revenue. Inflation continues to affect demand, which has decreased, and supply is up which will force prices to go down, that lowering of costs should be reflective in what you as a retailer charge for that item.

If a customer can get a box of cereal for \$4 at the big box chain store and you as an independent retailer have not lowered your price on that same box of cereal, you could lose that customer permanently, thus negatively impacting your bottom line.

So, we must adjust to the marketplace and take our cues from the supply and demand philosophy. We can also look at the car industry as an example of what happened in the pandemic. Cars sat for months unable to sell because of the lack of chips. However, the demand for cars was still there and so the prices of cars increased because the demand never decreased. Auto dealers and car companies stopped advertising at the level they used to before the pandemic. We are now starting to see a shift in that industry as well as the industry solving the chip shortage issue. The demand is still there, but now the supply of cars is catching up.

In the food industry, we are seeing a decrease in demand because of inflation, this should bring costs down and as retailers, we must adjust prices to reflect the decrease in costs.

As business owners, we know everything is about numbers. Economics 101 is simple and when we follow basic business principles, our revenue is healthy and our businesses thrive. ■

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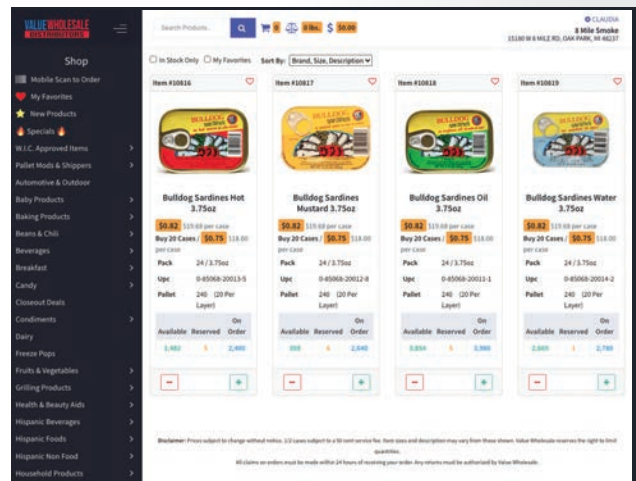
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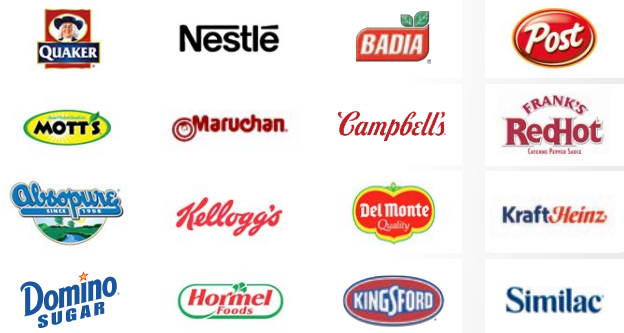
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MIRA Challenges the Proposed Cleveland Ban on Flavored Tobacco Products



PAUL ELHINDI AND BILL WILD

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

When the Cleveland City Council introduced an ordinance to restrict the sale of flavored tobacco products including menthol cigarettes, flavored cigars and flavored vapes, MIRA jumped into action.

“We immediately called a meeting with members in Cleveland to discuss the negative effects this ordinance will have on our members,” said Paul Elhindi, Retail Vice Chair of the MIRA board and owner of Corner Market in Ohio. “That meeting led to a second meeting MIRA hosted with MIRA member Seaway Cash-N-Carry in Cleveland.”

Cleveland’s current smoking rate is around 35%, compared to the national average of 12%, according to public health experts. The Centers for Disease Control and Prevention labels tobacco as the leading cause of preventable death in the United States.

“We understand that tobacco and vaping come with health risks, but this ordinance doesn’t solve that issue,” said Elhindi.

The ban includes menthol cigarettes, flavored vapes, flavored cigars and others which will certainly negatively affect MIRA members. Flavored tobacco products are common staple items at convenience stores and gas stations, which contribute to increased sales.

“The ordinance is currently sitting in the finance committee,” said Elhindi. “Our position is that this ordinance should be introduced at the state level and not city-by-city pitting

businesses in Ohio against each other. All customers will do is to drive to a neighboring city to buy the product.”

Back on March 2nd, MIRA collaborated with RJ Reynolds, Altria, and Ohio wholesalers to host a panel event in Cleveland for retailers to learn about an action plan to preserve their business. MIRA President, Bill Wild, moderated the event and Elhindi sat on the panel.

“We had more than 250 retailers present,” said Elhindi. “Not only did we voice our concerns publicly, but many MIRA members called City Council members to protest the ordinance that would ban these products.”

Also, in conjunction with a supporting coalition led by MIRA, a letter was issued to the City Council, signed by a multitude of Cleveland retailers, that stated the concerns the coalition has regarding Emergency Ordinance No. 184-2023 “in its current form would have a devastating economic impact on both the local small business ecosystem and the city of Cleveland’s Economy,” as stated in the letter.

The letter also listed out the impacts the ordinance would have on overall tobacco sales, incidental sales, job losses, customer loyalty, business valuation, real estate, outside investors, community reinvestment, tax revenue, the creation of a black market, age verification and control of it, public safety and tobacco getting into the hands of youth.

Many retailers made major investments in the city of Cleveland by purchasing closed businesses and re-opening them, improving the city aesthetics, and adding to the tax revenue. “Also, it is not fair to have people apply for licenses to sell a product and make these major investments and then propose banning the very product that accounts for a significant part of their revenue,” said Elhindi.

The Ban would also contribute to other lost revenue. “Customers are not going to make different stops for different products,” said Elhindi. “If they drive outside of Cleveland to buy flavored tobacco, they will purchase whatever else they want to buy from that store, ultimately hurting stores in Cleveland.”

In January, Columbus passed a similar

ban against flavored tobacco products.

Recently, Governor DeWine vetoed legislation passed by state lawmakers that would have prevented cities like Cleveland and Columbus from pursuing such bans. Lawmakers who supported the measure say they worry that such bans would open the door and allow for bans on other items.

And local retail businesses are not the only ones who will lose revenue. Any single organization that benefits from the Cuyahoga County’s Sin Tax will be negatively affected by a tobacco ban. The county’s sin tax is assessed at \$3.50 a carton and more than 3¢ per pack of cigarettes, 1.5¢ per 12-ounce bottle of beer, 6¢ per 750-milliliter bottle of wine, 32¢ per gallon of mixed beverages, 24¢ per gallon of cider and \$3 per gallon of hard liquor.

Consumers of these products have been paying a sin tax in Cuyahoga County since 1990 and will be paying it for several more years with the expected \$260 million proposed to be split evenly among the Cleveland Browns, Cavaliers, and Indians.

Voters first approved a 15-year tax in May 1990 to build a baseball stadium and basketball arena in Cleveland. In November 1995 voters extended the tax for 10 years, from 2005 to 2015, to construct a new football stadium or renovate the current stadium. That vote occurred shortly after the Cleveland Browns announced they were moving to Baltimore.

That extension allowed Cleveland to issue bonds backed by the sin tax to build FirstEnergy Stadium, which opened in 1999. In May 2014 voters extended the sin tax for another 20 years.

In 2015, the tax generated about \$13.6 million and the tax revenue must be spent on professional sports facilities.

If the ordinance is passed, MIRA has estimated that each store would lose about \$27,000 in gross lost profits in cigarette sales, almost \$22,000 in lost Other Tobacco Products (OTP) sales nearly \$60,000 in lost gross profit per year sales in other category purchases equaling more than \$131,000 in total lost sales per year. ■

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



Support the PAC to Advance MIRA'S Legislative Efforts

MIRA's Political Action Committees (PACs) are the voice of independent retailers in the political process in Michigan, Ohio and Illinois. Could you imagine opening up the newspaper and reading about how you, as a Michigan business owner, would no longer have to accept empty bottles and cans in your store? Or could you imagine if 40 years ago, the industry found out they are going to have to begin accepting these filthy items from their customers? What if instead of fuel retailers in Ohio reading about how they saved up to 94% on their Commercial Activity Tax bill, they read about their tax bill going up 94%?

These examples of government having an effect on your business could very much be a reality and are examples of an infinite number of possibilities. Government effects your business and bottom line more than you know. How do we protect ourselves from detrimental policies that cost us money, time and headaches? How do we promote positive reforms that could save us money, time and headaches? The answer is: We contribute to the MIRA PAC.

The MIRA PAC allows the association to financially support candidates that understand our industry and how different policies affect us. The MIRA PAC is our voice in Lansing, Columbus, and Springfield. We need your help in building our PAC. Please consider donating to the MIRA PAC today. Any amount helps. We face a lot of competing interests and need to show our strength. Think of a MIRA PAC contribution as an insurance payment. Government is much more likely to affect your business than a natural disaster or freak accident. Similar to property insurance, the MIRA PAC can help protect your business and bottom line. For information on contributing to the MIRA PAC, please complete this form or call the office at (800) 666-6233. ■

To donate, please complete the form and mail to:

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Contributions to the MIRA PAC are used for political purposes. All contributions to MIRA PAC are voluntary.

Gary Torgow to Keynote at the MIRF 15th Annual Scholarship Luncheon

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

He is not only a talented businessman, author, and community leader, Gary Torgow currently serves as the Chairman of Huntington National Bank and is this year's keynote speaker at the MIR Foundation's 15th Annual Scholarship luncheon.

The luncheon is being held on June 13th at Detroit Athletic Club in Detroit, Michigan.

"Gary Torgow exemplifies true leadership in business and the State of Michigan; hearing his story will be a great benefit to our scholarship recipients," said Bill Wild, MIRA President & CEO. "We are looking forward to introducing him to both MIRA and the MIR Foundation with his participation at the annual luncheon."

Torgow previously served as Chairman of Chemical Financial Corporation before they acquired TCF Financial Corporation and adopted the name. Even before the acquisition, TCF was the largest bank headquartered in Michigan.

The merger created a top 10 U.S. regional bank, with a market value of approximately \$22 billion. Torgow believes that the partnership provides the companies with better investment opportunities in the community, more jobs, and a better customer experience.

Torgow is also the founder of the Sterling Group, a Michigan-based real estate, development, and investment company, which has acquired, developed and operated several important landmark properties in southeastern Michigan.

He also serves as chairman of the Detroit Economic Growth Corporation, Detroit Equity, Inc., the Michigan Civil Rights Commission, and the Jewish Federation of North America's national campaigns. He also co-chairs the Michigan ESG Leadership Council.

Torgow is an executive board member of the Detroit Regional Partnership, Business Leaders for Michigan, the Community Foundation of Southeastern Michigan, DTE Energy, and Blue Cross Blue Shield of Michigan. Additionally, he is a member of the Beaumont Health Trustees.

Torgow is a graduate of Yeshiva University and Wayne State University School of Law and is a member in good standing of the Michigan Bar Association. Additionally, he earned an honorary Doctorate of Letters from Alma College.

He also serves as a Trustee on the Board of Touro College, the Jewish Federation of Metropolitan Detroit, is a Senior Vice President of the Orthodox Union and the Board President of Yeshiva Beth Yehudah, Detroit's largest Jewish Day School. He is also Chairman of the Mosaic United Steering Committee, an Israeli Jewish initiative for the benefit of the Diaspora Jewry.

He has served as a volunteer on numerous civic and communal boards, including the Detroit Economic Growth Corporation and the Michigan Civil Rights Commission, both of which he served as Chairman.



GARY TORGOW

Torgow is the recipient of the Jewish Federation of Metropolitan Detroit's Frank A. Wetsman Award, the NAACP's Fannie Lou Hamer "Keeping the Spirit Moving" Award, the Wayne State University Law School Distinguished Alumni Award, the Urban League of Detroit's Distinguished Warrior Award, and the NAACP James Weldon Johnson Lifetime Achievement Award.

He has authored two books: *Raising the Bar* and *Holy Warrior*. He's been a featured speaker at some of the nation's most notable institutions and events.

Gary Torgow is married with five children.

"Making such introductions of successful executives and business leaders to our college students, as well as our members, is just one of the many values of membership in MIRA," said Wild. ■

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

MIRA Gives Back

The Midwest Independent Retailers Foundation, established in 1999, provides college scholarships and promotes education for the families of MIRA members and staff. The Midwest Independent Retailers Foundation also participates in industry research and other projects related to the food, beverage, and petroleum retail industries.

ACADEMIC SCHOLARSHIP PROGRAM

The Midwest Independent Retailers Foundation is known for its scholarship program, which is designed to reinforce the importance of education among its member companies and future generations. MIRA believes its support for educational growth will continue to strengthen the voice for independent food, beverage, and petroleum retailers in the Midwest.

Every year, a committee of educators evaluates applicants according to academic merit, participation in extracurricular activities, and community involvement. Over the years, the Midwest Independent Retailers Foundation has distributed more than \$892,500 in scholarship funds to the employees and family members of MIRA member businesses, their customers, and financially disadvantaged young adults.

For more information on eligibility criteria, visit www.MIRAmw.org/foundation/scholarship-application.

MAKING A DIFFERENCE

We encourage MIRA members to volunteer their time and resources to sponsor Midwest Independent Retailers Foundation programs as an extension of your involvement in our community. We are grateful for the donations made by MIRA members and friends. You can help with financial contributions, fundraising activities, and volunteering in any of the Foundation's education, charitable, and humanitarian projects. ■

Midwest Independent Retailers Foundation
EIN# 38-3457246 is a 501(c)(3) non-profit organization.

All contributions to the Midwest Independent Retailers Foundation are voluntary and tax deductible.

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SINCE 1999, THE FOUNDATION HAS:

In addition to the scholarship program, the Midwest Independent Retailers Foundation engages in other important charitable causes and research supporting the food, beverage and petroleum industries.

- Every year, the MIRA Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan, Ohio and Illinois that may not otherwise enjoy this special meal. Since 1980, MIRA and its members have provided 107,100 Thanksgiving turkeys to needy families and each year the list of charitable groups asking for turkeys grows.
- Engaged in a collaborative effort with various area organizations to increase employment opportunities in the community.
- Partnered with Michigan Department of Agriculture Select Michigan to support farmers and agribusiness by encouraging retailers and consumers to select Michigan grown and processed local foods.
- MIRA members funded, through a joint private-public initiative, the change in disbursements of food stamps from the 1st through the 23rd of each month, rather than the first 10 days. This initiative helps the bottom line of MIRA retailers, while allowing beneficiaries to receive fresh food and produce throughout the entire month. This was accomplished through an \$180,000 investment by the Midwest Independent Retailers Foundation and its generous members. Michigan was the first state to accomplish this initiative. Now, eight other states have followed the MIRA model.
- 2013-2021: Partnered with Fair Food Network to fund grocery stores to participate in the Double Up Food Bucks program, which originally required a special USDA waiver. In 2016, over 50 grocery stores participated in this program. Double Up Food Bucks draws on a pool of funds raised from foundations to "match" purchases at participating locations. When recipients use their SNAP EBT card to shop at these markets, they receive Double Up Food Bucks to match the amount they spend. Families have more purchasing power to buy fresh fruits and vegetables. \$100 million was allocated in the Federal Farm Bill to support projects like Double Up Food Bucks.
- Worked in collaboration with a wide range of community organizations and agencies to assist with programs for the hungry and at-risk youth.



Government Relations Report

ANOOSHA VEMULAPATI // MIRA DIRECTOR, GOVERNMENT AFFAIRS

The Legislative Season is Upon Us

MICHIGAN

MIRA has been working on a delivery bill to address the unauthorized delivery of alcohol through third-party sellers like Gopuff. This violates the regulated sale of liquor through the 3-tier distribution system that our members uphold. Ghost retailers such as Gopuff use a loophole to deliver a controlled substance into neighborhoods with no consequences. Our members and other hard-working owners would be fined if they were to engage in the same operation. Ghost retailers do not pay real estate fees, or employment fees, and they are able to personally deliver products cheaper to a consumer than by selling products at a store. While MIRA is not against Gopuff as a company, we are weary of the delivery of a controlled substance without checks and balances. Our members are further disadvantaged due to liabilities with bona fide employees. Operations such as Gopuff outsource independent contractors, so as not to be held liable for injuries or other risks.

Additionally, MIRA's government relations team was also present at the semi-annual MLCC hearing on April 6th, where we spoke on behalf of our members regarding fair representation within the 3-tier distribution system. Independent retailers with off-premise licenses should not be more adversely effected by supply chain issues compared to big-box stores. It is an undeniable truth that big-box stores receive greater preference within supply chain distribution. However, our members and other independent retailers deserve equal access to supply to appease consumer demand.

OHIO

MIRA has continued to monitor the progress of the proposed flavored tobacco ban in Cleveland. As it stands now, the regulation must undergo a process of three hearings by the Cleveland city council before

it is officially passed. The first hearing was silently conducted in February without proper prior notice of the ordinance. It will be scheduled soon for discussion within the public health committee.

Thank you to everyone that reached out to their city council members by calling, emailing, or sending a letter. The Cleveland City Council was overwhelmed by messages of opposition towards the ordinance. MIRA is working hard to oppose this ban. The support of members by way of donating to Ohio PAC and attending MIRA events/emergency meetings provides our association with greater leverage against harmful legislation. We are certainly in a good spot right now – thanks to the engagement from our members and partners.

ILLINOIS

MIRA continues to expand its food desert initiatives in Illinois. We have had great success in Illinois already by coordinating an ordinance to offer a tax incentive to our members and other independent retailers operating in food deserts. Recently, Governor JB Pritzker announced the establishment of the Healthy Foods Access Program, a \$20 million grant program furthering access to healthy foods in underserved areas. Grocery stores, corner stores, farmers' markets, and other small retailers may receive financial assistance to continue operating in food deserts. With our track record of engaging with food desert policy, MIRA will immerse itself in this program as well.

Lastly, MIRA continues our partnership with Experimental Station to expand Link Match into independent retailers. Link Match is a healthy food incentive offered to EBT/SNAP participants. Upon completion of a purchase, EBT/SNAP participants will receive a \$5 voucher printed off immediately to use during the next transaction. This voucher can only be redeemed at the store of the initial transaction. Our partnership will enable our members to take advantage of this expansion into their stores to increase consumer traffic and serve their respective communities. ■



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Ohio Lobbyist Report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Same Old, Same Old

The split in the Republican party in the Ohio House of Representatives remains as a major impediment to getting anything done. To refresh your memory, a group of 40 some House Republicans pulled off a stunner when, after last year's November elections, the supposed Speaker of the House, Jason Stephens, was dethroned before he ever stepped into the role. Stephens was betrayed by those he thought supported him led by Representative Derek Merrin. Merrin, thinking it was he who had a lock on the Speakership began to name his team and key committee chairs, i.e. Finance. However, when it came time to vote for Speaker on the first day of session, Merrin forgot that Democrats also vote for Speaker and they voted as a block for Stephens, who became Speaker with a minority vote from his own party. Now, representative Merrin is making life for Speaker Stephens difficult and the Speaker is walking a tightrope to keep Democrat support.

While some legislation is moving, others are stuck between the two warring sides. One of the bills that did move was the Transportation Budget, skillfully guided through the process by the House Finance Chair, Jay Edwards. The only major difference between House and Senate was some language the House inserted creating rural highway assistance. A conference committee worked out the differences and the \$13.5 billion budget passed and the Governor wasted no time in signing it into law.

As expected the very conservative General Assembly is addressing some social issues that generate lots of disagreements. Bills addressing transgender issues, such as prohibiting males from competing in female sports and another bill that would prohibit public schools from

teaching transgender subjects. There is also legislation that gives parents a say in their children's education. Another controversial issue is a bill to provide additional protection for gun owners. Perhaps the most controversial issue of all is an attempt through HJR1, to change the Ohio constitution to require 60% of signatures of electors to get a constitutional issue on the ballot.

Opponents say this is an attempt to keep people from having a say in changing the constitution while proponents say this keeps junk issues that cost a lot of money off the ballot. The hope of supporters is that this issue will be on the ballot in August of this year.

Of course the over \$100 billion General Revenue Budget is yet to pass, although the House Finance Committee is close to sending a bill to the Senate. Again, this is the result of good work by House Finance Chair Jay Edwards. This bill is a two year spending budget for the state and needs to be carefully monitored as a lot of language could end up in the bill as it's over 2000 pages long. There has been some speculation that the beginnings of a flat tax may be in the budget bill and tax cuts are also a possibility. MIRA will be keeping a close eye on this. There was language in the bill from the Governor that would make flavored tobacco products illegal in Ohio but Chairman Edwards assured MIRA that that language would be removed. Two other budget bills of importance to business, Workers Compensation and Unemployment Compensation, have yet to pass and again MIRA will watch both closely.

The trial of former House Speaker Larry Householder and former Republican State Party Chairman, Matt Borges, came to an end with both being found guilty of bribery. They are currently out on appeal.

Lastly, on a positive note, MIRA's new President and CEO, Bill Wild, and legislative director, Anoocha Vemulapati, hosted 13 Ohio Legislators at dinner in Columbus. Finance Chair Jay Edwards was among them as well as several freshmen legislators. The event was a huge success and legislators commented how impressed they were with MIRA. ■

— REBATES —
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MIRA MEMBER EXCLUSIVE



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Customer must maintain good credit standing & 7 day EFT

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(Annual Total Paid Quarterly)

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**Est. MIRA Member
Program Savings**

\$3,350

**Total Member Benefits
PER LOCATION**

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

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Michigan Liquor Report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

Public Support Remains High for State Regulation of Alcohol as MLCC Celebrates 90th Anniversary

According to a recent national poll commissioned by the Center for Alcohol Policy, there continues to be a clear and overwhelming bipartisan support for state regulation of the alcohol industry. Americans expressed satisfaction with how alcohol is handled in their state and say the three-tier system is working well.

American adults want alcohol laws to prioritize public health and safety. They want states to evaluate the impacts of changes in alcohol regulations that occurred during the pandemic before making any changes permanent.

These 2023 survey results reported by *New Bridge Strategy* is the latest look at core attitudes on several facets of alcohol regulation that have been tracked every two years, since 2008. More than 1,000 adults over age 21 across the nation were surveyed. **Key findings include:**

- 80% support (across party lines) of states setting their own laws and regulations surrounding the sale of alcohol (beer, wine, and liquor).
- 89% say that “it is very important to keep the alcohol industry regulated” because alcohol is viewed as a unique product that requires oversight.
- 84% are satisfied with the “existing system for purchasing alcohol” in their state.
- 88% are satisfied with the variety of alcohol products available in their community.
- 72% are satisfied with the number of places alcohol can be purchased in their community.

Americans want alcohol laws and lawmakers to prioritize health and safety:

- 67% say that “more needs to be done to reduce the potential harm caused by alcohol,” while 33% believe efforts are sufficient.
- 91% view driving “under the influence of alcohol” as a serious problem.
- 80% say lawmakers should prioritize reducing drunk driving.
- 75% view “underage drinking by high school aged youth” as a serious problem.

THE MLCC CELEBRATES 90 YEARS: 1933—2023

The MLCC recently celebrated its 90th anniversary on April 27. The Liquor Control Commission was created when Public Act 64 of 1933 was signed into law on April 27, 1933.

The Act legalized the manufacturing and sale of low-alcohol (3.2%) beer and wine in Michigan once again (following federal legalization in March 1933). The Act also created specific license types for retailers to sell alcohol and allowed local governmental units to vote to legalize alcohol sales in their territories or to remain dry.

In two short weeks, the Commission hurriedly organized its operations to have a supply of 3.2% beer available for May 11, 1933, when beer could be legally sold again beginning at 6:00pm. The headline of a story in the May 10 Lansing State Journal declared, “Liquor Commission Headquarters Like Chaotic Beehive at Present” as hundreds of licenses were issued.

On May 10, 1933, the Commission issued the first three retail licenses to sell beer to the Book-Cadillac Hotel in Detroit, the Olds Hotel in Lansing, and the Bancroft Hotel in Saginaw. The first Special License was issued to the American Legion for a huge event in Detroit also on May 10, where an estimated 30,000 people attended, as reported by the Detroit Free Press.

Speaking of firsts, Michigan was the very first state in the nation to vote on April 10, 1933, in support of ratifying the 21st Amendment, starting the process of repealing national Prohibition. In December 1933, the 21st Amendment to the U.S. Constitution repealed Prohibition.

The Legislature returned to the Capitol immediately thereafter to pass the Michigan Liquor Control Act, which greatly expanded upon the law passed in April 1933 and allowed for the manufacturing, sales, and service of beer, wine, and spirits in Michigan once Prohibition ended.

The Liquor Control Act also considerably pared down the number of members on the Liquor Control Commission from its original 17 members to five members, a number that has remained the same for almost 90 years.

In addition to issuing liquor licenses and enforcing liquor laws, the Liquor Control Commission was vested with the responsibility to act as the wholesaler of spirits products in Michigan, as it still does today.

Nine decades ago, the Commission ran a \$5 million business that has grown to a \$1.92 billion business in FY22. An original staff of “around 20 people” has grown to 145 individuals.

Just think, in 1933 you could buy an eight-ounce beer for a nickel.

To learn more about the MLCC’s fascinating history and read many actual statewide news articles from 1933, visit the MLCC’s main website at www.michigan.gov/lcc and click on the 90th anniversary logo. ■

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Communications Corner

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

How Our Stories Can Help Rebrand Our Organizations

Since the inception of social media, the way the world communicates has changed drastically. I have spent years sharing with clients the value of creating their own news outlets by using various platforms that enable them to tell their stories.

Everyone has a story to tell but you must know *how* to tell your story if you want people to care about your story.

As we encourage members to brand their businesses, we continue to brand the association. We are making communication changes at MIRA to better market the work we do daily for our members.

Moving forward, MIRA will be publishing our industry leading publication, *Bottom Line*, bi-monthly, which is why this issue is the May/June issue. This year, MIRA will also be revamping the website, making it more user friendly with regularly updated content and allowing you to do business with MIRA 24 hours a day.

In addition, MIRA is becoming more active on social media. If you don't already like or follow MIRA

pages, check out the association on Twitter, Facebook, Instagram, and LinkedIn. The goal is to inform and engage members as well as industry influencers and leaders. Please share your stories and tag MIRA. The intent is to keep members abreast of industry news on a regular basis through our social media platforms.

MIRA is also going to share news monthly using another platform - the Bottom Line Brief. We know that many people are bombarded with daily emails and so we are creating a strategic communications plan that shares information with our members in a more efficient way.

MIRA has its pulse on government relations and legislative issues and remains tuned. We are tuned into compliance concerns and member relations. MIRA events are designed to entertain and to connect industry leaders that encourage collaboration. Look out for pictures from MIRA golf outings, gala, trade shows and turkey drive, among other occasions.

If you have not already registered to receive the *Bottom Line* magazine or the exclusive *Bottom Line Brief*, reach out to us and we will add your information to our list.

We all have stories to share, and MIRA wants to hear about members' stories. We encourage you to reach out to MIRA by tagging us, emailing us or by calling the office. ■



Bottom Line Brief

**A Midwest Independent Retailers Association Exclusive*



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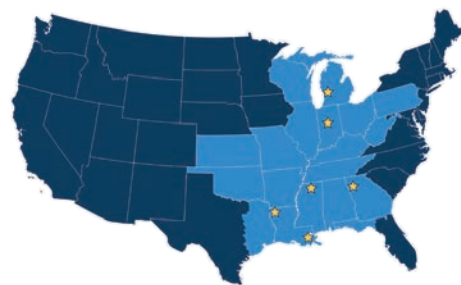


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Economy and Sustainability Affecting Consumer Spending





■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Real consumer spending is forecast to drop at a 0.5% annualized rate in the second and third quarters of 2023, the first back-to-back quarterly decline since early 2020. U.S. retail sales fell 0.4% in February from the month before according to the Department of Commerce.

USDA reported that the food at home index (groceries) rose 10.2% over the last 12 months.

“We are looking at economics 101, which I addressed in my chairman’s message this issue,” said Bobby Hesano, MIRA Chairman and Owner of D&B Grocers Wholesale & Distributors. “It’s imperative that our retailers look at the supply and demand issues in the industry when it comes to setting prices.”

This year, a family of four is living on a food budget of \$1,000 per month on groceries (\$979.40), according to the *Official USDA Thrifty Food Plan* for February 2023. For perspective, two years ago, a family of four on the same budget spent about \$300 less per month (\$674.80). And even just a year ago, the expense was \$887.80, or about \$90 less per month.

“Inflation and economy tend to elicit an immediate reaction, while sustainability is more of a part of your belief system,” said Dr. Russell J. Zwanka, Food Marketing Program Director at Western Michigan University. “They both do lead to consumer purchasing behavioral shifts, though.”

For the inflationary impact, and now the sense that banks are not safe, currency discussions are happening globally. “There’s a general unease, most people tend to circle the wagons and shift into ‘savings mode’ if they can,” said Zwanka. “In the case of uncertainty paired with high inflation, a robust store brand program is the best place to start.”

Some of the largest monthly declines were in food services and drinking places (-2.2%), department stores (-4%), furniture and home stores (-2.5%), and auto dealers (-1.8%), according to reports. “Ensuring you have a store brand program with at least three tiers will help ease some anxiety with customers,” said Dr. Zwanka. “The tiers should be opening price point, na-

tional brand equivalent, and a value-added tier (think vanilla ice cream with Madagascar vanilla).”

Consumers are getting creative and finding new ways to cut back on spending. In the fresh food departments, Dr. Zwanka says it’s especially important to make protein packages that can serve a family of four for around \$12-\$15. “You may have to trim the pork chops a bit smaller for each portion, put less ground beef in the pack, etc.,” said Dr. Zwanka. “Doing this will help the customers still feed their families, although the protein pieces may be a bit smaller. When times are tough, customers gravitate towards foods that can stretch the dollar, like rice, pasta, soup, beans, cabbage, etc. You can still eat healthy on a budget. Items like spinach, bananas and kale are quite affordable, while also being healthy.”

Knowing how customers react, retailers need to respond. “Knowing what your competitors are doing is valuable,” said Hesano. “Customers will not only get creative, but shop the best prices.”

Although the index for eggs increased 55.4% over the year, it decreased -6.7% over the month of February. And that decrease in egg prices is projected to continue. The USDA reported that high egg prices resulted from outbreaks of the avian flu, which has killed in excess of 58 million backyard and commercial poultry species since 2022. The agency said that egg prices will fall nearly 30% during 2023 assuming there are no additional avian flu outbreaks.

For sustainability, Dr. Zwanka suggests stores focus on reducing waste by promoting frozen vegetables, and really anything frozen, as a sustainable solution for reducing waste. “Most waste comes from the produce department, and products in a frozen state are quite sustainable,” he said. “If you have a large offering of foodservice items, watching which ones are thrown away at the end of the day and adjusting production, can help an operation remain viable and sustainable. I’d suggest you look at the total customer, when it comes to helping the environment, sustainability, and include fair trade, rainforest preservation, recycling, etc. It all works together with an entourage effect for the environment.” ■

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



Self-Checkout Systems Increasing at Retail Stores Across America



■ BY EPIPHANY COMMUNICATIONS AND COACHING*

In 2019, Value Center Market was featured in a *Toshiba Global Commerce Solutions* story as using new technology for self-checkouts.

Value Center Market, a longtime MIRA member, is a locally owned family grocery store offering great value on the freshest high-quality foods and produce, with four locations throughout southeastern Michigan.

"Toshiba is a global market share leader for integrated in-store retail solutions and is enhancing the customer experience for Value Center grocery shoppers," said Jason Baylis, president of Great Lakes Data Systems. "The Farida family was our first independent retailer to use our technology about 15 years ago and have since added more technology at their businesses."

Value Center Market's focus on customer experience has resulted in improved store revenues and operating efficiency for the Michigan grocer due to the deployment of Toshiba Self-Checkout System units at two store locations, according to the report.

Providing shoppers with a convenient and user-friendly option for completing their purchases, Toshiba's self-service solutions already account for a significant portion of Value Center Market's transactions since being installed in 2019.

"Value Center Market is a premium grocer in Southeastern Michigan with great employees who genuinely care about our customers," Value Center Market owner, Ron Farida, stated in 2019. "Toshiba's Self-Checkout System

solutions have been very well received by our shoppers, while significantly expediting their transactions. Before integrating Toshiba's self-service technology, we had a single express line, which was continuously backlogged with three or four customers at any one time. With six Toshiba self-service systems, customers now complete their grocery purchase very quickly and the lines keep moving.

Serving as Value Center Market's express lanes, Toshiba's Self-Checkout Systems are also immensely popular with store patrons who desire a self-service option. Toshiba self-checkout solutions further enable a more personal shopping journey, while reducing checkout times by allowing Value Center Market customers more control and privacy at the point-of-purchase.

Baylis says self-checkout can also help reduce theft that retailers have been encountering. Organized retail crime (ORC) is running rampant.

A recent *National Retail Security Survey* shows that total shrinkage reported by retailers has grown to nearly a \$100 billion annual problem. In 2021, retailers, on average, saw a 26.5% increase in organized retail crime incidents.

"The key to eliminating theft at the self-checkout is the Shopper Assistant (SA)," said Baylis. "We are implementing self-checkout systems all over the country in retail establishment from small c-stores to large retailers. Having the SA person who is trained to not just oversee self-checkouts but to jump in to fix problems and help keep lines moving, is essential."

Stores are also installing large TV screens above the self-checkout lanes connected to their DVR, where customers can see themselves ring up their items and pay at the checkout as an added form of security to the SA. "Each time a store associate interacts with the system using the shopper assistant card, the transaction is logged and stored," said Baylis. "Most theft is not happening at the checkout lanes where many employees are located," said Baylis. "If a customer wants to steal, it is much easier to shoplift down an aisle than at the checkout counter. The majority of theft that is seen at the checkout is due to personal theft and cashier "sweet-hearting", where a cashier knowingly

allows a customer to steal."

Value Center Market in Madison Heights has ten self-checkout units that Great Lakes Data Systems has installed. "Hollywood Market in Rochester and Madison Heights have eight self-checkouts each that we installed," and "we are adding more to Royal Oak soon" said Baylis.

BOSS is the server for the Self-Checkout Unit (SCO). The BOSS reports show the Shopper Assistant lane activities and can be used for exception-based analysis or identifying cashier activities that may be linked to a lack of proper training or other security concerns.

Consumers who use both self-checkout stations and staffed checkout lanes consistently have the highest retention rates and best customer value, bolstering the case for retailers to take a hybrid approach to their front ends, according to a 2022 study from shopper intelligence firm Catalina. The findings are based on an analysis of 4.5 billion transactions made by 245 million consumers in the U.S. in 2021.

The firm also found through a pilot with a regional grocer that self-checkout users who received coupons drove four times more sales growth than the self-checkout lanes with suppressed incentives.

The number of self-checkout lanes in the U.S. has increased by 10% in the last five years, and Catalina estimates that they now make up 38% of the checkout lanes in U.S. grocery chains.

Since the 2020 pandemic, employee retention has decreased. MIRA has reported the challenges members face is finding enough help.

"Self-checkout is also a solution to the employee shortage as well," said Baylis.

Not only has SCO helped with the cashier shortage, but it has also helped in many other departments as well. SCO allows the stores to redeploy the current work force into areas that may need attention due to the employee shortage.

According to statistics, 93% of all retailers are either already using SCO, have purchased, and waiting to implement SCO or thinking about how they can implement SCO. "It's a technology that is here to stay and is being implemented in more and more stores across the country." said Baylis. ■



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How EVs are Changing Gas Stations



■ BY EPIPHANY COMMUNICATIONS AND COACHING*

As Electric Vehicles (EVs) gain popularity, many are asking: What will happen to gas stations? Although MIRA members are primarily located in the Midwest of the United States, it might behoove members to look to states like California to assess the future of gas stations. California's shift away from gas-powered vehicles could mean as many as 80% of gas stations would be unprofitable by 2035, according to some experts. The state has some 250,000 station owners and employees.

Gas stations have evolved over the years and have been a part of the country's culture offering fuel, food, and friendly directions along back roads and byways, but how will that change as EVs are hitting the roads?

Already, fewer cars are gas-guzzlers, reducing demand for fuel. Not only are a growing number of cities banning new station construction, but manufacturers are also producing less gas-guzzlers, reducing the demand for fuel.

Motorists typically stop at a gas station for a quick in-and-out stop. They pump gas and pay at the pump; these stations are often located on

busy routes and can be low cost, high-volume businesses.

With EV cars, there is a different demand. Charging them takes time so adding diners and other food establishments to the station or a quaint coffee shop gives the motorists something to do while waiting for the vehicle to charge. Many gas stations have partnered with food establishments over the years.

Gas stations owners are in survival mode. They are testing more sustainable sources of revenue, adding car washes, and expanding their store offerings. Increasingly, they sell not just coffee and cigarettes but also fresh sandwiches, organic juices, pizza, hot dogs or are teaming up with other chain stores like Tim Hortons, Dunkin, and Burger King.

Meanwhile AAA reported in mid-April that Gas prices in Michigan declined slightly after setting a new 2023-high of \$3.72 on Saturday, April 15th. Michigan drivers are now paying an average of \$3.71 per gallon for regular unleaded, which is 9¢ more than in early April. This price is 22¢ more than the same time in March but still 20¢ less than this time last year.

Motorists are paying an average of \$55 for a full 15-gallon tank of gasoline; a discount of about \$23 from 2022's highest price last June.

According to new data from the Energy Information Administration (EIA), gas demand decreased from 9.3 to 8.94 million b/d. Meanwhile, total domestic gasoline stocks dropped slightly by 400,000 bbl to 222.2 million bbl. Lower demand would typically push pump prices down; instead, elevated oil prices have pushed them higher.

According to the Ford Media Center, Ford began production of an all-new electric passenger vehicle, a medium-sized crossover, built in Cologne with a second electric vehicle added to the Cologne production line-up in 2024. In addition, Ford's top-selling passenger vehicle in Europe, the Ford Puma, will be available as an electric version made in Craiova, Romania, starting in 2024.

Ford targets to become all-electric for their passenger car lineup in Europe by 2030 and two thirds of commercial van sales to be all-electric or PHEV (plugin hybrid electric vehicle) by the same date, according to reports.

Kevin Bahnam, president of USA 2 Go, has been adding charging stations at his establishments in recent months, "however, the stations today are not economically efficient," he noted. "The cost is too high, and the demand is still very low. We are adding it on as another service offered to customers to maintain traffic. That is where it stands today. It is going to change for sure, but we don't know exactly how."

Technology changes quickly and that includes charging stations. "We hope once the new generation chargers drop the charging time to an average five minutes, it will be more of a destination," said Bahnam. "It's almost like the big players are in a waiting mode. They won't want to jump into it quickly because it is costly. The return on the investment is not there yet even with the state and federal grants."■

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New Business is A Natural Fit for Justin Yono

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Justin Yono is no stranger to the food retail industry. He grew up watching his father own and operate retail businesses for several years. However, his path to owning his own business was not a straight shot out of high school. He ventured into other professions before he set his eyes on an existing business and he quickly realized it was a “natural” fit.

Natural Food Patch is in downtown Ferndale. The 5,200 square-foot business has been serving the

community and the surrounding areas for nearly 25 years. When the opportunity to purchase the business surfaced, Justin Yono jumped on the chance. Right out of college, he ventured into corporate finance and then spent around seven years working in the commercial real estate industry, “but I always had that entrepreneurial itch,” he said. “Many say I’m going ‘back to my roots’ as my father was in the grocery industry for 40+ years and served as chairman of MIRA previously.”

Justin’s father, Nabby, is a long-time MIRA member and was the chairman in 1994 and 1995. He is still very involved in the association today and often consults on industry issues and sits on Midwest Independent Retailers Foundation (MIRF) board.

Today, Nabby also consults on his son’s new business. “When he approached me about the business, I encouraged him to buy it,” said Nabby. “Currently the commercial real estate industry is struggling a bit. I knew he could do both businesses. He consults with me almost daily on products, services, and equipment. I still have knowledge of the industry even though I have been out for while now. Many of my friends are still owners and operators and I am in contact with them often about industry issues.”

For Justin, the business is not just about selling products. “We actively educate our customers on quality natural and organic health foods, which is an increasingly growing segment year-over-year,” said Justin. “We carry the best brands and have phenomenal prices on vitamins and supplements, organic produce, bulk foods, frozen foods, grocery, health & beauty and much more. We are a completely natural foods grocery store and take it to heart. Our prices remain affordable, because we feel that healthy living doesn’t have to break the bank!”

Justin and his wife Kayla have been married for two years. When he is not working, he enjoys exercise, traveling and spending time with his family.

They have several future growth plans in the coming months to better serve their great customers. “Stay tuned for updates,” said Justin. ■

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Liquor Law Lawyer Hopes to Help MIRA Members

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

John Doyle is a solo practitioner with the Doyle Law Office, PLLC, practicing liquor license law throughout the state of Michigan. He has 31 years of experience in liquor law matters. He has handled all kinds of liquor matters for all types of liquor licenses and applicants, as well as violation matters and appeals with the Michigan Liquor Control Commission (MLCC). “I am also general counsel for two statewide county based Non-Government Organizations (NGO). “I do probate work, as well as other business-related legal matters.”

As a new MIRA member, Doyle was intrigued by the association’s history and services. “The wide variety of services and programs that MIRA offers its members is quite impressive,” he said. “Many of my clients are MIRA members and had very complimentary things to say about the association. The variety of the membership types makes MIRA look like a great platform to connect with others in the industry. The fact that MIRA has been around so long speaks volumes to its long-term past and future successes in the field.”

Doyle can provide start-to-finish legal services to members regarding liquor license, and related licensing such as lottery, Electronic Benefit Transfer (EBT) and matters as well as the buying and selling of related assets and real estate.

Besides the MLCC application, violation and appeal processes, Doyle consults on best employer/employee practices for the sale of alcohol and tobacco, “which everyone knows are controlled substances and must be sold in a manner that is 100% safe to the public,” he said.

“John Doyle has done work for our company and most of the fuel dealers we supply,” Michael G. Mitchell of Markham Oil/Markham Enterprise Inc. “We used to do the majority of our MLCC work ourselves and we did a fair job. After working with John, we realized that although we could do it in-house the time and effort it took away from other projects and day-to-day operations came at a higher cost than what



JOHN DOYLE, DOYLE LAW OFFICE, PLLC

John charged us to do it. He is fair priced, honest, and dependable and we consider him to be a strong asset for our team and a friend.”

When he is not practicing law, Doyle enjoys golf, skiing, taking walks and reading.

Doyle earned his undergraduate degree from Georgetown University School of Foreign Service (BSFS 1989) and earned his law degree at Marquette University Law School in 1992.

“In my early practice I did a lot of litigation but have since concentrated more on my administrative law and business practice,” he said. “While a lot of members are facing similar issues of rising costs and difficulty stocking some specific alcoholic brands, in my opinion the biggest ongoing issue facing MIRA members is ensuring compliance with the law prohibiting the sale of alcohol and tobacco to minors. Not only can sales to minors lead to tragic consequences in the community and be extremely costly to members in the form of fines, possible license suspensions and attorney fees, it can result in members who are seeking to expand the number of licensed locations being denied approval for the new location by the MLCC based on the member’s past operating history.”

MIRA members can reach John Doyle at (517) 204-7721. ■

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A Sit Down with the President and CEO of Eastern Michigan Better Business Bureau

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

MIRA's President and CEO, Bill Wild, connects regularly with leaders in the Midwest in order to promote collaboration. He recently met with Melanie Duquesnel, President and CEO of Better Business Bureau (BBB) serving Eastern Michigan to talk with her about the BBB and businesses today.

1. How does BBB serve clients today?

BBB started as an organization, in 1912, to create a trustworthy marketplace through advertising regulation, *think snake oil salesman or too good to be true claims*, as well as holding those businesses to do what they say there are going to do. Today, BBB does that and much more. BBB accredits businesses that will stand for BBB's 8 Standards of Trust. They are: Build Trust, Advertise Honestly, Tell the Truth, Be Transparent, Honor Promises, Be Responsive, Safeguard Privacy and Embody Integrity. While accrediting a new business, BBB is looking to make sure the applying business maintains those standards and if there is a weakness shown in those standards, BBB won't accredit the business but will recommend changes the business could do to achieve meeting BBB accreditation standards. BBB also handles dispute resolution between a client and business *and* business to business. While BBB can't make either party 'pay', BBB will do its best to identify the concerns, work with both parties and arrive at consensus.

2. What is the greatest value in being approved by the BBB?

The greatest value to a business of being accredited is being associated with the BBB brand. BBB's brand is still highly recognized as the champion for marketplace trust and when a business shows the seal, prospects and customers know the

business will stand behind their service or product. Even when things go wrong, and they inevitably can go wrong, BBB works as a neutral third party to bring both parties to consensus and resolution. As such, BBB has become a business reputation management partner. Having a disconcerted client in the marketplace can be damaging to a business's reputation. Successfully going through BBB's dispute resolution process can showcase the business as doing all they can to meet their client's expectations.

3. How do you collaborate with other organizations that help you reach your goals?

BBB works with chambers, senior centers, educational institutions, and any other organizations that want to learn more about sound business practices including cybersecurity as well as scams and frauds. These organizations assist BBB in working to educate our marketplace in safe consumer practices and business ethical practices.

4. What are some of the top issues businesses are facing that the BBB has been addressing?

Cybersecurity based scams are impacting businesses. Those scams are delivered via email purporting to be a C suite employee in need of personal information or payment for a vendor. The scammer is hoping at the end of the day to get the personal information to create personas to get access to funds or cash from the business for a fake invoice. Business growth is always on our Accredited Businesses' minds. Through BBB's *Get a Quote* program or simply having a BBB Business Profile where prospective clients can see what other clients' experiences are, can drive additional opportunity to those Accredited Businesses.

5. How do you define your leadership style?

My leadership style is collaborative. I have amassed a team that is inclusive,



MELANIE DUQUESNEL, BETTER BUSINESS BUREAU PRESIDENT AND CEO

transparent, and respectful. I need that to make sure the team is energized and engaged. And I am only as good as my team is. Without their knowledge and support, I would be half the leader I am today.

6. What do you love most about your job?

BBB has provided the opportunity to solve problems and find connections. That engagement drives me every day. Some days the marketplace issues are big and need a large team to handle. Some days the issues are small. That diversity of situations also keeps this position fresh and never boring.

7. How would you like to see business leaders collaborate for the greater good of today's economic and business climate?

Collaboration is always good for the community. But asking for assistance, brainstorming, and/or feedback is imperative to creating a long-term, sustainable business. Sometimes a business leader may feel too vulnerable to ask for help but when they do ask for that assistance, great things can happen. Business community support is available in a number of ways and locations. BBB is here to help identify those resources as well as provide a means of putting the business's best foot forward. ■

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



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47TH ANNUAL MICHIGAN GOLF OPEN
JULY 19, 2023
PLYMOUTH, MICHIGAN



18TH ANNUAL OHIO GOLF OUTING
AUGUST 8, 2023
MEDINA, OHIO



MEMBERSHIP SURVEY!

At MIRA, we care about your business needs!

MIRA is implementing a new membership database. To make sure your rebate checks are not delayed, please scan this QR code to complete this **short 5-minute survey**. Please call our office at (800) 666-6233 with questions.



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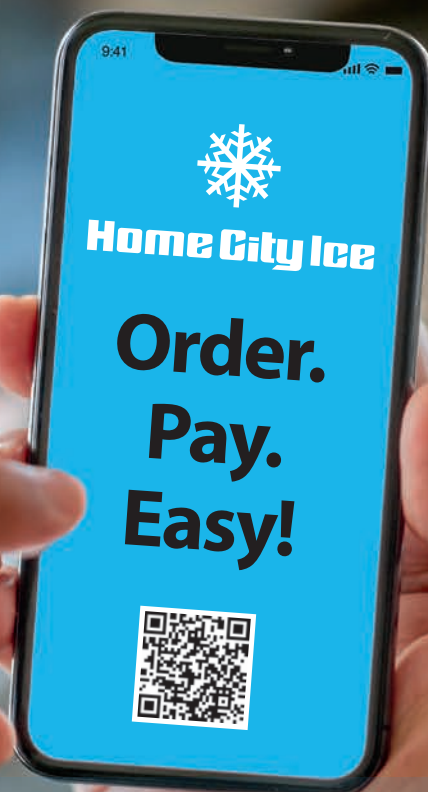


SEPTEMBER 26, 2023
SUBURBAN COLLECTION SHOWPLACE
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Detroit Athletic Club// Detroit, MI



JULY 19, 2023

**MIRA'S 47TH ANNUAL MICHIGAN
GOLF OPEN**

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

Fox Hills Golf & Banquet Center // Plymouth, MI



AUGUST 8, 2023

MIRA'S 18TH ANNUAL OHIO GOLF OUTING

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

Shale Creek Golf Club // Medina, OH



SEPTEMBER 26, 2023

**MIRA'S 24TH ANNUAL HOLIDAY
FOOD & BEVERAGE BUYING SHOW**

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

Suburban Collection Showplace // Novi, MI

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GROCERY STORES:

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- Growth calculated against same quarter from prior year
- Rebate paid on everything from dollar one, once growth is achieved
- Rebate is calculated on customer's cost from Lipari Foods, not retail price
- Payouts will be sent quarterly from MIRA
- All existing Lipari customers may qualify

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