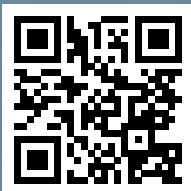


BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 34, NO. 7 // SEPTEMBER-OCTOBER 2023



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THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 34, NO. 7 // SEPTEMBER-OCTOBER 2023

Features



COVER STORY //

GETTING THE INTEL ON AI

Savvy business owners and entrepreneurs understand that to achieve success and improve sales in today's ultra competitive marketplace, they must continuously adapt to new trends and utilize the latest technology.



MARKETING RETAIL BUSINESSES WITH ARTIFICIAL INTELLIGENCE

Artificial Intelligence (AI) can automate a marketer's repetitive tasks, from scheduling meetings and appointments to reporting on campaign metrics to optimizing the placement and timing of advertising campaigns. With the right set of tools, AI can do all of that for your business, and more.



PREPARED FOOD SECTIONS CONTINUE TO THRIVE IN FOOD RETAIL

People need to eat, and they are often on the go. Retail food is an important expenditure. Most people buy retail food items every week, including meat, vegetables, fruit, milk, bread, eggs, snacks, and many other items.



Chairman's Message

BOBBY HESANO // MIRA CHAIRMAN

Forever Grateful, Never Satisfied

We all know that complacency is like dying a slow death. In our industry and in everything in life, learning, growing, and reinventing yourself is essential. We have moved past the COVID pandemic, yet some people are still working under those habits created during the lockdowns. Some retailers may have taken things for granted but we cannot afford to do that anymore or ever, really. We cannot lose our creativity or our ability to look outside the box.

As business owners and managers of business, we have an obligation to continually look at our industry and understand all the moving parts. Artificial Intelligence (AI) is a notable example of that and exactly why we are highlighting it in this issue of *Bottom Line*. MIRA takes pride in keeping our membership abreast of the latest changes in the industry and sharing with you the tools your business needs to thrive. Check out the special AI section starting on page 22.

We want you to understand how AI works and what it means to our industry. It's still in its infancy and we are still learning about it and the more we learn, the more we will share with you. Just like everything else, it takes time and effort. We all know that real success does not come easy. We must work for it. If we want to stay ahead, we focus on learning, engaging others and doing our research.

We all know the challenges we face with finding good employees. Even though the job market has loosened up a bit, it is hard to find good help in retail and in distribution.

Too often, people lose their creativity and become lazy at work because they had it so easy. They did not appreciate working and the easier something becomes, the more spoiled we become. In our industry, we are adversely affected by that reality. There is just not enough good help around. People got used to free money during the pandemic. Now, we struggle to get people to stay longer than two years at job. When we get resumes from people who jump from one job to another, it is a red flag and very much a reality in the retail business.

We are also dealing with inflation forcing us to work tighter. Interest rates are high and so financing is more of a challenge. We must constantly shop rates and have long-term financial arrangements. Security is still an issue at many stores. These are just a few areas where we cannot afford to be complacent.

We must ask ourselves on a regular basis: how can I do this better? It never stops. AI is the dawn of a new age, so to speak. It is like when we all first started to use computers, emails, and cell phones. I am forever grateful for the successes and new tools such as AI, but I am never satisfied with the status quo.

We need to keep moving, keep learning and keep getting better! ■

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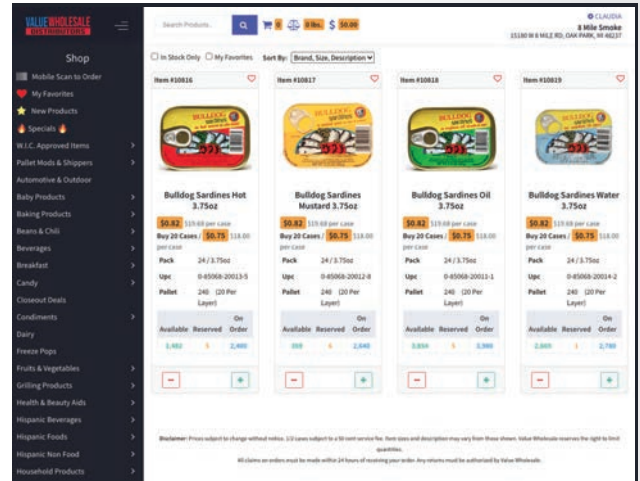
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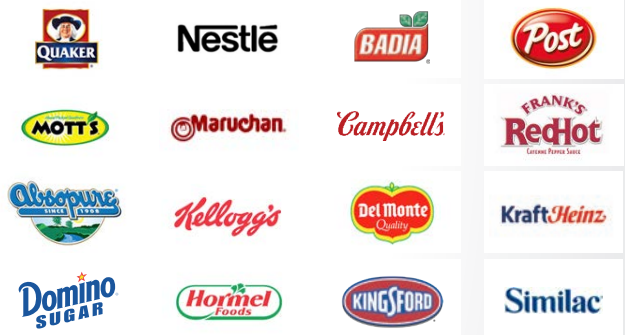
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A low-angle photograph of the Michigan State Capitol dome, showing its ornate architecture, including the dome's ribs, windows, and the base with columns and a pediment. An American flag and the Michigan state flag are flying on a pole to the left of the dome. The sky is clear blue.

SAVE THE DATE!

**2023
INDEPENDENT
RETAILERS WEEK**

Join us as we visit with members of the Michigan legislature to discuss issues of importance to MIRA's members.

Meet and greet your district representatives and senators!

***FREE event open to
all members!***

October 18, 2023 • 9:00 am
Capitol Strategies Group
110 W. Michigan Avenue
Suite 600
Lansing, MI 48933

RSVP to Jerry Griffin
MIRA Vice President of Government Affairs
(248) 671-9600
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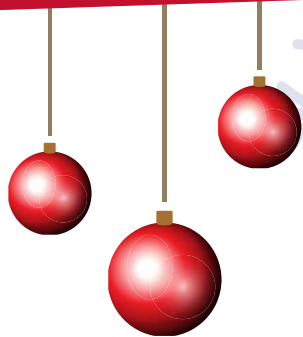
DAILY 4 STRAIGHT AND WHEELED BETS ARE EXCLUDED.
Daily 3 odds: Straight: 1 in 1,000; 3-Way Box: 1 in 333; 6-Way Box: 1 in 167; 1-Off Straight: 1 in 1,000; 1-Off One Digit: 1 in 167.
Daily 4 odds: Straight: 1 in 10,000; 4-Way Box: 1 in 2,500; 6-Way Box: 1 in 1,666; 12-Way Box: 1 in 833; 24-Way Box: 1 in 416; 1-Off Straight: 1 in 10,000; 1-Off One Digit: 1 in 1,250.
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MIRA Event



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| Denha Rashi Zakho | RNDC of MI |
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For more information, please contact Kelli Petty,
MIRA Director of Events & Membership Engagement,
at (248) 671-9600 or kpetty@miramw.org.

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INVITATION
MEMBERS ONLY





EVENT RECAP //

MIRA's 47th Annual Michigan Golf Open

Golfers who attended the Annual Michigan Golf Open experienced a different event than they have in the previous years.

"We have always put on golf outings that many would say were among their favorites, but this year we really stepped it up," said Bobby Hesano, Chairman of MIRA's Board of Governors. "The amazing raffle prizes, the live broadcast with Jason Carr, the celebrities and the sponsored holes, with samples of incredible food and beverages just elevated this event and you could feel an upbeat fun vibe all day."

MIRA's Michigan Open boasted

256 people playing 18 holes at the beautiful Fox Hills Golf and Banquet Center in Plymouth, Michigan.

MIRA members from across the states of Michigan and Ohio participated along with many local celebrities including retired Detroit Red Wing favorites Darren McCarty, Jiri Fischer, John Ogrodnick, Brent Fedyk, and former Detroit Lions kicker Eddie Murray. The new Mayor of Westland, Michael Londeau also joined in on the fun.

During breakfast, Detroit broadcaster Jason Carr hosted his popular morning show, *Jason Carr Drive!*, live on site. "What a

thrill to broadcast here," said Carr. "What a great facility and this is truly a first-class event. Just an all-around great time for sponsors and players alike. For those who have never played in a MIRA golf outing or may not have known what MIRA is all about, this was such a great introduction to MIRA and the MIR Foundation."

"Jason is a great spokesperson for MIRA, and we are proud to be a sponsor of his popular live Facebook show," said Bill Wild, MIRA president and CEO. "He preaches the value of independent retailers to his large audience of avid viewers." ■



47TH ANNUAL MICHIGAN GOLF OPEN
JULY 19, 2023



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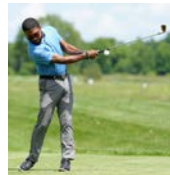
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18TH ANNUAL OHIO GOLF CLASSIC AUGUST 8, 2023

EVENT RECAP //

The Annual Ohio Golf Classic took place at Shale Creek Golf Course in Medina, Ohio. It was a little breezy at tee off time but tapered off as the day progressed.

"Everyone seemed to have a great time," said Bill Wild, MIRA president and CEO. "The event went smoothly; the BBQ dinner was a big hit, and the weather was perfect for a day of golf".

"We definitely had a great event," said Kelli Petty, Director of Events and Member Engagement. "Everyone had a great time, and the comments were very positive. We are always looking for ways to improve our golf outings and all our events. We welcome feedback from our members". ■



MIRA graciously thanks these sponsors and donors for their generous support!

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Government Relations Report

JERRY GRIFFIN // MIRA VICE PRESIDENT OF GOVERNMENT AFFAIRS

Effective lobbying as an Association

First, let me state how proud and humbled I am to have been asked to join MIRA as its Vice President for Government Affairs. It is an honor to be asked to represent a large group of business owners in such a broad spectrum of retail industries.

I do share a common experience with a sizable number of you. My family owned a convenience store just outside of Jackson called Stark's Party Store that my mom's parents opened in the 1950's. We had a Class C license (although I think back then it was called a C&D license) with beer, wine and liquor and one of the first lottery machines back in the 70's. I worked there for four years in the mid 80's back when you went to state owned stores to get your liquor. The store is still there although my family no longer owns it.

As it relates to my position with MIRA, I have over 20 years' experience working in state government and public policy which includes 7 years working as the Director of Government Affairs for an association with a similar structure as MIRA, so there is very much a familiarity with that working environment. I also spent the last 6 years working on behalf of business clients seeking to expand retail operations in communities throughout Michigan.

I look forward to meeting and learning from you about your challenges and what is necessary to succeed in running your independent business. That knowledge is key to me succeeding on your behalf. That said, there is something I know from working in government affairs and working at an association

that I want to emphasize and remind all of you; **This association is as strong as its members make it.**

There exists a wide, diverse number of commercial industries under the MIRA umbrella. There can be a number of legislative and regulatory issues that come up that affect certain categories of MIRA membership more than others. While it is easy to get members engaged on an issue that has a broad impact like the bottle bill expansion, it can be difficult to have interest and act on an issue that does not affect your business directly. But, it is those very instances that the influence and impact of being a MIRA member can be its greatest.

In many instances, these disparate issues have an underlying commonality. Proposed changes are being driven by large, national industry representatives who are trying to strengthen their position as it looks to expand in one State or another. They are doing so at the expense of the small independent operator. **An association like MIRA is like a family. We can disagree and bicker with our family, but when somebody outside goes after a member of your family, you band together and fight back.**

One of the responsibilities MIRA is tasked with is representing its members in the legislature and with state departments and agencies. When an issue reaches a critical point and MIRA members reach out to their state Representative or Senator to urge their support for independent retailers, the power of your association comes to bear. When you reach out for support from your legislators, they are reminded of how you invest and reinvest in their community, the revenue your business generates stays in that community, that you employ residents of their district, that you support the municipalities in their district, and perhaps, you supported them in their efforts to get elected and re-elected.

It is when we speak as a united voice that the bonds of MIRA are strengthened and unbreakable. ■

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 more information on contributing to the MIRA PAC, please call the office at (248) 671-9600. ■

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Yes! I want to help MIRA at the state level of government in support of candidates who appreciate and understand the food and petroleum retail industry. I know that I can contribute personal funds to the MIRA PAC, and that the contribution will be allocated to the MIRA PAC.

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Michigan Lobbyist Report

MATT MINER // CAPITOL STRATEGIES GROUP

Summer 2023 Rewind: Snapshots from Lansing

While the capitol halls have been quiet since the legislature went on break in July, Lansing stayed busy with activity. Numerous bills have been signed by Governor Whitmer, ranging from the state budget to cocktails to-go. Fundraising and law making doesn't rest just because the House and Senate floors are empty. Buckle-up, and put that phone down. Read on to get a summer snapshot from Lansing:

JUNE

Earlier in June, when the legislature was getting ready to wrap up for the summer, plans for metal detectors to be installed across the entrances of the capitol were in full swing. Expect to see them by the beginning of the session in September. Don't bring your gun though, because they're banned from the building, unless you're a legislator with a valid CPL permit.

Talks to reopen Southwest Michigan's Palisades nuclear plant began in earnest in June just in time for Senator Debbie Stabenow to begin pushing the Biden administration to make an agreement with the Canadian government on nuclear waste storage with a goal to ensure that the storage is not being placed anywhere near the Great Lakes.

The Democrats' legislative attempt at achieving a 100% carbon-free energy portfolio by 2034 was put up before the House Energy, Communications, and Technology Committee later in the month, as Michigan is already on track to lead the country with a record investment in green energy.

By the end of June, Democrats were hurrying to the finish line with the state budget. Coming in at just over \$54 billion, the Dems presented a record investment in the state, with DHHS, transportation, and labor and economic opportunity receiving some of the biggest slices of the pie.

JULY

A quiet month in Lansing legislatively, but it was also the end-of-quarter campaign finance reporting for the legislative caucus'. Michigan House Democrats reported \$925,833 in contributions for Q2 and \$1.7 million cash on hand. Senate Democrats reported \$623,078 in contributions and \$571,645 cash on hand. House Republicans brought in just over \$1 million in contributions and have \$2.3 million cash on hand. Senate Republicans raised \$673,806 and have \$1.186 million cash on hand. This is the second quarter that republicans have outraised democrats in fundraising while still being in the minority.

AUGUST

Senate Dems are reportedly prioritizing climate change bills in fall when session resumes. "I think we owe it to our future... We've got to accelerate our transition to renewable energy." -

Senator Sean McCann (D-Kalamazoo). Significant legislation is pending before each chamber to push Michigan into a carbon free future.

Representatives Lori Stone (D-Warren) and Kevin Coleman (D-Westland) both took second in their Mayoral primaries in their effort to leave the legislature for greener pastures. Both face an uphill battle to win the seats, but if successful, it could leave the House in a 54-54 seat tie, which will be something interesting to watch as the fall develops.

BILLS SIGNED BY THE GOVERNOR

- **PA 39 to 41:** prohibits cellular device usage while operating a vehicle
- **PA 95:** allows for carryout and delivery of liquor from an on-premise license holder PA 96: allows for sale of liquor at sporting venues with proper licensing
- **PA 119:** the record state budget, clocking in just over \$54 billion PA 71: bans minor marriage in Michigan
- **PA 79 and 80:** modify principal shopping district and business improvement zones PA 117 and 118: defines and bans conversion therapy
- **PA 81 to 88:** elections package including increasing precinct size, updating requirements for absent voter ballot drop boxes, and creating an absent voter ballot application tracking system. ■



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Michigan Liquor Report

KRISTIN BELTZER // MICHIGAN LIQUOR CONTROL COMMISSION

New Alcohol Laws and Commission Update

Governor Gretchen Whitmer signed two bipartisan bills into law this summer allowing alcohol to be sold at college sporting events and making cocktails-to-go from restaurant takeout and delivery permanent. Both laws are aimed at providing an economic boost for universities and businesses. Public Acts 95 and 96 were signed on July 18, 2023, with an immediate effective date. The laws amend the Michigan Liquor Control Code of 1998 (Code).

“COCKTAILS TO GO” NOW PERMANENT

Senate Bill 141 (Public Act 95 of 2023). The law makes permanent carryout sales and delivery of alcoholic beverages (beer, wine, spirits, mixed spirit drink, or mixed drinks-cocktails) in qualified containers. The law amends the Code by repealing the sunset/expiration date of January 1, 2026, found in 436.1537a. The alcohol-to-go policy was first allowed in June 2020 as a temporary change to provide additional revenue to help keep restaurants in business during the pandemic. It has become a popular way for customers to support their favorite restaurants. Michigan is the 23rd state nationally to make to-go cocktails permanent, according to the Distilled Spirits Council of the United States.

ALCOHOL SALES AT MICHIGAN COLLEGE STADIUMS NOW LEGAL

Senate Bill 247 (Public Act 96). The governing boards of Michigan’s 15 public universities can now elect to obtain liquor licenses from the Michigan Liquor Control Commission (MLCC) to sell alcohol in their stadiums for athletic events. The Act amends the Code to allow the MLCC to grant licenses to universities to sell alcohol for on-premises consumption for up to 100 days each year for “intercollegiate athletic scheduled events,” including football, basketball, hockey, baseball, and soccer venues. The statute also allows alcohol sales for

five days of the year at other events such as concerts or professional sports.

Alcohol sales at stadiums and arenas can start one hour before an event until it ends. Fans can drink on the premises up to 30 minutes after the event ends. Alcoholic drinks are not allowed to be taken out of the venue. Of course, sellers are required to check ID upon purchase.

MLCC CHAIR PAT GAGLIARDI RETIRES

Pat Gagliardi retired as chair from the MLCC after his term expired on June 12, 2023, as announced by Gov. Whitmer. The MLCC wishes to express heartfelt appreciation to Chair Gagliardi for his outstanding dedication and significant contributions to the Commission. His retirement is the culmination of more than 40 years of service to the state of Michigan. The MLCC wishes him a long and happy retirement!

MLCC COMMISSIONER KRISTIN BELTZER NEW CHAIR OF THE MLCC

Administrative Commissioner Kristin M. Beltzer of Grand Rapids, MI, was reappointed to represent Independents and appointed as chair of the MLCC by Gov. Whitmer for a for a term commencing June 13, 2023, and expiring June 12, 2027. Chairwoman Beltzer brings a wealth of experience and knowledge that will greatly contribute to the continued success of the MLCC.

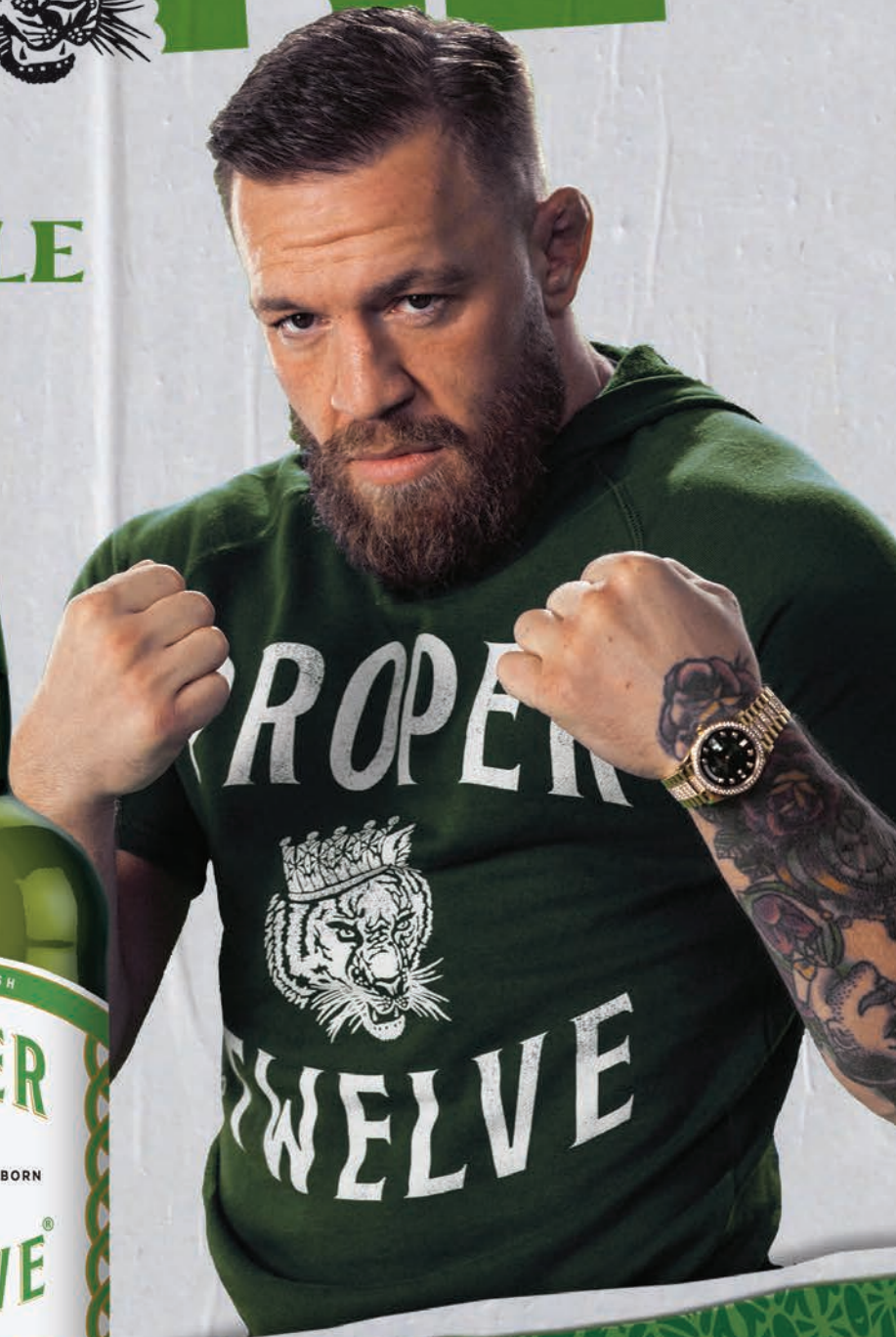
WELCOME MLCC COMMISSIONER HOPGOOD

The MLCC extends a warm welcome to new Administrative Commissioner Hoon-Yung Hopgood of Richmond, MI, who was appointed by Gov. Whitmer on June 13, 2023, to succeed Commissioner Kristin Beltzer for a four-year term expiring June 12, 2027. Mr. Hopgood, a former Democratic state senator, is the first Korean American to serve in the Michigan Legislature. He served in the Senate from 2011-18 and the House of Representatives from 2003 to 2008, where he became a leader on educational issues in the state. While in the Senate, he served on the Senate Education Committee, the Energy and Technology Committee, and the Appropriations Committee. He received a bachelor’s degree from the University of Michigan. ■

SMOOTH TO THE CORE



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Ohio Lobbyist Report

TERRY FLEMING // TC FLEMING & ASSOCIATES

The Good and Bad of the Ohio State Budget

The Ohio Conference Committee on the State Budget came to agreement on June 29th and sent the more than \$190 billion budget to Governor DeWine, who exercised his veto authority on 44 issues. Unfortunately, the Governor vetoed language that would have given the State sole purview in regulating tobacco and tobacco products including vapors. The legislature did not have enough support to override this veto which means MIRA, along with other tobacco interests, will have to potentially deal with local governments who seek to ban the sale of these products in their cities.

There was language that restored the .30¢ per pack tax in Cuyahoga County and did away with the unworkable 8¢ per pack, but the language also allows the Arts Council in Cuyahoga County to seek tax increases with no cap. It's very unlikely that the General Assembly will take any action on tobacco products in this session of the legislature.

There was very good news on the tax front and a missed opportunity on dealing with Commercial Activities Tax (CAT). The final package on income taxes went with just two income tax brackets, those making less than \$26,000 will pay no tax, those making \$26,000 to \$100,000 will pay 2.75% income tax while those over \$100,000 will pay 3.5% income tax. Legislative leaders have stated they'd like to do away with income tax all together in the near future. A number of legislators expressed support for a flat tax but that didn't get much support from the majority. The legislature included language that would have eliminated the CAT from about 90% of all taxpayers but Governor DeWine vetoed that language. The bill did give a \$2,500 tax credit per child deduction on income tax.

The budget also made major changes to education and greatly limited the power of the state board of education.

One of the more interesting issues was the prohibition of Ohio farmland being owned by foreign interests.

The Republican majority was successful in putting a constitutional amendment on the August 8th ballot that would have made it much more difficult for citizen initiatives to make the ballot. The change would have required 60% of voters in the previous election to sign a petition to put a constitutional amendment on the ballot. It would also require signatures from all 88 counties. Currently only 50% signatures are required and 44 counties are represented. Democrats came out in full force to oppose the amendment saying that the sole purpose was to prevent more liberal abortion language on the ballot and to also prohibit minimum wage language on the ballot. The Democrats, with support from many labor groups and others, prevailed.

A key race for the U.S. Senate in Ohio is heating up as Republicans see next year's U.S. Senate race as a real chance to beat Democrat Sherrod Brown, flipping Ohio, and possibly the key to flipping the U.S. Senate. Currently three Republican candidates are at the forefront of obtaining the nomination. They are Matt Dolan, Bernie Moreno and Frank LaRose. Dolan is a State Senator from Cleveland and ran for U.S. Senate last year, but lost to J.D. Vance (R); Bernie Moreno, a car salesman, also ran for U.S. Senate last year; and Frank LaRose, Ohio Secretary of State.

The legislature is in recess and not likely to be back until October or November, but MIRA has been, and will be, in contact with legislative leaders to discuss issues of importance to our members. Contributing to MIRA's Political Action Committee (PAC) greatly helps when dealing with state legislators. Please consider a donation to this important issue. To learn more about the MIRA PAC, see page 13. ■



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Illinois Lobbyist Report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC

Recap Of Illinois' 2023 Spring Legislative Session

After three years of virtual hearings, remote voting, and severely truncated session schedules caused by the COVID-19 pandemic, the Illinois General Assembly wrapped up a relatively “normal” 2023 spring session just after midnight on May 27, 2023. Following a two-week lame duck session in early January, the 103rd General Assembly was sworn in and began its work in earnest, filing a staggering 7,910 bills (compared to 2,830 in 2022).

The Illinois General Assembly will convene its fall veto session on October 24-26 and November 7-9.

KEY SUBSTANTIVE LEGISLATION

Morrill & Fiedler (M&F) has monitored, on behalf of the Midwest Independent Retailer's Association (MIRA), all proposed ordinances within the City of Chicago and Cook County, as well as all bills and amendments of interest filed before the Illinois General Assembly throughout spring session. In addition to the substantial work of monitoring an unusually high volume of bills, M&F, on behalf of MIRA, successfully navigated a significant number of legislative initiatives impacting the retail grocer industry. Below is a summary of the advocacy efforts by M&F on priority county and state matters.

- M&F worked with Cook County Commissioner Donna Miller to enact a trailer ordinance to clarify Cook County's ordinance allowing a property tax assessment reduction to grocery stores located in, locating into, or expanding operations in certified food deserts. That final ordinance, 23-1644, was approved on April 27, 2023.
- M&F worked with other business organizations to defeat a progressive caucus proposal to cap retailer discount at \$2,000 per retailer.
- HB 3811 (Burke/Cunningham) – Senate proposed “reforms” to Biometric Information Protection Act (BIPA).
 - IL Trial Lawyers Association, ACLU, and business groups met for months in an attempt to negotiate BIPA reforms that would balance employer concerns with employee protections.
 - Senate amendments 2, 3 & 4 would: (a) increased

finer from \$1,000 to \$1,500 per occurrence; (b) added “electronic signature” as an eligible type of violation; and (c) clarified circumstances in which the same action only counts as a single violation. None of the amendments provided language to clarify that a violation only occurs when actual harm is proven.

- Amendments did not reflect negotiations and were strongly opposed by the business community.
- HB 3811, and all Senate amendments, were held and did not advance out of Senate committee.
- BIPA negotiations continue and the issue is expected to be considered during the 2023 fall veto session.
- SB 850 (Belt/Canty) – creates \$20M grant program for grocery stores to combat food deserts.
 - A priority included in Governor Pritzker's proposed budget in February, this bill tasks DCEO with the creation of a Grocery Initiative to increase access to healthy food throughout the state.
 - Independently owned for profit grocery stores, cooperatives, not-for-profit grocery stores, and grocery stores owned by units of local government will be eligible for the Grocery Initiative Grant program.
 - \$20 million appropriation included within FY24 budget (SB 250).
 - SB 850 passed both chambers, has been sent to the Governor for his signature, and is expected to be signed into law by August 21, 2023.

LOOKING AHEAD

As members of the IL General Assembly return to their districts for the summer, M&F will remain active on behalf of MIRA, strengthening relationships within the Office of the Governor and DCEO to assist in developing the state grant program for food deserts, working with MIRA membership that may qualify for the Cook County property tax incentive and state grant program, strengthening alliances between MIRA and Cook County Commissioners, and facilitating introductions to Chicago Mayor Johnson and his administrative appointees and to newly-elected City aldermen to educate them on the benefits MIRA members provide to the City and its residents.

The recent closing of multiple grocery stores within the Chicago-metro area, as detailed in an August 2023 *Crain's Chicago Business* article, highlight the continued struggle facing both grocery stores and neighborhoods, and has kept a continued focus by elected officials to address food deserts in Illinois. ■



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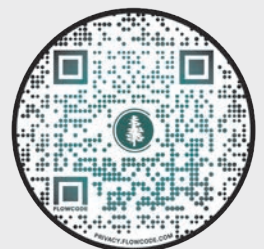
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Communicate It, Market It

VANESSA DENHA GARMO // FOUNDER, EPIPHANY COMMUNICATIONS: COACHING & CONSULTING

COMMUNICATE IT //

Don't Lose Your Voice When Using AI

There is a lot of buzz about Artificial Intelligence (AI). Webinars and workshops on AI are being promoted on social media. Several media outlets and industries are tackling the issue trying to gauge what it means to the public and their audiences.

AI is beginning with one utilized across all sectors, including academia, advertising and the legal profession, to name just a few. As a trained journalist, I am used to doing research. I not only interview people but I read a lot about what has been written about any given topic that I am addressing, including this topic of AI.

In this issue of *Bottom Line*, we offer a variety of articles on the AI topic. As a writer, I wonder what AI means for the future of the service I currently provide clients as a Communications Coach and Consultant. What I do know is that when it comes to communications, whether spoken or in writing, authenticity is essential.

People can quickly figure out when you are not being authentic. In fact, I had a client, a COO of a company, wanting to focus his coaching session on how to address his team members using ChatGPT to send emails; he thought the approach made the senders of the email seem insincere and robotic. He knew right away that they used AI to craft the email message and he did not like it.

Everyone has a unique voice; I would argue just as unique as their DNA. We all have our own nuances of how we communicate and receive information. Although AI could provide you some background or usable information, it can't replicate YOU.

ChatGPT is a large language model-based chatbot developed by OpenAI and launched on November 30, 2022, notable for enabling users to refine and steer a conversation towards a desired length, format, style, level of detail, and language used.

There are advantages to AI, just like there are with social media and technology in general. However, there are downsides to the tool, and we have to be aware of it. In the effort to sound intelligent and articulate, you risk losing authenticity. I recently co-authored a book titled *Freedom Behind Bars* about a man's testimony. He served more than 15 years in prison and wrote

about his conversion story. As I was writing his account, which he shared with me in hours of interviews, he read chapter by chapter proofreading what I wrote. He called me one day and said, "Vanessa, I love the book, but I sound like such a thug in it." I responded, "that's because you were a thug. Did you expect sound like a Harvard scholar?"

I was trying to write his story in his voice, a man who tried four times to blow up his competitor's store, usually with homemade bombs.

Speaking of authors, CNN recently reported that an author is raising alarms after she found new books being sold on Amazon under her name — only she didn't write them; they appear to have been generated by AI. The books had titles like the subjects she typically writes about, but the text read as if someone had used a generative AI model to imitate her style. This shows the dangers of AI.

When using AI, don't lose yourself in the process, use your own voice, your brand, and your business's own image — be true to yourself and your business. As you write content for various platforms such as your website, newsletters, blogs, social media, ad campaigns, etc., here are some tips to consider:

- **Be Authentic:** Use AI for ideas and research but don't just copy and paste.
- **Use Different Sources:** Use AI and other sources to do research. Don't just type in a topic into ChatGPT and expect to use the content verbatim.
- **Compare the Content:** Look at all your information and start making notes of what you like and what you don't and what can be tailored to your audience.
- **Tailor the Message to Your Audience:** Topics can be broad, but you have a specific audience. A grocery store customer may not be exactly the same customer as a convenience store customer, so your messages on social media and other platforms need to be targeted.
- **Check for Accuracy:** AI is not foolproof or 100% accurate. You need to do your research and ensure what ChatGPT spits out is, in fact, true. One of our Ask The Member respondents (see page 30) talked about an attorney using AI to write a brief and was reprimanded by the judge because he cited a case that never existed. ■

Vanessa Denha Garmo is the founder of Epiphany Communications: Coaching & Consulting. She brings nearly 30 years of experience in communications and professional writing to MIRA. As a coach, she focuses on leadership, management, career development and team building and as a communications strategist and writer, she focuses on creating content for various platforms.

Communicate It, Market It

TERRY PACKER // MIRA DIRECTOR OF MARKETING & BUSINESS DEVELOPMENT



MARKET IT //

Transformative Impact of AI on Small Business Marketing

Artificial Intelligence (AI) has rapidly emerged as a game-changer in various industries, and its impact on marketing strategies for small businesses is nothing short of revolutionary. As AI technologies continue to advance, companies are presented with unprecedented opportunities to enhance their marketing efforts, redefine customer engagement, and ultimately drive business growth. In this article, we will explore how AI will reshape small business marketing and discuss the essential steps that companies should take to prepare for this transformative shift.

PERSONALIZED CUSTOMER EXPERIENCES

AI-powered tools, such as predictive analytics and machine learning algorithms, enable small businesses to gather and analyze vast amounts of customer data. This data can be leveraged to create highly personalized marketing campaigns tailored to individual preferences and behaviors. By understanding customer needs more deeply, businesses can deliver targeted messages, recommendations, and offers, leading to increased customer satisfaction and loyalty.

AUTOMATION AND EFFICIENCY

AI-driven automation streamlines various marketing processes, saving small businesses time and resources. Chatbots, for instance, can handle customer inquiries and provide real-time assistance, enhancing customer service and engagement. Additionally, AI can automate routine tasks like email marketing, social media posting, and ad optimization, allowing business owners to focus on higher-value activities.

DATA-DRIVEN INSIGHTS

AI-driven analytics empower small businesses with actionable insights derived from complex data sets. By analyzing trends and patterns, AI tools help companies understand market dynamics, consumer preferences, and competitive landscapes more effectively. This knowledge enables businesses to make informed decisions, refine their marketing strategies, and seize growth opportunities.

HYPER-PERSONALIZED CONTENT CREATION

AI-generated content, including articles, videos, and graphics, can be tailored to resonate with specific audience segments. This

technology enhances content creation efficiency while maintaining quality and relevance. As small businesses increasingly adopt AI-driven content creation, they can engage customers with compelling and unique materials.

VOICE SEARCH AND VIRTUAL ASSISTANTS

The rise of voice-activated devices and virtual assistants like Siri, Alexa, and Google Assistant presents a new frontier for small business marketing. Optimizing content for voice search and developing AI-powered voice interactions will become essential to capture the attention of tech-savvy consumers.

INVEST IN AI EDUCATION

Small business owners and marketers should prioritize understanding AI technologies and their applications. This could involve attending workshops, webinars, or online courses that offer insights into AI's potential benefits for marketing.

DATA COLLECTION AND MANAGEMENT

Establish robust data collection methods and systems to gather customer information effectively. A well-organized data infrastructure forms the foundation for AI-powered insights and personalization.

ADOPT AI TOOLS

Embrace AI-powered marketing tools that align with your business needs. Chatbots, predictive analytics, and marketing automation platforms can provide immediate benefits and help you adapt to changing consumer behaviors.

CONTENT STRATEGY EVOLUTION

Start exploring AI-generated content options, considering how they can enhance your content strategy and engage your target audience effectively.

COLLABORATE WITH EXPERTS

Partner with AI experts or consultants to develop customized AI solutions that cater to your specific marketing requirements.

The integration of AI into small business marketing represents a paradigm shift that promises to revolutionize customer engagement, decision-making processes, and overall business growth. By embracing AI technologies and adapting their strategies accordingly, small businesses can stay ahead of the curve, deliver unparalleled customer experiences, and position themselves as leaders in the ever-evolving landscape of AI-driven marketing. Now is the time for companies to take proactive steps, laying the groundwork for a future where AI becomes an integral part of their marketing arsenal. ■

Terry Packer brings more than 24 years of marketing experience to the MIRA Team. Terry's background includes media planning and campaign execution for small and medium size businesses.

GETTING THE INTEL ON AI

How MIRA members can embrace the inevitable with
Artificial Intelligence



■ BY EPIPHANY COMMUNICATIONS & COACHING*

Savvy business owners and entrepreneurs understand that to achieve success and improve sales in today's ultra competitive marketplace, they must continuously adapt to new trends and utilize the latest technology.

Just like online shopping, which has become commonplace, Artificial Intelligence (AI) is coming and will be here to stay.

"As far as AI is concerned in the food industry, it could be amazing for us," said Bobby Hesano, president & CEO of D&B Grocers, and chairman of the MIRA Board of Governors. "I can see applications for it in our industry such as robotics from a distribution standpoint. It is still relatively new, and we are learning about its advantages and disadvantages."

Research shows that many people prefer to look at items and touch them personally and they continue to visit physical grocery stores. U.S. retailers are among those investing the most in this technology model.

According to the *IDG Communications Spending Guide*, the investment will reach \$120 billion by 2025. According to the consulting firm, that equates to nearly 20% growth in all 19 economic sectors, including grocery.

Many industries are trying to figure out how to embrace AI. Experts and many others alike are researching the potential and one thing to consider is that retailers could tailor personalized promotions by possessing relevant information about consumers walking through the grocery aisles.

"When talking AI, it needs to be split between 'generative' and 'regenerative'," said Dr. Russell J. Zwanka, Food Marketing Program Director at Western Michigan University. "Generative, or using AI to generate content, has been used previously, and could soon replace marketing design needs, product design needs, social content generation, even recipe generation."

Generative AI has been extremely helpful in supply chain projections, sales forecasts, etc., but simply from a standpoint of human input into the parameters while regenerative can take all the above and constantly refine algorithms and content to continuously improve wherever it's applied. "Think of going from using past weather data to predict supply chain draw on certain items, to now using real-time hurricane predictions to increase orders and shipping of batteries, water, and

other hurricane supplies," said Zwanka. "Regenerative AI has the potential to use data to predict needs, as opposed to react to needs. In our industry, especially with turnover and labor shortages, having AI assist in these previously human functions can help in business continuity or in training of new hires."

One area Zwanka said they see quite a bit of activity is in tailored diet suggestions for guests. "Being able to take past purchase data, and opt-in health considerations (flexitarian, gluten free, vegetarian), to suggest a diet, turn it into recipes, then help the customer source the products, is especially helpful and fascinating," noted Zwanka.

AI can help with retail food preferences, whether customers have food allergies, and what motivates them to buy a particular item; also, the technologies allow for analyzing user behavior and to organize products more efficiently. Meanwhile, consumers learn through various channels what the offers are and when it is convenient for them to buy.

"Retailers can embrace AI by first identifying their specific needs and challenges, and then determining the best AI tools to address them," said Al Zara, CEO and founder of Geek Town USA. "AI can be used to greatly enhance and optimize their marketing efforts, allowing them to scale their digital marketing endeavors more easily. This could involve investing in necessary infrastructure and skills training to leverage AI technologies effectively. Retailers should start with achievable goals such as using AI for inventory management, personalizing offers, or refining pricing strategies."

As retailers grow more comfortable with the technology, they can implement more advanced AI applications to further improve and scale their operations. Zara notes that transparency about the use of AI and data is crucial for maintaining customer trust, so retailers should always prioritize data privacy and security. Finally, retailers should remember that implementing AI is a journey involving continual learning and adaptation as technologies evolve and customer expectations change.

According to news reports, AI is a tool that can help supermarkets monitor inventory in real time by using robots to solve problems related to goods, such as preventing them from running out of stock. Additionally, AI can scan labels and prices. The technology uses algorithms that capture information and automat-



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ically examine it to make it easier to check for missing or incorrectly priced products. The retailer ensures the availability of the most in-demand groceries and avoids food waste. Also, AI machines help employees with product deliveries, so shoppers receive them faster.

“If used properly, it can be an amazing tool for our industry,” said Hesano. “I am just now doing more research on it. If you look at *Planogram* at the retail level, AI could help determine how to place items on a shelf.”

Planogram is a diagram or model that indicates the placement of retail products on shelves to maximize sales. “You put in information about three different sizes of the same product and AI could essentially spit out in real time, down to the exact centimeter on the shelf, how a product could be displayed,” said Hesano.

Hesano has also done research on the *Queuing Theory* which is the mathematical study of waiting in lines, or queues. A queueing model is constructed so that queue lengths and waiting time can be predicted. “This could be beneficial in a store,” said Hesano. “AI could be used in this application as well.”

Research shows that AI can reduce shoplifting in retail stores, as it can detect unusual and inappropriate behavior. Businesses are incorporating computers that help security managers identify theft attempts. The system records suspicious activity and notifies management when someone hides an item in their wallet or pocket.

The technology can detect when a cashier pretends to swipe a bar code through the machine for malicious purposes and can also monitor and control crowds. Future supermarkets will also control the number of people inside the store, thanks to this technology. Through special tracking sensors, they monitor the flow of people to avoid crowds that might bother shoppers.

Additionally, AI opens the door for consumers to view products and make their purchases. It identifies the products placed in the shopping cart and automatically counts the amount to be paid. AI then charges it to the user’s bank card, thus avoiding the need for them to wait in line to be served by a cashier.

Although many employees are concerned about being replaced by technology, AI does not necessarily mean depriving the worker of his job since he can take another role within the company.

Implementing the technology can be challenging. The cost varies depending on the type of software, amount

of data it processes, quality, level of intelligence, and accuracy of predictions.

Currently, some companies use intelligent traffic lights to direct the passage of traffic to certain areas. A red light goes on when the number of people exceeds the pre-established limit. This is a signal that there is no access until the area is cleared. The green light indicates that there is sufficient free space or clearance.

However, business owners need to hire the right talent and demonstrate that the data collected by AI will not be compromised. This requires human oversight.

Trust is a factor. Business owners need to consider abuse or lack of transparency regarding the use of data collection that could affect your relationship with customers.

The supermarkets of the future will be more innovative and many well-known grocery stores and grocery chains around the country have already successfully integrated this technology.

The goal is to improve the consumer experience and to attract shoppers to the store.

Currently, many MIRA members are beginning to use AI for simple tasks like creating job descriptions or writing emails. “We use it to help draft messages or get ideas for messages we want to send via email,” said Randy Oram, CEO of International Outdoor Inc. “You don’t have to think about the context of the message too much, AI does so much of that for you.”

Research shows that AI helps advertisers create more effective outdoor ads, that means brands alter creative using AI, and deliver, through programmatic targeting, much more personalized messaging on a digital billboard based on whether it’s sunny or rainy, night or day, as well as hyper-localize billboards.

Oram uses *ChatGPT*, to craft his messages for various communications. “The more details you put in; the more information is generated. It saves a lot of time. You then can tweak the message to tailor it to your needs. In business you need every advantage to be successful, those small businesses that are forward thinking and embrace this new technology will likely be the ones that are still in business in ten years”.

Oram will continue to research the value of AI and its benefits in his business. He elaborates more on his business in this issue’s spotlight on it. ■

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



Marketing Retail Businesses with Artificial Intelligence

■ BY EPIPHANY COMMUNICATIONS:
COACHING & CONSULTING*

Artificial Intelligence (AI) can automate a marketer's repetitive tasks, from scheduling meetings and appointments to reporting on campaign metrics to optimizing the placement and timing of advertising campaigns. With the right set of tools, AI can do all of that for your business, and more.

However, there is still much to learn about this technology and how it can help market your business.

AI is transforming every aspect of digital marketing. Tools like MidJourney and Runway generate images and videos based on prompts, streamlining the content creation process. Text-based content creation is enhanced by AI with tools like Grammarly and ChatGPT. Major website builders like Shopify, WordPress, and Squarespace are integrating AI to tailor the website building experience. Advertising platforms such as Google Ads and Meta Ads use AI to recommend effective headlines and descriptions. Furthermore, emerging AI

technologies are handling customer service calls, providing logical answers to customer inquiries.

AI can be extensively applied in the food retail business. "One of the key uses is inventory management, where AI algorithms can analyze purchasing behavior and trends to optimize stock levels and minimizing waste," said Al Zara, CEO and founder of Geek Town USA. "AI can also enhance customer experience by providing personalized recommendations based on past purchases and preferences. Furthermore, AI can assist in pricing strategies by considering various factors such as demand, time of day, and competitor pricing to suggest optimal pricing."

Experts say that AI can greatly enhance the efficiency and effectiveness of digital marketing for retailers including enabling more targeted marketing by analyzing consumer behavior trends. "It can also personalize the customer experience, with systems recommending products based on previous purchases, browsing

history, or demographic data," said Zara. "AI can also be used to automate customer service through chatbots, providing 24/7 customer support, handling common queries, or guiding customers to the appropriate resources."

However, there are several challenges with AI in digital marketing. "First, while AI is technically adept, it often lacks the innate creativity that humans possess," said Zara. "AI can generate content based on set parameters, but it may not achieve the same level of originality and innovation that a human creator might offer."

AI systems are also based on models, which aren't always guaranteed to improve over time. The accuracy and effectiveness of AI are often contingent on the quality of data they are trained on, and without the right kind of data or insufficient data, the output may not meet expectations.

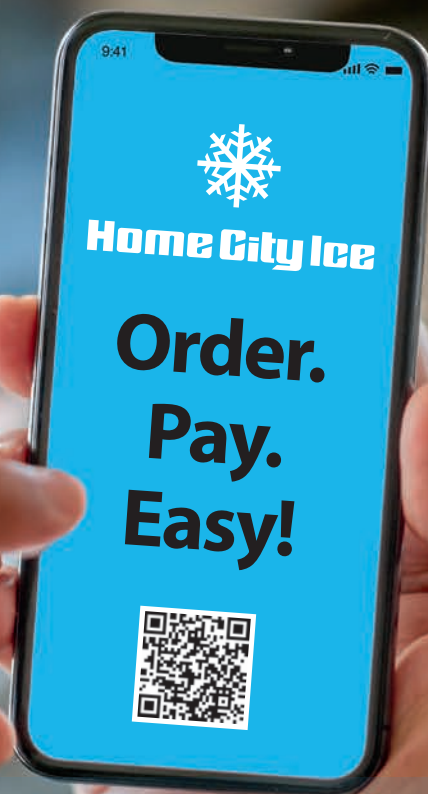
Additionally, AI's data dependency raises issues of customer data protection and privacy, making it critical for businesses to follow data protection regulations. Some AI systems can scrape data too effectively, raising additional privacy concerns. "Lastly, there are ethical considerations involved with using AI," said Zara. "For instance, AI tools like MidJourney are often trained on works without explicit permission from original creators, which can lead to potential intellectual property rights issues." ■

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What are your thoughts on AI and how might business owners embrace it?

Bottom Line caught up with several MIRA members at the recent 2023 MIRA Michigan Golf open and asked them their perspective:



"I would not use it. It's scary. I saw a movie called "M3gan" about it and I just think there are just too many bugs with AI." — **TONY BRYANT** // MIRA GOLF OPEN GUEST



"It's here now and it will stay. I don't use it in my industry as a car salesman, but I can see it being used. I don't think we have a choice, but to embrace it. — **DOUG SAROKI** // CAR SALESMAN



"I think it has to be regulated so that the content should be audited by some committee to ensure its accuracy before it goes out to the general public, otherwise you are going have problems because of unsophisticated users of AI. The fact checkers of the content need to be credible. I can see it having amazing applications in medicine for instance. There is value in AI, but you need checks and balances. It has to be properly regulated." — **SCOTT YALDO** // PLLC ATTORNEY



"I think it can be scary. It could negatively affect our thinking, our ability to ponder and our desire to learn and do research. Students using AI is not good but if retailers could use it to help their business, that is great. I don't think it is good for students in school. — **MARVIN JARBO** // EASTERN MARKET OF CANTON



"I have seen people use AI, but it could be a sense of cheating in school but used in the business world, could be a benefit. I have never used AI, myself. If you are not using it word for word and plagiarizing, I can see the benefits. Using AI as a guide or for ideas in your business, I can see the benefits. — **RUDY KASHAT** // KASHAT CONSTRUCTION



"It has good uses, but AI has been around forever; Google, Yahoo etc., have been using it to do research. It wasn't always called AI. Its benefits really depend on how it is being used and how it is being regulated. It could be good for certain industries, but you don't want to use it like it's Gospel. You must know what to put in to get the right output. Students using it in school to cheat or for shortcuts, that's what's wrong with it. It is creating false hope for students. They think they can just put in some key words, and AI will generate an essay or do their homework. What are they really learning? However, AI can be great for the retail industry. Retailers work long hours, and they need extra help and AI can help in many areas. I have clients in the retail business use it, for example in marketing. They can have AI create an advertisement for them and potentially save thousands of dollars because they don't have to hire an ad agency. I have seen clients in the retail industry use AI successfully." — **JOE ABRO** // ABRO & CO. CPA



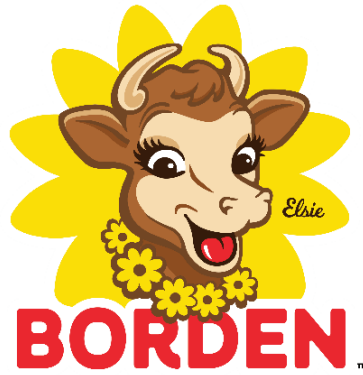
"There was an attorney who got in trouble because he drafted a brief using AI and the brief cited a case that never existed, and the judge caught it. You cannot rely on it completely. There is value but I have yet to use it. You really have to fact check the information. The attorney got chastised by the judge and sanctioned even. You really have to be careful." — **BURT KASSAB** // KASSAB LAW GROUP P.C.



"I think AI can be helpful and beneficial if used properly. We have had staff members use it. I have used it, but you do have to be careful and responsible when using AI. If you need information in a time crunch, it can be helpful, but you need to fact check the content and edit the information. You really have to tailor the information for your needs. — **MICHAEL LONDEAU** // MAYOR OF WESTLAND



"I don't have an objection to AI, but I don't really use any sites with AI because I believe there is chance your computer can get hacked. I don't have clients using it at this point. I do believe people will have to embrace it because it is here to stay and although it's good to gather information, we still don't know enough about it and where it's really coming from the current results of using AI." — **ALLAN SAROKI, P.C.** // ATTORNEY AND BROKER



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Bipartisan Bill Addressing Credit Card Swipe Fees Could Help Independent Retailers



■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

Both the U.S. Senate and House recently dropped bills to address swipe fees by bringing competition to a broken market.

The *Credit Card Competition Act* was reintroduced in June in both the House and the Senate, after not being brought up for a vote in either chamber during the previous Congress.

As reported, the measure aims to bolster competition for credit card processing networks by requiring big banks to allow at least one network that isn't Visa or Mastercard to be used for their cards. This would give merchants who pay interchange fees a choice they otherwise rarely get.

CNBC News reported in late July that nearly 2,000 retailers, platforms and small businesses are urging lawmakers to pass the bill. Retailers in support of the legislation argue credit card processing costs are hurting consumers by driving up the cost of business and, in turn, the price shoppers pay at checkout.

"MIRA members are small business owners who operate on very thin margins," said Bill Wild, MIRA president and CEO. "These excessive credit card fees in the United States, which are 5 to 7 times larger than in Europe and large parts of Asia, significantly impact our members ability to compete or even stay profitable. We urge Congress to swiftly pass this bipartisan legislation."

MIRA is not alone. NACS announced its support for bipartisan legislation.

"Our stores compete every day for consumers' business—as does every other business in the country. In the broken credit card market, no competition means an open invitation for

these large multinational corporations to continually increase rates and to only focus on what benefits them, as opposed to the customer," said Henry Armour, NACS President and CEO.

The bills address swipe fees averaging over 2% of the transactions that banks and card networks, like Visa and Mastercard, charge merchants

to process credit card transactions. Credit and debit card swipe fees have doubled over the past decade, soaring from \$22 billion in 2012 alone to a record \$160.7 billion.

"The processing fees are crazy high," said Johnny Karmo, owner of Market Square. "I have three markets and 97% customers use credit cards, debit cards or some kind of electronic pay like Apple Pay, and I take all of them."

Karmo pays slightly south of a \$1 million in fees every year between all three stores with American Express having the highest fees at 2.5% per transaction. "They are high, and I guess they figure they can charge it because they are guaranteed sales."

Today, his businesses do very little in cash. "Our clientele uses these cards because many like to rack up the points they earn," said Karmo. "Stores in the city or other areas may not be paying as much as I do because they deal more in cash."

Karmo recently switched his processing company to one that specializes in gourmet foods. "The rates are slightly lower but still very high," he said. "Profit margins in our business are slim. A 2% margin before taxes is a good year for us."

Another financial loss for stores, Karmo noted, is the purchase of gift cards. "I am not sure why this is happening but there seems to be a lot of fraud when people purchase gift cards with credit cards," said Karmo. "We get the approval upon purchase and then the person later denies the purchase of the gift card and we lose money. We have lost a lot of money over the years because of gift card purchases using a credit card."

Meanwhile, both bills would require the largest U.S. banks that issue Visa or Mastercard credit cards to allow transactions to be processed

over at least two unaffiliated card payment networks—the same process that has been used for debit card transactions for more than a decade. The proposed legislation only applies to banks with more than \$100 billion in assets, exempting most banks and credit unions in the United States, including community banks and other small and mid-sized regional banks.

The legislation proposes an open marketplace for credit card processing in which retailers could choose the payment network to handle a transaction. Currently, networks equipped to route these transactions have been blocked from entering the market by Visa and Mastercard, which dominate the U.S. market and issue 83% of all credit cards.

The bills would also help lower fees and fraud. According to the Federal Reserve, most competing networks currently shut out by Visa and Mastercard charge lower fees and have less fraud, but consumers are unable to benefit from these options. The legislation also would strengthen security by prohibiting foreign networks like China Union Pay from being a network on credit cards issued in the United States.

In the United States, banks that issue Visa and Mastercard credit cards charge a swipe fee that averages 2.25% of the purchase price when the cards are processed over Visa or Mastercard's networks. These rates are the highest in the world, seven times higher than the average rate in Europe.

Credit and debit card swipe fees have more than doubled over the past decade and are now \$160.7 billion a year, according to the *Nilson Report*, which is considered the most trusted source of statistics in the payments industry. These fees cost the average American family more than \$1,000 a year.

Wild encourages MIRA members to reach out to their members of Congress and ask that they support the Credit Card Competition Act.

According to reports, credit card swipe fees for the convenience retailing industry have increased a staggering 82% between 2020 and 2022 and now stand at \$19.5 billion. ■

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*In the hustle bustle of life, time is flying by.
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enjoy a good meal with family & friends.*



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Prepared Food Sections Continue to thrive in Food Retail



■ BY EPIPHANY COMMUNICATIONS:
COACHING & CONSULTING*

People need to eat, and they are often on the go. Retail food is an important expenditure. Most people buy retail food items every week, including meat, vegetables, fruit, milk, bread, eggs, snacks, and many other items.

As a food retailer, are you capitalizing on the prepared food market?

Grocers and convenience stores continue to look for ways to keep their edge in the grab-and-go space. If you are not already in this sector, you are behind the trends.

"Prepared foods are extremely important, even more now than ever," said Scott Rosen, Director of Food Service at Busch's Fresh Food Markets. "In the grocery industry, we have been developing and selling prepared foods for decades now, but only in recent years have we really seen tremendous growth in this area."

Busch's has seen a 7% increase in sales in this area over just last year and prepared foods contribute to grow at more than 50% of total deli sales. "So having prepared foods is very important for us to run a successful deli department and to bring new guests into our stores," said Rosen. "Prepared foods continue to grow, and I don't see that stopping or slowing down anytime soon. Most people have less time and less desire to prepare food at home and honestly making

dinner decisions can be stressful for a lot of people. So, we are here to help our guests make easier decisions and to relieve their stress and to give them more time to enjoy life and have time with family and friends."

Grocers have been expanding their prepared foods sections, with many turning to creative approaches since the pandemic.

Since 2020, grocery sales have fluctuated as supply chains faced bottlenecks and promotional programs have diminished. There is less variety in many product lines. However, freshly prepared food has been gaining traction over the last several years.

According to Technomic's *2016-17 U.S./Food Industry Universe Analysis*, supermarket prepared foods are among the top five fastest growing food industry channels, up 8.9%.

Consumers are increasingly visiting grocers' ready-meal options for a restaurant-like food experience with some added benefits. Prepared food sections in food retail establishments allow consumers to mix and match mains and sides and they can choose the quantity that best meets their needs.

The consumer base for this sector is considerable. Technomic's *2017 Retailer Meal Solutions Report* finds that 80% of consumers purchase prepared meals from a grocery store or other retail store at least once a month, with 30% of consumers purchasing them five times a month or more.

The Technomic study found that 41% of consumers reported increasing their orders involving vegetables either as an entree or as an entree ingredient. Groceries started to tap into the trend by putting green beans, cauliflower, pickles, okra, and brussels sprouts in their fryers for innovative sides and mains. They are packaged and sold as an on-the-go snack.

At Busch's there is never a lack of options; they have an elaborate prepared

food section, whether it be hot and ready to eat foods, cold prepared meals that are ready to heat and eat, cold grab-and-go ready to eat meals or through their Chef's Case display where you can create your own gourmet meal.

"In our hot and ready to eat meals we have an array of items including fresh fried Amish Miller chicken or our Amish Miller rotisserie chickens all available with an array of side dishes and accompaniments," said Rosen. "We have multiple selections of ready to heat and eat meals including our cooked in-house baby back ribs that can be bought on their own or in a meal with corn bread and coleslaw."

Along with that, Busch's has many dishes that are meals in themselves such as pasta bowls, rice bowls and even family sized meals. They also offer a plethora of ready-to-eat items for grab-and-go, making guests meal choices much simpler, from our newly introduced Chicken Bacon Ranch Wrap to our classic Michigan's Favorite House Salad and everything in between. "We assure our guest don't get bored with their options," said Rosen.

They also have a grand display of items in the Chef's Case that include everything from potato salad to fresh grilled salmon. "We are constantly introducing added items that we prepare with the finest ingredients available."

At Busch's, the store is constantly evolving as they look to exceed guests' expectations. "We continue to develop additional items every week and evaluate which items will be new selections for our guests," said Rosen. "This is a large growing section of our business, and we want to make sure our guests do not get bored with our offerings so we must continue to evolve this as trends and guests' habits change." ■

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For More Information Please Contact Our Midwest Region:

BRAD MILLER Senior Director, Market Development, **630.743.9226**

MIKE CROWE Director of Sales, **412.780.0749**

CRAIG LITTLE Director, Market Development, **262.357.4403**

HAROLD FREEL Manager, Market Development, **248.613.4241**

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International Outdoor Supports Small Businesses and Gives Back to Local Communities

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

In 1997, husband and wife Randy and Hind Oram founded International Outdoor Inc. headquartered in West Bloomfield, Michigan. It is a family owned and operated business. Hind is the primary owner and the CFO. Randy is the President and CEO; their oldest son Mansour Oram is the COO.

International Outdoor's sole activity is as an out-of-home media advertising company. Specifically, International Outdoor designs advertisements, prepares advertising campaigns, and presents marketing campaigns to advertising agencies, business owners, non-profits and others who want to get their message on billboards primarily located in the tri-county region.

"We have a full-time sales team and an awesome in-house creative department that focuses on customer service and making the buying and advertising experience as pleasant and professional as possible. We must make sure the clients are utilizing the right location and creative that will bring *value* to their advertising and marketing campaign or a return on investment," said Randy Oram.

"We also administer the resulting contracts, while maintaining billing and collections functions for those contracts," said Oram. "Our company provides a complete 'turn-key' package of outdoor media advertising to both local businesses and national franchises in the area."

Since its inception, International Outdoor has grown from a few static billboards located throughout Metropolitan Detroit to a full-service outdoor advertising company operating 39 digital and 95 static billboard faces throughout Wayne, Oakland, Macomb, Livingston, and Jackson counties.

So far, 2023 been a tremendous growth year for the company. "In January, we took over 19



new digital billboards and built another 4," said Oram. "With our son Mansour as our COO, we are in a growth mindset, and he has positioned us for continued success," said Oram.

The Oram's have a strong belief in giving back. "International Outdoor has a history of giving back to local communities where we live, work, and play," said Oram. "Our values, which remain unchanged since 1997, has been to support Michigan based businesses and organizations. International Outdoor is dedicated to helping cultivate our economy and support our community." Having digital billboards allows the ability to instantly place a message. "When they aren't showing ads, we like to use them to support local causes," he said.

Randy and Hind have four adult children. "For years our focus was raising our children," said Oram. "They are all grown up now and we are just now adjusting to a new lifestyle."

Being a MIRA member helps the Orams overcome some challenges. "Some of the challenges we face is getting our company name out there and customers relating it to the great locations and offerings that we present," said Oram.

There is value for their company to be a MIRA member. "It enables us to work directly with MIRA's broad membership and help them market and grow their businesses. As a small business ourselves, we know and understand the challenges they face getting their message out in a crowded market" remarked Oram.

International Outdoor's philosophy is "In Michigan, For Michigan, Buy Michigan." "Our company encourages contractors and suppliers to do the same, to help grow Michigan's economy," added Oram. ■

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New VP of Government Affairs Brings Experience and Expertise to the Team

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

His first week on the job was way more physically exhausting than Jerry Griffin anticipated as MIRA's new VP of Government Affairs. It was the week of the golf outing and MIRA had a significant number of products to move from the office to the golf course. "We have a small staff, so it was a lot of work, but we had a great deal of fun," said Griffin. "It was nice to interact with members in a fun, casual setting and the weather made the day even more enjoyable."

Griffin not only brings years of professional experience to his position, but he also has family history in the industry. "My family owned a convenience store in Jackson when I was growing up," he said. "I worked there for four years in high school and college. We had a class C liquor license and one of the first lottery machines in the state in the 70's. I remember going to state liquor stores to pick up orders and to distributors for different concession items."

In his new position, Griffin is currently reviewing legislation that has been offered in the past and currently affects MIRA members. "This includes the bottle bill expansion, food deserts, lottery operations, and regulatory and statutory issues with the Liquor Control Commission," said Griffin. "I'm also reviewing and revising the structure of the MIRA PAC to maximize our fundraising potential."

Griffin spent more than 11 years as the Director of Government Affairs for the Wayne County Executive Office where he oversaw development and implementation of legislative initiatives for the 15th largest county in the country. After his time in the county, he took a position as a Senior Strategist/Community Relations Consultant with the Nocerini Strategy Group and started his own company, GMG Public Affairs Consulting.

Griffin brings institutional knowledge to his new role. He began his career in the Michigan House of Representatives working as a fiscal analyst for the House Fiscal Agency. There he was tasked with assisting the House Appropriations committee in developing the House version of the state budget for each state department. He served with the House for more than four years before accepting a position as Director of Government Affairs with the Michigan Association of



Counties where he served in that capacity for seven years before being asked to join the Wayne County Executive Office as the Director of Government Affairs and then onto being a consultant. "For the last seven plus years I've worked as a consultant with municipal government and as owner of my own company assisting business clients expand retail operations through site selection and ordinance review and modification," he said.

The new position at MIRA was a natural fit. "It is an opportunity to get back into public policy at the state level where I have spent most of my career," he said. "In particular, it was enticing to work with small business owners in a variety of commercial business entities after having spent most of my government affairs career working on behalf of local government."

He is also looking forward to working with colleagues that he has had a long history with, including Matt Miner, Dan Farhat and Bob Kosowski, with MIRA's multi-client lobbyist, Capital Strategies Group. "Also, I'm very excited to work with MIRA's members to assist them in building their businesses in whatever way possible and build MIRA to its maximum potential," he said.

When he is not working, Griffin keeps busy. He enjoys dinner with friends and his three daughters when possible and spending time at his condo near Lake Michigan. "I enjoy reading, mainly biographies, history and historical fiction novels," he said. "I am a huge Michigan State fan, so college football and basketball seasons are a great time for me. I am also a big Tigers fan but baseball season for the last several years has *not* been a great time."

Griffin earned a business degree as an accounting major from Michigan State University. ■

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Details:

New & current customers are eligible for the following rebates:

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- Additional 2% on Energy Supplements (Total of 3%)
- Additional 2% on Foodservice products (Total of 3%)
- Additional 3% on Supplies (Total of 4%)

Requirements:

Customer must purchase the following categories:

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

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

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

Customer must maintain good credit standing & 7 day EFT

• TOTAL VALUE TO YOU •

\$1,350

Estimated Rebate*
(Annual Total Paid Quarterly)

\$2,000

**Est. MIRA Member
Program Savings**

\$3,350

**Total Member Benefits
PER LOCATION**

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

**For more information on Team Sledd, call the office at 800.333.0374
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Marketing and Delivering Value to MIRA Members

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

As founder of Reaction Direct, Terry Packer brings more than 24 years of marketing experience to the MIRA team. His background includes media planning and campaign execution for small and medium size businesses. Terry also has an extensive background in event management.

Packer established Reaction Direct in 2007. He consults, recommends, and executes custom-media campaigns for clients from varied backgrounds. “I have extensive experiences in retail, business-to-consumer and business-to-business along with non-profit as well as fundraising efforts,” said Packer.

His path into marketing was an unconventional one. “I was running a large restaurant at 19 years-old and learned really quick about how to make an impact with little to no budget,” he said. “Eventually, I started to really analyze and study what consumers were responding to. It became something I really enjoyed and I relished the challenge.”

He got a big break as a sales manager of a major communication company. “My interview was 10 minutes on me and 50 minutes on golf,” chuckled Packer. “He hired me with little to no experience. He said, ‘I had a feeling!’”

Industries change over time and programs evolve but Packer says marketing still has a consistent approach. “In the big picture, I am not sure it has changed. What worked in 1923 probably hasn’t changed that much in a hundred years,” he noted. “How the message is being consumed is different, but creating an effective message that resonates with your consumer will always be the goal.”

However, the work doesn’t come without challenges. “No doubt the biggest challenge for my client in today’s world is the fragmentation of audiences,” he said. “It used to be, you could go to the top TV station and the top two radio stations in town and reach upwards of 60% of your audience. Mix in a billboard campaign and



you were up to 75%+. In today’s world, we are dealing with much smaller audiences yet more “targetable” than ever before. It really is a science in today’s world.”

When he is not working on marketing campaigns, he hits the greens as often as he can. “I’m just going to say it... I’m golf crazy.” No doubt, he enjoyed MIRA’s Annual Michigan Golf Open, golfing with former Red Wing Brent Fedyk.

“The MIRA golf outing was just incredible,” said Packer. “We had such a great time, and the experience was nothing short of spectacular. MIRA sure knows how to do events right!”

When he is not teeing off, he looks for opportunities to help others. Packer has a great passion for animals, specifically dogs, and has worked with a rescue group. “I enjoy helping and being a part of something larger,” he said. “I’m a big dog person and one of the events I put on is the Low-Cost Westland Dog Vaccination Day. We typically help more than 200 dogs that day and it’s so great to see and hear all the residents who show their appreciation. I am proud of my 4-year tenure as Vice President of one of the largest dog rescues in metro Detroit,” he said. “Working with a complete volunteer team and realizing we may call ourselves a “nonprofit” but we were very much a business.”

As Director of Marketing and Business Development for MIRA, Packer will be laser focused on listening to MIRA members and delivering value to the members. “Members should expect new opportunities coming their way and new ways MIRA can drive your bottom line,” he said. ■

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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.

To make a contribution, please send to:

Midwest Independent Retailers Foundation

5779 West Maple Road, West Bloomfield, MI 48322.

T: (248) 671-9600 • F: (866) 601-9610 • www.MIRAmw.org



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.

MIDWEST INDEPENDENT RETAILERS FOUNDATION'S ANNUAL *High Five* TURKEY DRIVE

Every year, the Midwest Independent Retailers Foundation Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of families throughout Michigan, Ohio and Illinois that may not otherwise enjoy this special meal.

Since 1980, the Midwest Independent Retailers Foundation and its members have provided thanksgiving turkeys to deserving families, veterans, women shelters, etc. and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. We need your help!

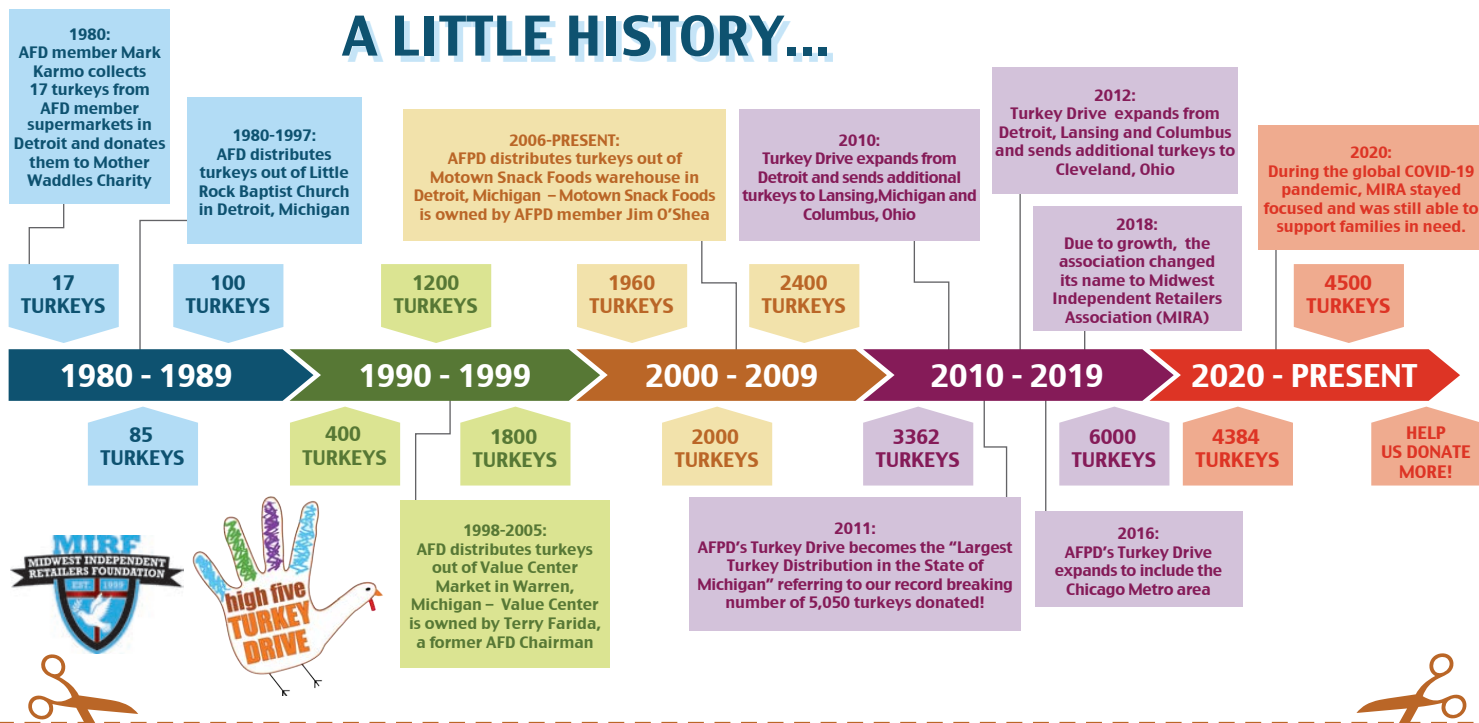
Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$300 donation to the Midwest Independent Retailers Foundation

Turkey Drive will provide turkeys for 10 families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 120 people. You can also donate food items (canned, boxed or bottled) or other products such as clothing or household items, above and beyond – or in lieu of – your monetary donation.

It is truly heartwarming to be a part of the MIRF Annual Turkey Drive. To donate, please complete the form attached and mail to the Midwest Independent Retailers Foundation.

This is a charitable event and all donations are tax deductible! Please see your tax advisor for guidance on your specific tax situation. Receipt available upon request.

A LITTLE HISTORY...



YES, I want to provide Thanksgiving dinners to families in need!

All donations are tax deductible.

- ☐ Please use my donation for the **MI Drive**
☐ Please use my donation for the **OH Drive**

I will provide Thanksgiving turkeys for:

- ☐ 10 families at \$300
☐ 20 families at \$600
☐ 40 families at \$1,200
☐ 100 families at \$3,000
- ☐ 250 families at \$7,500
☐ 500 families at \$15,000
☐ Other (food or products; please call for information on where to send these items)

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CITY: _____

ST: _____ ZIP: _____

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PAYMENT OPTIONS:

Online: www.MIRAmw.org → Events → Turkey Drive

By Check: Make check payable to "MIRF"

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CARD NUMBER: _____

EXP: _____ V-CODE: _____

SIGNATURE: _____

Return this form to:

MIRF Turkey Drive
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West Bloomfield, MI 48322



High Five TURKEY DRIVE

RETAIL & COMMUNITY OUTREACH

*Help us raise money at your registers
and give back to the charity of your choice!*

Your business can generate a significant donation for Midwest Independent Retailers Foundation's Annual High Five Turkey Drive by participating in our paper turkey program! Paper turkeys are a fun, simple way to raise funds while sending a message to your customers and the community that you care about feeding the hungry. Best of all, 100% of the money you raise will go toward purchasing turkeys for a charity of your choice!

Here's how the paper turkey program works:

- Midwest Independent Retailers Foundation will send you a starter package which includes a poster to place in your store to raise awareness and turkey hand cut-outs.
- Place the paper turkeys at the register and have your cashiers encourage customers to buy a paper turkey for a suggested donation of \$1, \$5, \$10 or even \$20. **Every \$20 you raise buys you one turkey towards your charity.**
- The purchaser can sign the High Five paper turkey and we encourage you to display it prominently in the store. Paper turkeys can be displayed on walls, windows, or hung from the ceiling to generate maximum awareness.
- Program runs from **September 15th – November 15th.**



To donate, volunteer or participate in our paper turkey program, please contact Kelli Petty, MIRA Director of Events & Membership Engagement, at (248) 671-9600 or kpetty@miramw.org.

THIS IS A CHARITABLE EVENT AND ALL DONATIONS ARE TAX DEDUCTIBLE. PLEASE SEE YOUR TAX ADVISOR FOR GUIDANCE ON YOUR SPECIFIC TAX SITUATION. RECEIPT AVAILABLE UPON REQUEST.

YES! I want to sell High Five paper turkeys to raise money for families in need!

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NAME: _____ # OF PAPER TURKEYS WANTED: _____

BUSINESS: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

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Welcome These New and Recently Renewed MIRA Members!

COMPANY, CITY, STATE. MEMBER SINCE

| | |
|---|------------|
| 123 Quick Stop, Cleveland OH | 9/24/2012 |
| 9 & Hilton Market, Ferndale MI | 1/19/2000 |
| A & G Liquor, Port Huron MI | 6/10/2010 |
| A & S Warren Shopper's Markets, Warren MI | 5/28/2010 |
| Art & Dicks Party Store, Oxford MI | 9/22/2006 |
| Arts Liquor, Fine Wine, Southfield MI | 10/29/2009 |
| B & B Grocery, Watervliet MI | 4/30/2018 |
| Bakers IGA, Mt. Vernon OH | 5/18/2022 |
| Baltimore IGA, Baltimore OH | 4/26/2010 |
| Bel-Morr Market, Belmont OH | 10/28/2011 |
| Bill's Party Store, Portland MI | 4/9/2015 |
| BMC - Business Machines Company, Lansing MI | 4/2/2002 |
| Brighton Market, Brighton MI | 11/23/2011 |
| Bubba's Corner IGA, Orient OH | 12/1/2022 |
| Buscemis, Clinton Twp. MI | 11/9/2010 |
| C's Beverage & Deli, Cleveland OH | 2/4/2010 |
| CFM 3-097, Euclid OH | 3/15/2022 |
| Char-Yaar/DBA Mini Mart, Cleveland OH | 1/23/2008 |
| Comins Party Store, Comins MI | 5/30/2013 |
| Convenient Foodmart, Cleveland OH | 2/1/2013 |
| Cordial Party Shoppe, Taylor MI | 1/13/2012 |
| Cornerstone Wine Distributors, Commerce Twp. MI | 10/17/2014 |
| Country Acres Market, South Lyon MI | 6/19/1997 |
| Country Smoke House, Almont MI | 3/24/2022 |
| Cracker Barrel, Clarkston MI | 5/6/2015 |
| Darrell's Market and Hardware, Mason MI | 9/19/2014 |
| Deans Party Store, Detroit MI | 3/26/2004 |
| Deli Master Market Place, Broadalbin NY | 4/6/2022 |
| Detroit Apollo Supermarket, Detroit MI | 8/14/2009 |
| Down the Hatch, Holland MI | 11/30/2012 |
| Dutch Cupboard, Berlin OH | 8/24/2007 |
| East 185th Shell, Cleveland OH | 10/29/2012 |
| Eastern Market of Canton, Canton MI | 6/18/2020 |
| Euclid Mini Mart, Euclid OH | 2/29/2016 |
| Euclid Noble Mini Mart, East Cleveland OH | 3/5/2010 |
| Euclid Square Shell, Euclid OH | 6/1/2004 |
| EZ Go Food Mart # 5, Fairport OH | 4/21/2020 |
| Food Farm Market, Detroit MI | 6/14/2012 |
| Food Max Supermarket, Inkster MI | 1/24/2007 |
| Fresh Approach 1, Royal Oak MI | 11/12/2004 |
| Fresh Farms Market, Grosse Pointe MI | 4/19/2011 |
| Gabriel's Shell, Cleveland OH | 6/5/2013 |
| Garden Fresh (Guadalupe), Detroit MI | 12/28/2009 |
| Garden Fresh Market, Mundelein IL | 3/31/2016 |
| Grand Nickel Party Store, Fowlerville MI | 9/17/1997 |
| Great Lakes Wine & Spirits, LLC, Highland Park MI | 6/19/1985 |
| Hall Street Party Store, Grand Rapids MI | 4/7/2000 |
| Hansen's BP, Fond Du Lac WI | 3/30/2022 |
| Hansens Quick Stop #18, Flushing MI | 1/20/2011 |
| Harbor Meat Market Inc., Benton Harbor MI | 4/24/2018 |
| Harters Store, Calumet MI | 7/25/2003 |
| Highland BP, Milford MI | 1/29/2016 |
| Hilltop One Stop LLC, Cincinnati OH | 6/8/2016 |
| Hixson's Family Market, Stanwood MI | 5/26/1992 |
| Holdens Party Store, Milford MI | 5/7/1999 |
| Holiday Market, Royal Oak MI | 11/13/1987 |
| Honey Bee Market, Detroit MI | 7/13/1990 |
| Hudson Market House, Hudson MI | 4/7/2006 |
| Hunt Brothers Pizza, Nashville TN | 4/30/2009 |
| Huron's Finest, Bad Axe MI | 11/28/2012 |
| Jerry's Beef & Deli, Tecumseh MI | 10/6/2017 |
| Jerry's Club Party Store, Grosse Pte Farms MI | 8/11/1988 |
| Julien Shell, Lakewood OH | 10/29/2012 |
| K & G Deli, Detroit MI | 9/24/2009 |

COMPANY, CITY, STATE. MEMBER SINCE

| | |
|---|------------|
| Kassab Law Group, PC, Farmington Hills MI | 4/17/2015 |
| Kelly Corner Liquor, Roseville MI | 4/30/2010 |
| KKN Enterprise, Cadiz OH | 12/28/2011 |
| Kordas' Metropolitan Baking Co., Hamtramck MI | 3/17/2010 |
| Kwicky Bar, Warren MI | 2/4/2015 |
| L & B Kwik Stop, Jackson MI | 3/3/2017 |
| Lalondes Fine Foods, Midland MI | 4/20/2016 |
| Lee's Party Store, Newport MI | 5/7/2018 |
| Liquor Depot, Detroit MI | 5/10/2011 |
| Liquor Maxx, Allen Park MI | 3/30/2012 |
| Luxco, Brighton MI | 5/8/2015 |
| Main Street C-Store, Deckerville MI | 5/8/2014 |
| Marcos Fine Wine & Deli, Westland MI | 5/10/2011 |
| Milan City Market, Milan MI | 5/21/2015 |
| Morse Market, Chicago IL | 5/27/2016 |
| Motor City Market Place, Detroit MI | 6/24/2010 |
| Mr B's Supermarket, Flint MI | 5/22/2012 |
| Mr. C's, St Clair Shores MI | 12/28/2009 |
| Norm's Market, Richville MI | 2/17/1981 |
| North Adams General Store, North Adams MI | 3/3/2017 |
| NUVU Fuels Michigan, Rockford MI | 5/4/2018 |
| NUVU Fuels Michigan LLC, Ionia MI | 5/4/2018 |
| Omni Liquor, Detroit MI | 4/12/2012 |
| Palace Super Market Inc., Westland MI | 4/3/1998 |
| Park Street Market, Kalamazoo MI | 9/20/2010 |
| Peninsula Market, Traverse City MI | 5/18/2016 |
| Pine Knob Sunoco, Metamora MI | 9/26/1996 |
| Pinebrook Party Store, Sterling Heights MI | 5/9/2012 |
| Planet Propane, West Bloomfield MI | 3/30/2021 |
| Port Sheldon Party Store, West Olive MI | 11/30/2012 |
| Quik Stop #16, Flushing MI | 11/5/2014 |
| Quincy Gas/ DBA East 40th Gas, Cleveland OH | 4/9/2021 |
| Quinn's Markets, Cortland OH | 5/6/2015 |
| Richmond Food Mart, Painsville OH | 4/3/2019 |
| Riverdale Party Store, Riverdale MI | 3/15/2021 |
| Royal Fresh Harper #3, Detroit MI | 6/7/2012 |
| Rushton Petroleum, South Lyon MI | 6/7/2012 |
| Sahara Restaurant & Banquet Center, Sterling Heights MI | 4/12/2016 |
| Seaway Market Place, Toledo OH | 8/17/2011 |
| Slavic Village Market, Cleveland OH | 4/9/2021 |
| Spagnuolo's Party Store & Deli LLC, Bath MI | 4/22/2015 |
| Speedy's Gas Station, Warrensville Heights OH | 4/24/2019 |
| Stacks Liquor & Deli, Belleville MI | 1/13/2012 |
| Stop Shop and Roll, Hopkins MI | 3/24/2022 |
| Strebbers Market, New Vienna OH | 9/4/2019 |
| Sunkiss Market, Detroit MI | 5/28/2004 |
| Supermercado La Paloma, Pontiac MI | 8/16/2012 |
| Supermercado Sante Fe, Holland MI | 4/14/2015 |
| Tarlton IGA Express, Tarlton OH | 4/26/2010 |
| The Pantry, Cleveland OH | 12/28/2012 |
| Thurber Village Market LLC, Columbus OH | 7/14/1999 |
| Tito's Handmade Vodka, Plymouth MI | 3/6/2020 |
| UNFI, Wind Point WI | 1/14/1999 |
| Value Center Market, Livonia MI | 1/6/1997 |
| Value Center Market, Clinton Twp. MI | 6/1/2009 |
| Value Center Market, Madison Heights MI | 6/1/2009 |
| Value Center Market, Waterford MI | 5/21/2015 |
| Vinckier Foods Inc, Yale MI | 1/31/2020 |
| Warsaw Shopwise, Warsaw OH | 4/9/2021 |
| Westside Shop Express, Cleveland OH | 11/20/2012 |
| Wildwood General Store, Alger MI | 11/27/2012 |
| Worthington Hills Marathon, Columbus OH | 2/2/2005 |
| Yorktown Service Plaza, Parma Heights OH | 3/9/2007 |
| Zeke's Liquor Shoppe Inc., Detroit MI | 10/29/2009 |

— REBATES —



MIRA MEMBER EXCLUSIVE

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



GROWTH REBATE PROGRAM

1.5% Rebate*
on ALL purchases once you
hit your growth number!



GROCERY STORES:

- Must meet average weekly sales of \$500 per grocery store

CONVENIENCE STORES:

- Must meet average weekly sales of \$500 per convenience store

ADDITIONAL DETAILS:

- 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

*Exclusions and Rules:

Excludes special order items. Some customer exclusions apply. Cannot be combined with any other Lipari rebate program. Channel of trade defined by Lipari classifications. *Program not available in Illinois.*

**TO SIGN UP FOR THIS PROGRAM AND TO PLACE AN ORDER,
PLEASE COMPLETE THIS FORM AND EMAIL IT TO INFO@MIRAMW.ORG.**

MIRA MEMBER ID#: _____

LIPARI CUSTOMER ID#: _____

CONTACT NAME: _____ PHONE: _____

NAME OF STORE: _____

STORE LOCATION: *(If you have multiple locations, attach store list)*

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

Please Support These MIRA Supplier Members



Indicates a supplier program that has been endorsed by MIRA

M Indicates supplier only available in MI

O Indicates supplier only available in OH

I Indicates supplier only available in IL

ATM

Payment Gurus/ATM Machine. (248) 755-1474

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Kordas' Metropolitan Baking Co. (313) 875-7246

BEER DISTRIBUTORS

Eastown Distributors. (313) 867-6900

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BUSINESS AND MEDIA COMMUNICATIONS/ PUBLIC RELATIONS/STREAMING

Citadel FM (647) 802-1852

Comcast Business (734) 277-9731

Tamar Designs, LLC (248) 760-7211

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

Team Sledd 1-800-333-0374

Capital Sales Company (248) 542-4400

CC Mevape Reload LLC. (214) 680-4102

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

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

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Lasting Impressions Promotions Inc. (734) 641-2800

Pure Mitt LLC (231) 330-2554

CHECK CASHING

Check Casher Money Machine 1-800-333-0374

Pre Paid Ventures (516) 455-2940

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

CHIPS, NUTS, CANDY & SNACKS

Lipari Foods, Inc. (586) 447-3500

Better Made Snack Foods (313) 925-4774

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

Eden Snacks (248) 670-1766

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

Motown Snack Foods

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

COFFEE DISTRIBUTOR

New England Coffee. (207) 252-0164

COMPLIANCE TRAINING

Underground Storage Tank 1-800-666-6233

COUPON REDEMPTION/MONEY TRANSFER/ BILL PAYMENT

MIRA Coupon Redemption 1-800-666-6233

..... (405) 525-9419

CREDIT CARD PROCESSING

MIRA Credit Card Processing 1-800-666-6233

National Merchant Solutions 1-888-864-3480

CURBSIDE & DELIVERY

Mobile Food Menu. (816) 305-6356

DELI & MEAT MANUFACTURERS & DISTRIBUTORS

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Harvest Sherwood (313) 659-7300

Kowalski Sausage Co. (313) 873-8200

Wolverine Packing Company (313) 259-7500

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DTE Energy 1-800-477-4747

DTE Your Energy Savings 1-855-234-7335

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BLDI Environmental Engineers (734) 838-0008

Phoenix Environmental (734) 449-1266

FOOD EQUIPMENT, MACHINERY & KIOSKS

Taylor Freezer/Broaster Chicken (734) 525-2535

GAS STATION BRANDING & MAINTENANCE

OWL Services **M I** (248) 620-0070

BLDI Environmental Engineers (734)-838-0008

GASOLINE WHOLESALERS

CFX Management. (937) 938-5156

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

Teer Management LLC (810) 584-7975

GREETING CARDS

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

GROCERY WHOLESALERS & DISTRIBUTORS

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

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

Denha Group Distribution (586) 464-7615

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

SpartanNash (616) 878-2248

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

Velvet Ice Cream Co. (740) 892-3921

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Home City Ice (513) 598-3738

Taylor Ice Co. (313) 295-8576

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Canopy (313) 662-3522

Insurance Advisors, Inc. (248) 694-9006

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Blue Care Network (248) 799-6300

Ascension Michigan Foundation (313) 268-1642

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

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Sedgwick **O** 1-800-837-3200 ext. 7188

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1st Impressions (586) 558-8805

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John J. Doyle, Attorney (517) 204-7721

Kassab Law Group, PC (248) 538-2200

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Ahearn Signs, Inc. (734) 699-3777
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Global Petro Advisors LLC / Elevate Next Home (614) 332-8762

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..... Howell 1-800-878-8239
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..... Cleveland (216) 252-7377
..... Twinsburg (330) 963-5300

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Gleaners Community Food Bank (866) GLE-ANER
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The Manna Food Project (231) 347-8852
Western Upper Peninsula Food Bank ... (906) 482-5528

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Akron-Canton Regional Foodbank (330) 535-6900
Cleveland Foodbank (216) 738-2265
Freestore Foodbank (513) 482-3663
Mid-Ohio Foodbank (614) 277-FOOD
SE Ohio Foodbank & Kitchen (740) 767-4500
Second Harvest Food Bank of Clark, Champaign and
Logan Counties (937) 325-8715
Second Harvest Food Bank of North Central Ohio
..... (440) 960-2265
Second Harvest Food Bank of the Mahoning Valley
..... (330) 792-5522
Shared Harvest Foodbank (513) 874-0114
The Foodbank, Inc. (937) 461-0265
Toledo Northwestern Ohio Food Bank ... (419) 242-5000
West Ohio Food Bank (419) 222-7946

ILLINOIS

Central Illinois Foodbank (217) 522-4022
Eastern Illinois Foodbank (217) 328-3663
Greater Chicago Food Depository (773) 247-3663
Northern Illinois Foodbank (630) 443-6910
Peoria Area Food Bank (309) 671-3906
River Bend Foodbank (563) 345-6490
St. Louis Area Foodbank (314) 292-6262
Tri-State Foodbank (812) 425-0775





SEPTEMBER 26, 2023

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

As Michigan's largest liquor show, retailers come from across the state 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



NOVEMBER 16 & 17, 2023

**MIRF'S 43RD 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 deserving families throughout Michigan, Ohio and Illinois that may not otherwise enjoy this special meal.

Michigan // Ohio



FEBRUARY 3, 2024

**MIRA'S 106TH ANNUAL TRADE
DINNER & BALL**

Join leaders in the food, beverage & petroleum industries at this much anticipated 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.

Shenandoah Country Club // West Bloomfield, MI

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