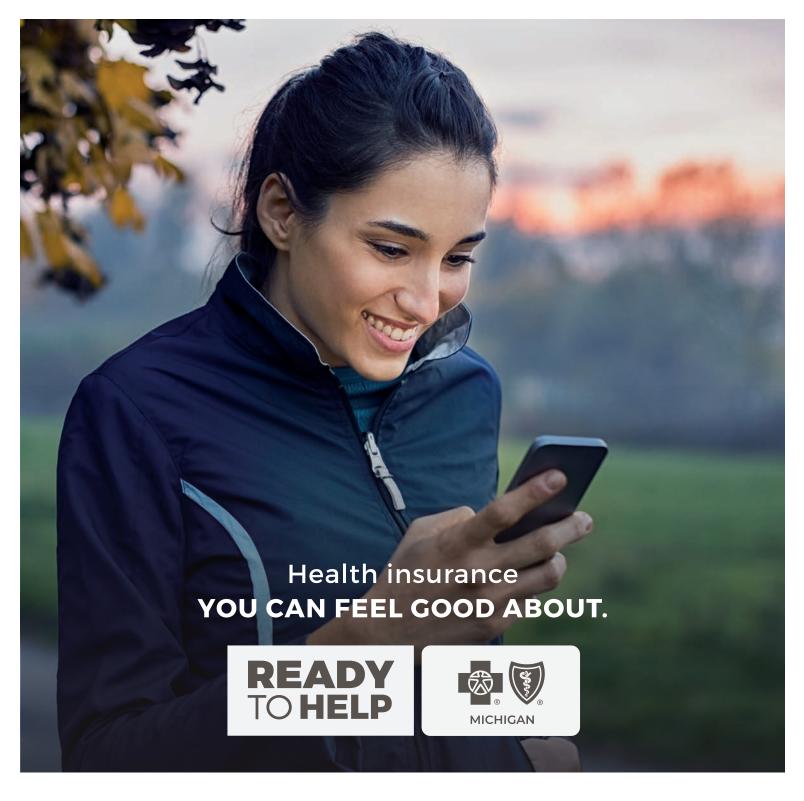
Kicking off the Holiday Season with MIRA's Annual Food and Beverage Show // PAGE 32



With the largest network of doctors and hospitals, coverage for mental health, an easy-to-use mobile app, a 24-hour nurse line and the MIBlue virtual assistant, Blue Cross Blue Shield of Michigan and Blue Care Network are ready to help you feel your best — without the stress.



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Features



2023: A YEAR OF CHANGE AND PROGRESS

MIRA welcomed both a new president & CEO and a new board chair. Also, 2023 saw the addition of talented new staff members to the MIRA team, as well as several exciting new events. Take a look back at some of the highlights of 2023.



COVER STORY // MIRA LEADERSHIP HEADS TO MICHIGAN

CAPITAL FOR LEGISLATIVE DAY

It was a busy day in Lansing for Legislative Day on October 18th. MIRA leadership and staff met with legislators on both sides of the political aisle to promote the legislative priorities of Michigan's Independent Retailers.



KICKING OFF THE HOLIDAY SEASON WITH MIRA'S ANNUAL FOOD AND BEVERAGE SHOW

Members were welcomed into the 24th Annual Holiday Food and Beverage Buying Show at the Suburban Collection Showplace on September 26th. Retailers eagerly visited with vendors/suppliers at their booths, taste-testing new products and looking for specials that they could feature inside their businesses for the Thanksgiving and Christmas seasons.



President's Message

BILL WILD // MIRA PRESIDENT & CEO

2023 A Year of Change, A Year of Progress

t's hard to believe, but another year is coming to a close. The fall leaves are starting to pile up and some of our members in Michigan's upper peninsula are reporting early snowfalls. Along with the changing seasons, we are wrapping up a year of change here at MIRA, albeit a year that saw remarkable progress.

I was certainly proud to join our 113-year-old organization back in January as your President & CEO and I have been busy welcoming new talent to our growing team. New to the organization are Jerry Griffin, who brings 20 years of experience to his role as Vice President of Government Affairs and Terry packer, a veteran marketer in Southeast Michigan has assumed the position of MIRA's Director of Marketing & Business Development.

Two key employees were promoted to take on a larger role within the organization. Long time employee Mary Ann Yono, who most of you interact with when you call the office, has been named MIRA's new Director of Business Relations and Kelli Petti has been named Director of Events and Membership Engagement.

2023 also saw a change in the Chairmanship for MIRA's Board of Governors. Longtime board member Bobby Hesano, owner of Michigan based D&B Grocers, was presented the gavel back in January and is the first supplier to hold the Chairmanship in the association's long history.

The MIRA events team delivered in a big way this past year, with the return of the Chairman's Dinner and highly successful Michigan and Ohio golf outings and of course the 24th Annual Holiday Food and Beverage Buying Show. The MIRA Foundation hosted one of the largest Scholarship Luncheons to date with Huntington Bank Chairman, Gary Torgow, delivering an inspiring keynote address. The MIRA Government Affairs Team got in the action with a fundraiser for the MIRA PAC at a Detroit Red Wings hockey game and the recent Annual Legislative Day at the Michigan Capital (this issue's cover story).

While 2023 will be looked upon as a year of progress, do not think for a minute that MIRA is slowing down. With many members reporting sales declines this year, MIRA is going to double down on helping improve the bottom lines of our membership in 2024. Keep an eye on MIRA's website, publications, newsletter and social media platforms for several innovative programs, discounts and rebates aimed on delivering increased value to your MIRA membership and strengthening your bottom line!

If you ever have any questions, suggestions or concerns, please don't hesitate to contact me at (248) 671-9600 or bwild@miramw.org

Looking forward to seeing everyone in the new year! ■

BOARD OF GOVERNORS

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

RETAIL BOARD OF GOVERNORS

Najib Atisha	Indian Village Market
Frank Ayar	Walter's Shopping Place
Lisa Berry	North Adams General Store
Jim Garmo	Kuzana Enterprises
Ryan Haddad	BP Dunkin' Donuts
Marvin Jarbo	Eastern Market of Canton
Phil Kassa	Heartland Marketplace
Rishi Makkar	Rishi International
Michael Mitchell	Markham Oil
Roy Rabban	Jackson Save-A-Lot
Joe Shina	Imperial Supermarket

SUPPLIER BOARD OF GOVERNORS

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Ken Hebert	Reyes Coca-Cola
Jason Howard	Great Lakes Wine & Spirits
Bryan Morrow	Pepsi Co.
Dave Orlando	Prairie Farms Dairy Co.
Brian Pizzuti	RNDC of Michigan
Marissa Smover	Linari Foods

EMERITUS GOVERNORS

Clifton Denha Wine Palace

MIR FOUNDATION BOARD OF TRUSTEES

Bill Wild	Chairman, MIRA
Clifton Denha	Treasurer, Wine Palace
Vanessa Denha Garmo	Secretary, Epiphany Communications: Coaching & Consulting
John Denha	8 Mile Foodland/Huron Foods
Paul Elhindi	Corner Market
Khalil Rahal	DTE
Nabby Yono	Arab-American Chaldean Council

STAFF & CONSULTANTS

Bill Wild	President & CEO
Jerry Griffin	Vice President of Government Affairs
Terry Packer	Director of Marketing & Business Development
Kelli Petty	Director of Events & Membership Engagement
Lisa Honorowski	Comptroller
Mary Ann Yono	Business Development
Burt Kassab	Corporate Counsel, Kassab Law Group P.C.
Matt Miner	Michigan Lobbyist, Capitol Strategies Group
Terry Fleming	Ohio Lobbyist, TC Fleming & Associates
Tamar Lutz	Graphic Designer, Tamar Designs, LLC
Vanessa Denha Garmo	Magazine Writer, Epiphany Communications: Coaching & Consulting
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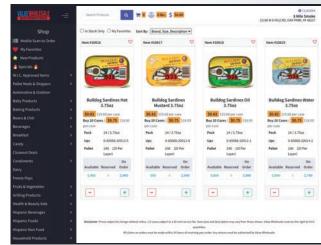
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Government Relations Report

JERRY GRIFFIN // MIRA VICE PRESIDENT OF GOVERNMENT AFFAIRS

Credit Card Swipe Fees; Is Congress Ready to Act?

here is likely no issue currently that
Americans have more interest and concern
in than inflation. The steepest rise in 30
years in pricing, in particular in consumer
staples like food and gasoline, is eating away at the
purchasing power of the average citizen. Adding to the
increased costs to consumers are credit card swipe fees
that have increased dramatically in the last few years.
As these fees are a percentage based on the cost of
purchase, these fees rise dramatically during
inflationary times.

MIRA members and retailers nationwide have had to either absorb or pass on credit card swipe fees to customers that have grown 82% in value since 2020. According to a survey and study by the National Association of Convenience Stores (NACS), swipe fees are now the second largest operating cost behind labor for a vast number of retailers. The COVID-19 pandemic only accelerated credit card usage among the purchasing public as remote purchases become much more the norm, if we can use that term during a global crisis.

Currently, Visa and Mastercard make up 83% of the volume of card transactions in the United States. As such, this near monopoly allows these two networks to set terms for the banks and other entities that issue their cards. Absent competition, these swipe fees have continued to climb. The average fee paid on transactions in the U.S. is 2.25% of the purchase amount. These fees now account for \$19.5 billion and cost the average American family about \$1,000 annually. According to the NACS, this average rate is more than 7 times what

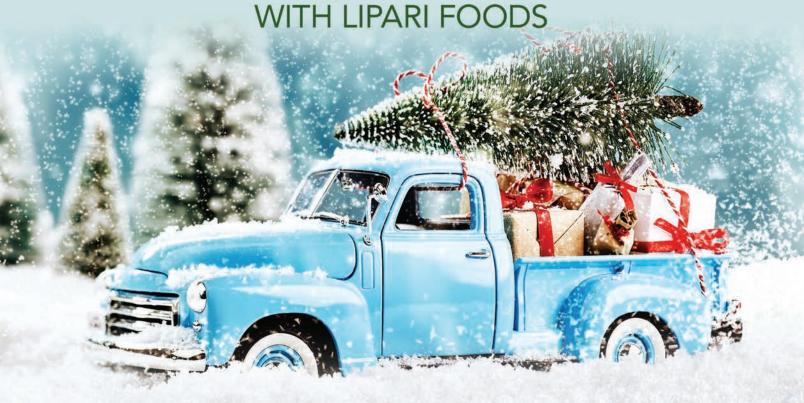
business owners and customers pay in Europe and 5 times what they pay in China. This unfair control of the credit card market has caught Congress' attention and legislation has been introduced in an attempt to address these rapidly increasing costs put on the small American business and consumer.

The Credit Card Competition Act was introduced this summer by Senators Roger Marshall (R-Kansas) and Dick Durbin (D-Illinois), and Congressmen Peter Welch (D-Vermont) and JD Vance (R-Ohio), a bipartisan group of House and Senate members. The bills as introduced would require the largest U.S. banks that issue Visa or Mastercard credit cards allow transactions to be processed over at least two unaffiliated card payment networks. This is the same process that has been in use for debit card transactions for more than a decade. The legislation would apply only to banks with more than \$100 billion in assets. This figure would exempt most banks and credit unions.

The legislation would also propose a marketplace by which retailers could choose a payment network to handle its transactions. This would bring more competition to the market and help drive down the price of card fees to perhaps match those that retailers and consumers enjoy in other parts of the world. These bills may also help combat fraud. According to the Federal Reserve, most competing networks shut out by Visa and Mastercard not only charge lower fees, but have lower rates of fraud.

MIRA, in conjunction with NACS, is continuing to monitor this proposed legislation and will update members as to when action is proposed. We would urge members to contact their Congressional representatives to support the Credit Card Competition Act and help ease the burden these ever-increasing fees have placed on small business owners and their customers. Force the credit card processing industry to stop blocking competition in the market. During these high inflationary times, we would all welcome a little relief.

PICK UP YOUR Holiday Essentials







































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Ohio Lobbyist Report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Halloween and Politics

hat does Halloween and politics have in common? They both are scary. Mark Twain once said, "No man's life, liberty or property are safe when the legislature is in session."

What does being in session mean? In Ohio there are 33 members of the Ohio Senate and 99 House members for a total of 132, any one of which can introduce scary legislation. In session means bills can be passed while members are on the floor, the large room where bills are debated and either pass or fail. There are two floors, one for the Senate and one for the House. Debates on bills can go on for a very long time and the arguments sometimes get heated and, like children being scared by costumes, proposed legislation can often be frightful.

If a bill has a "HB" in front of it, that means a member of the House of Representative introduced the bill. Conversely a "SB" would be a Senate bill. SB and HR are different resolutions. There are also "SJR" and "HJR" which mean both Senate and House support the same resolution. "SCR" means concurrent resolution and both houses must pass the resolution to pass. Now that I've confused you let's move on to some bills that have been introduced:

HB8 protects the bill of rights; HB15 is a pro-life bill; HB16 would have stricter ethics and lobbying laws; HB29 would suspend a drivers' license if child support is not paid; HB34 would excuse a mother from jury duty if she's breastfeeding a child; HB96 would increase minimum wage; and HB66 would allow tobacco wholesalers to not have to pay taxes on bad debts of tobacco and vapor products but we hope to have an amendment that would give state sole authority over tobacco and vapor products thus we wouldn't have local government trying to ban products in their cities or counties. This bill would help MIRA members and we are watching it closely. As you can see House bills run the gauntlet of issues.

The Senate is very much like the House, but with a lot fewer members. There are 33 members of the senate and each seat is made up of 99 House districts. Here's a few of the bills introduced in the Senate this session:

SB87 would make election day a paid holiday for

state workers; SB74 would allow taxes to be paid by the internet; SB70 would make the month of October Hindu Heritage Month; SB69 would make March 22nd Doula Awareness Day; SB68 would make May 13th Judge Nathaniel R. Jones Day while October 4th would be Rutherford B. Hayes Day; SB66 would have Ohio join the Interstate Massage Compact; SB53 would lower the age to become a policeman to 18; and SB52 would exempt both Ohio and U.S. flags from state taxes. As you can see Senate Bills are a veritable trick-or-treat of legislation.

There is another way to pass laws in Ohio and that's by going directly to the ballot. You can do that by citizen initiative, meaning if a group collects enough signatures across the state then they can have a proposal on the ballot. The other way is to have the general assembly put an issue on the ballot, again a simple majority is required for a win.

This November there will be two issues on the ballot. State Issue #1 would allow people to make their own decision on whether to have an abortion and the state would be removed from the process. State Issue #2 would legalize recreational marijuana.

The last step in the legislative process is the Ohio Governor, Mike DeWine. All bills passed by the legislature go to DeWine and he can either pass or veto. If he vetoes the bill, the legislature can override his veto but it's difficult. All legislators have to run for election and additionally 2024 is a Presidential election year and given what's going on in the world it will be a tough year. One of the candidates running for President, Vivek Ramaswamy, lives in Columbus, Ohio.

All 99 House members will be up for election in 2024 as will 17 Senators. There will be one race for the U.S. Senate that could determine Democratic control of the U.S. Senate. Incumbent Democrat, Sherrod Brown, is running for reelection and he will face either State Senator Matt Dolan, Secretary of State Frank Larose or car dealer Bernie Marino.

If you want change and you're dissatisfied with those in office, then get involved. Learn about candidates and where they stand on issues and contribute to the MIRA Political Action Committee. This has been a budget year and very little goes on till next year, however MIRA will continue to watch for legislation that may impact MIRA members. We in Ohio want to welcome Jerry Griffin, MIRA's new Vice President of Government Affairs.





Distribution News & Views

LOUIS MOSCA // COO & EXECUTIVE VICE PRESIDENT, AMERICAN MANAGEMENT SERVICES

Strategic Distribution in Modern Retail

n the constantly shifting terrain of modern retail, having a robust strategy has never been more essential. The prominence of online shopping, changing consumer habits, and intricate global supply chains mean

businesses must be on their toes. A clear distribution strategy detailing how products journey from production to consumers is the linchpin to navigating this complex world.

Retail distribution is the link between a product's inception and its final acquisition by the shopper—the assortment of channels and tactics propelling goods from producers to end-users. As global connectivity grows, myriad channels emerge, from classic physical stores to digital platforms. The challenge for businesses is choosing the right mix and aligning it with cost considerations and consumer desires to ensure sustained market presence.

Despite rapid industry evolution, physical stores retain their charm. They offer an irreplaceable touchpoint in our digital-driven world. Several factors can influence their efficacy, including regional shopping tendencies, the nature of products, and store placement. For instance, while the U.S. witnesses a digital shopping surge, most transactions still occur offline. Moreover, some products, especially those requiring tactile interaction, might be more suitable for in-store sales.

Physical storefronts present numerous advantages. They offer direct human connection, enable spontaneous discovery by potential customers, and can serve multiple functions, such as acting as pick-up points for online orders. Yet, they're not without challenges. High maintenance costs, limited geographical influence, and shifting consumer inclinations are constant hurdles. Thus, businesses must understand their unique strengths to harness their full potential and weave them into a comprehensive distribution strategy.

On the other side of the spectrum is e-commerce, which has reshaped global shopping behaviors and business paradigms. For companies venturing online, it is crucial to consider factors like shipping logistics and gauging their competitive stance in the digital space. E-commerce platforms extend benefits like a potentially limitless reach, constant operational hours, and often reduced overheads compared to physical outlets. However, they also demand adept navigation of a dense digital marketplace, ensuring products are fit for online display and sale and handling possibly higher return rates.

Then there's wholesaling, a mechanism where products are sold in bulk to retailers. This method can significantly extend a brand's influence, offering it an escape from the overheads of brick-and-mortar outlets. But it's a double-edged sword. While it offers a broader reach,

it might also lead to diminished control over customer interactions and potentially sparse insights into product performance.

Bridging the divide between wholesalers and retailers are distributors. Collaborating with distributors can amplify a brand's reach and optimize sales, but it can also introduce complexities like reduced control over the customer experience and potential contractual constraints.

A real-life testament to the power of diverse distribution is jewelry designer Melissa Joy Manning of Oakland, California (www. melissajoymanning.com). Initially launching via e-commerce, Manning progressively integrated wholesale and brick-and-mortar channels into her strategy. This multifaceted approach widened her brand's influence, letting her concentrate on crafting exquisite jewelry pieces.

The foundation of any successful distribution mechanism is solid partnerships. Whether it's suppliers or distributors, establishing and nurturing these relationships, fortified with adept negotiation skills, are crucial.

Today's supply chain management relies heavily on technological integration. Transitioning from older methods to real-time tracking platforms is indispensable. Such systems ensure end-to-end transparency, fostering well-informed decisions and superior inventory management.

Data analytics has also become central to modern retail. Businesses today blend their internal sales data with broader market research to craft holistic strategies. This dual-focused approach ensures alignment with in-house goals and the broader market pulse.

Moreover, outdated systems are roadblocks in the evolving world of retail distribution. Modern commerce platforms can revolutionize operations, guaranteeing efficiency and clarity throughout the supply chain.

The future of retail distribution hinges on a triad of crucial elements: astute data utilization, advanced technology, and fortified relationships. It becomes imperative for businesses to prioritize real-time analytics, thereby weaving adaptability into their strategic framework.

A strong emphasis on nurturing relationships with suppliers and distributors will place these businesses at the pinnacle of the market. In navigating through the ever-shifting retail landscape, leveraging data through cutting-edge technology provides a strategic roadmap.

It ensures that businesses sustain resilience and are aptly primed for ensuing growth. This synergy of data, technology, and relationships will inevitably sculpt the forthcoming retail distribution era, driving unparalleled efficiency and innovation.

Since 1986, American Management Services has been the leading consulting firm in the United States, exclusively assisting independent small business owners with improving sales, operations, and performance. Contact Louis at Imosca@amserv.com.





Communicate It, Market It

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

COMMUNICATE IT //

plan to achieve them.

Creating Communication Goals for 2024

his past September, I attended the Annual
Western Wayne Banquet where former Detroit Lion
Lomas Brown was the keynote speaker. While
engaged in an interview with Tony Ortiz from WWJ

950, he said something that truly resonated with me as a leadership coach.

"You have to be a good listener if you want to be a good leader," said Brown, that night.

That is absolutely true, especially when it comes to setting goals. As we know, it is common to resolve to do something or change something in the new year, like losing 50 pounds. Instead of resolutions that often set up people for failure, I encourage clients to create a list of goals for the New Year and then a game

It's not enough just to say, I want to do this, or I want to do that; you need action plans in place.

First, listen to what your team has to say and what their goals are for the company and their careers. Leaders engage in company listening tours to gauge the status of the company and learn what changes need to be made.

In his book *Atomic Habits*, author James Clear focuses on the systems we have in place to meet our goals. That is imperative. As a communications strategist, I coach clients into creating plans or systems to reach their goals.

Clear also talks about how small habits can make a significant difference. We must do things daily, weekly, monthly, and quarterly to reach our goals. It's not about one big success, it's about small things that lead to that big success.

When you write down a goal, it is important to create a plan or a system that will help you reach the goal.

Perhaps the goal is to reach more clients or customers through your communication platforms. Maybe, you want to increase your social media followers or achieve better engagement with your audience. Here is a checklist of what you might consider as part of your system, when it comes to social media.

■ Consistent Posting: Maintain a regular posting schedule so

- that your audience knows when to expect new content. This helps keep your followers engaged and interested. **System:** I will post at least three times a week. I will schedule the posts ahead of time once a week.
- Quality Content: Focus on creating high-quality, valuable content that resonates with your target audience. This can include informative articles, entertaining videos, inspiring images, or thought-provoking quotes. System: Every Saturday I will research and write content for my social media posts.
- Engage with Your Audience: Respond to comments and messages promptly. Engaging with your followers builds a sense of community and encourages more people to follow you. System: Every morning at 8 a.m. I will respond to any comments on social media.
- Use Hashtags: Use relevant and trending hashtags in your posts to increase discoverability. Research popular hashtags in your niche and incorporate them into your content.
 System: I will research the best hashtags when I am creating my content on Saturdays.
- Collaborate with Others: Partner with influencers or individuals in your industry for shoutouts, collaborations, or guest posts. This can help you tap into their existing followers. System: Once a week, I will research people and organizations that I can partner with to help promote my business including partnering with MIRA. Consider sponsoring a MIRA event.
- **Cross-Promote:** Promote your social media accounts on other platforms, your website, and in your email signature. Cross-promotion can help you reach a wider audience. **System:**Every time I am on social media, I will look for ways to cross-promote my business.
- Run Contests and Giveaways: Organize contests or giveaways that encourage people to follow, like, or share your content. Make sure the prizes are relevant to your target audience.
 System: First Friday of every month, I will run a contest or giveaway promotion.
- Post at Optimal Times: Research and identify the times when your target audience is most active on social media. Schedule your posts accordingly to maximize visibility. System: I will schedule my posts at the optimal time for my audiences.
- Optimize Your Profile: Ensure that your profile is complete and professional-looking. Use a clear profile picture, write a compelling bio, and provide contact information. System: Once a quarter, I will evaluate our business profiles and update as we see fit.

Communicate It, Market It

TERRY PACKER // MIRA DIRECTOR OF MARKETING & BUSINESS DEVELOPMENT



- Share User-Generated Content: Encourage your followers to create content related to your brand or products and share it on their own profiles. Repost this user-generated content on your own account with proper credit. System: Each day I will find a post to repost on my pages that helps my business better collaborate with others.
- Paid Advertising: Consider using paid advertising options on social media platforms to promote your account or specific posts. This can help you reach a larger audience quickly. System: Once a month, I will boost a post or create an online marketing ad.
- Monitor Analytics: Regularly review your social media analytics to understand which types of content perform best and adjust your strategy accordingly. System: Once a month, I will review how our social media is improving.
- **Stay Informed and Adapt:** Social media algorithms and trends change frequently. Stay informed about platform updates and adapt your strategy to take advantage of new features and changes. **System:** Once a month I will research the latest developments with each platform we use for our business.
- Be Authentic: Authenticity and transparency can help you build trust with your audience. Share behind-the-scenes content, your firsthand experiences, and your brand's values. System: At least one post of the week will demonstrate our company's personality through our team members.
- Networking: Engage with others in your niche or industry. Comment on their posts, share their content, and build relationships. This can lead to mutual followers and collaborations. Tag MIRA on your social media posts and attend MIRA events. System: At least three times a week, our company page will comment on posts of others we follow or are connected to. I will attend at least one MIRA event in 2024.

With social media, it takes time. It is all about building a genuine and engaged following, so be patient and persistent in your efforts. Avoid buying fake followers, as they won't provide real engagement or benefit your brand in the long run. Focus on building a community of followers who are genuinely interested in your content and what you have to offer.

With goal setting, it is about creating the systems or strategic plans that will help you achieve those goals. It is important to write down your goals and how you will achieve each one of them, including a timeline.

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.

MARKET IT //

Examine Your 2024 Marketing Goals



Take ten minutes this week and ask yourself; what are your top three marketing goals for 2024? Is it to increase your monthly lead count? Maybe you want to focus on your brand and reaching new eyeballs is important. What about your Google presence? Whatever it is, determine those three priorities and commit to them now. Find out now who you'll need to work with and what you'll need to do.

Examine each one and write down what success looks like a year from now. This way you always have a clear and concise vision of what you want to do and exactly what you want to achieve. By committing to them now, you're not only getting a head start on your competition but you are telling yourself THIS is what is important to me.

One more thing, you can't start to plan for next year without having all your records from 2023 in hand. Get out a pen and paper or your laptop and start answering some very important questions.

Questions to ask yourself:

- How much did you spend on marketing last year as a percentage of sales?
- Did your marketing perform up to your expectations?
- Are you increasing or decreasing your marketing budget for next year?
- Are you planning on incorporating any new media? It's important you know what you liked and what you disliked so you can make the necessary changes in the upcoming year. The more specific and planned out your marketing, the better it will perform for you. Have a plan!

Last, but not least, remember to include MIRA in your marketing plan in 2024. Not sure what we offer? Send me an email at tpacker@miramw.org and I will be happy to send you a complete list of everything MIRA members have access to too.

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.

Year In Review

2023: A Year of Change and Progress

MIRA welcomed both a new president & CEO and a new board chair. Also, 2023 saw the addition of talented new staff members to the MIRA team, as well as several exciting new events. Here are some of the highlights of 2023:

JANUARY HIGHLIGHTS



Former Westland Mayor Bill Wild was named the new President & CEO of MIRA on the announced retirement of Ed Weglarz; MIRA welcomed several talented new staff members; Bobby Hesano, Owner of D&B Grocers, was elected as the new Chairman of the MIRA Board of Governors.

The MIRA Bottom Line featured the importance of keeping track of Grab-and-Go Theft Incidences. There was a post on Facebook with the caption "A clever shop owner thwarted a

thief's plan to steal almost \$2,000 worth of mobile phones." The video showed a clip from a mobile store where a man attempted to run out with phones but was stopped when the clerk hit a button at the counter that locked the door and locked the would-be thief inside the store. There were more than 207,000 views of the video at the end of December 2022.

FEBRUARY HIGHLIGHTS



The MIRA Bottom Line brought attention to the importance of MIRA Political Action Committees. MIRA has Political Action Committees (PAC) in Michigan and Ohio for the purpose of raising funds to fund expenditures that further the legislative priorities of membership.

Bottom Line showcased industry trends. Industry insiders made various predictions about 2023 that forecast an exciting year. As markets change and consumers seek exciting

new flavors and products, companies were advised to stay nimble and catch trends early to keep up with customers' ever-evolving tastes and demands. Healthy competition, along with a continued explosion in new products hitting the market well into 2023, was forecast to boost the resilient beverage alcohol industry to new heights.

Continued high inflation fueled fears that an impending recession could impact independent retailers. In February, Elon Musk posted an Instagram commentary on the economy saying that we will face a recession in 2023 and the economy won't start to come back until after the first quarter of 2024. "At least a light to moderate recession like 2009," he posted. "I really advise people to not have too much debt in a volatile stock market ... the economy is cycling".

MIRA offered free food handler training after receiving a Michigan Department of Agriculture grant to support Michigan members in understanding the fundamentals of why, what, and how to prevent food contamination in a food establishment, using SafeMark education tools.

MARCH HIGHLIGHTS



After serving more than 15 years, Bobby Hesano, Owner of D&B Grocers, was appointed by his peers to serve as the Chairman of the MIRA Board of Governors. "Having spent many years as a retailer and now supplier and distributor for more than 30 years and with my experience on the board, I was honored to assume the chairman position," said Hesano.

The MIRA Bottom Line offered tips on how

to buy and sell a business, including the need for every small business owner to develop an exit plan. An exit plan is defined as a strategy to sell a business or its assets when the owner is ready to retire or move on.

Members were presented with the benefits of attending the trade shows. "There is always some value in attending and being present at trade shows, whether at a booth or just attending and networking," said Dr. Russell J. Zwanka, Food Marketing Director at Western Michigan University.

APRIL HIGHLIGHTS



The Chairman's Dinner returned in 2023. For the first time since 2012, MIRA hosted this distinguished event. Chairman Bobby Hesano served as the host and local personality Jason Carr served as the Master of Ceremonies.

The MIRA Bottom Line took a deep dive into the factors that are driving price increases for member retailers. MIRA Board of Governor Frank Ayar, owner of Walters Shopping

Place in Hamtramck, Michigan shared his experiences and spoke about the importance of looking closely at invoices these days as prices are increasing at a rapid rate and more frequently. "We're not even getting warnings," said Ayar. "We are getting page after page of price increases without any heads up."

MIRA members are continuing to create larger online presences to market their businesses. Former MIRA Board of Governor Chairman Cliff Denha's store, Wine Palace, in Livonia, Michigan is currently 9,000 square feet but his business presence has a global reach via his website and social media platforms. Recently, Denha has been promoting a brand-new beer cave and humidor, proudly stating that they now have one of the largest selections of wine, liquor, and beer in Michigan!

MAY/JUNE HIGHLIGHTS



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

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

The future of EVs continues to be a topic of discussion. As Electric Vehicles (EVs) gain popularity, many are asking: What will happen to gas stations? Although MIRA members are primarily located in the

Midwest of the United States, it would be prudent for members to look to states like California to assess the future of gas stations. California's shift away from gas-powered vehicles could mean as many as 80% of gas stations would be unprofitable by 2035, according to some experts. The state has some 250,000 station owners and employees.

JULY/AUGUST HIGHLIGHTS



It has been a few years since the Midwest Independent Retailers Association (MIRA) was represented at the Detroit Regional Chamber's Annual Mackinac Policy Conference on Mackinac Island. MIRA President & CEO Bill Wild headed to the island to spend three days networking with Michigan's business, political and media leaders.

MIRA teamed up with a well-known Detroit Broadcaster. During his popular podcast Jason Carr Drive! Jason Carr focuses on positive topics, steering clear of politics or anything divisive. "Topics center on the nostalgia of growing up here and calling Metro Detroit home," said Carr, "but more specifically the importance of shopping local independent retailers and brands. I don't think I could get through one episode without talking about something MIRA-related.

The Midwest Independent Retailers Foundation (MIRF) introduced the 2023 scholarship winners during their Annual Scholarship Luncheon at the Detroit Athletic Club, with Huntington Bank Chairman serving as the Keynote Speaker and Master of Ceremonies.

SEPTEMBER/OCTOBER HIGHLIGHTS



The MIRA *Bottom Line* cover story was focused on Artificial intelligence. 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. 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.

The MIRA *Bottom Line* also highlighted how prepared food sections continue to thrive in retail establishments. The article noted how all consumers share the need to eat daily and today's shoppers are often on the go. Retail food has become a growing expenditure for most families and retailers are encouraged to invest in this growing segment.

NOVEMBER/DECEMBER

Now in your hands. Enjoy this issue's articles!

All issues of MIRA *Bottom Line* are available on our website www.miramw.org

Ask The Member

What was 2023 like for your business? What is planned for 2024?



"This year has not been good at all. The economy is not great, and people can't afford what they used to be able to afford. Inflation is up and the cost of living is rising. I think 2024 and the economy will depend on the presidential election and who is in office. Everyone is waiting to see what is going to happen to the elections and where the future of the country is going to go." - SAAD ABBO // FORMER MIRA BOARD MEMBER

"It was a tough year for the manufacturing business. I manufacture Tahini and because importing and exporting has been difficult, it has been tough to make money. I am hoping 2024 will get better." - RONNY AYAR // ROYAL TAHINI

"Our business slowed down in 2023. We were all taken by surprise by COVID-19, but business picked up because everything else was closed. Bars, restaurants, and casinos were all closed and the only places open were grocery stores and convenience stores. Now, we are doing 50% less in business in 2023 than we did during the COVID years. With the casinos closed, our lottery machine business was through the roof. The banks were closed, so our check-cashing businesses were busier than ever. It's a day and night difference between the pandemic years and 2023. So many people got so used to the COVID years and the money the government was handing out. The retail business is not

what it used to be, and I think 2024 will be a tough year only because people are running out of money. Inflation is up yet people are making the same money they made three and four years ago." - FRANK AYAR // WALTER'S SHOPPING PLACE



"Inflation has not affected us too much. In the gas station business, the volume has dropped but the profits have increased. In terms of our Denha Tahini, we are just now launching it in Michigan. We are a 4th generation familyowned business from Iraq. It's a legacy, and we look forward to 2024 with this business. We are hoping to get into more retail stores and into restaurants. We are in an expansion mode right now and we are excited about the new year." - GORDON DENHA // DENHA TAHINI



'For the most part, 2023 has been good but inflation does play a role. We will pay attention to the elections, but we do hope for a better year in 2024." - JOE YALDOO // MY TOWN MOBILE

"This year was a sad year in some ways because of the economy and inflation and I am not sure what 2024 will look like but I think the elections will play a role in the economy." - OMAR PATRUS // MY TOWN MOBILE



"We operate a small boat club. We only sell to members but 2023 was pretty good for us. The plans for each year change with the new board members." - DAN RIORDAN // **SWAN BOAT CLUB**



"Our store is doing well. The economy didn't really affect us, but in 2024 our focus will be on new products." - MEON & PHILLIP BARTELL // RIVERTOWN MARKET

"2023 has been crazy. The economy is up and down. It started out well but slowed down. In 2024 I am focusing on cheaper products. People are just not spending like they used to because of the economy. They are buying quantity versus quality."

- RICKY YONO // TJ'S MARKET





"Money has been very tight this year and business has been slower. As a retailer, we've had to be very careful with what we are buying because consumers are not buying like they used to, especially when it comes to higher-priced items. People are buying more quantity than quality. Next year, we will focus on maintaining the same business from 2023 and 2022, making sure that we have the products the consumer wants." – FADY MANSOUR // BENSTEIN LIQUOR



"2023 has been a good year and we have reinvested heavily into our property and expect that 2024 is going to be even better for us. People are finally coming out of the pandemic. We used to have live entertainment both Friday and Saturday, but the pandemic affected that, and we are now bringing back those live entertainers."

— JESSE ANAYA // GAELIC LEAGUE



"We are in a relatively depressed area and the economy does affect us, but we are hoping that 2024 will be better." — PAIGE & BEVERLY FOX // WALTERS SHOPPING PLACE

"The summer was great but then the business just fell off after Labor Day and we are hoping it will pick up for the holiday season." — GARFIELD LEMONIOUS // LIQUOR BASKET



"When you used to hear about inflation, products would go up 10¢ a piece every few months, but today the prices are doubling and tripling. Customers come to the store and what they used to get for \$5 is a lot less product than last year. Our margins will always be our margins, but the consumer suffers the most. In America in general, everything is up dramatically. The ratio between wage increases and cost increases has not evened out. The customers are spending more for less. The elections will play a major role. In 2024, if we expect to have a better economy, we need to ask each presidential candidate what they can do, or what policies will they implement to improve the economy."

— RANDY NAFSO // MOTOR CITY MARKETPLACE



"Business was good when free money was coming in during COVID, but things slowed down as soon as the money stopped. Everything went up. It's hard to predict. As one product cost goes up and another comes down. Egg prices increased drastically and then went down, why? Now eggs are going back up again. It makes no sense. I think next year is not going to be good because it is an election year. They are going to play politics and that will affect our businesses." – JOHN DENHA & MINA YOUSIF // 8 MILE FOODLAND, HURON FOODS



"I believe the economy is slowing down and inflation is impacting consumer spending. People are really watching what they are spending. They are so much more cautious. I do think 2024 will be the status quo. I think if we get better leadership, our economy will get better." — CLIFF DENHA PICTURED WITH HIS SON LOUIE // WINE PALACE



"The volume of customers has gone down. The influx of money we saw in 2020, 2021, and 2022 is no longer around. You are now selling to fewer customers because there is less money. If I could predict what business will be like in 2024, I would be twice as wealthy! We will always hope for the best and embrace the worst. We try to calculate what is to come as best as we can." — ANDY YATOOMA PICTURED WITH HIS WIFE // LIQUOR BASKET



MIRA VICE PRESIDENT OF GOVERNMENT AFFAIRS JERRY GRIFFIN, MIRA DIRECTOR OF MARKETING & BUSINESS DEVELOPMENT TERRY PACKER

t was a busy day in Lansing for *Legislative Day* on October 18th. MIRA leadership and staff met with legislators on both sides of the political aisle to promote the legislative priorities of Michigan's Independent Retailers.

This year's Legislative Day coincided with the state declaration of October 16 – 20th as *Independent Retailers Week*. Senator Aric Nesbitt read SR NO. 77 into the official record as the contingency from MIRA watched from the gallery. The resolution spoke of the import role independent retailers play in the state's economy and offered recognition of the industry's contributions to employment, local communities as well as providing access to consumer goods throughout the state.

"It was an extremely productive day," remarked MIRA's Michigan lobbyist, Matt Miner, CEO of Capital Strategies Group. "We were very fortunate that both the House and Senate were in session, which allowed us to be very strategic in how we planned our meetings throughout the day."

MIRA President & CEO Bill Wild was joined by key staff members and MIRA Board of Governor members, which included Chairman Bobby Hesano, Frank Ayar, Marvin Jarbo and Mike Mitchell, who also serves as chair of MIRA's Legislative Committee.

"It was very beneficial for us to recently hire our new Vice President of Government Relations Jerry Griffin, who has over 20 years' experience and strong Lansing connections," said MIRA Chairman Hesano who also is the owner of Westland based D&B Grocers: Wholesale & Distributors. "Jerry and Matt did an excellent job of setting up several face-to-face meetings with key members of the legislature that are working on key issues that are important to our industry."

"MIRA's Annual Legislative Day offers an opportunity for legislators to meet with business owners – MIRA members – from within their districts," remarked Wild. "It's one thing for the legislators to meet staff and lobbyists, but to hear stories from business owners in their own districts who offer employment and pay taxes are valuable opportunities," said Wild. "Our members spoke firsthand about their businesses, the hardships they face with increased competition, supply chain shortages and the ongoing struggle to hire and retain employees.

It's important that the legislators understand the importance of the business community, the jobs our membership creates, how their taxes support the state's budget and of their ongoing support of the communities in which they operate," added Wild

Board members agree.

"These face-to-face meetings are essential for our association as we prioritize our legislative initiatives," said Michael G. Mitchell, Vice President of Markham Oil / Markham Enterprises Inc. "It's important to meet with our elected leaders on a regular basis. A strong MIRA presence in Lansing is important as legislative issues tend to arise throughout the year and it's imperative that we are at the table when legislation that affects are membership is debated."

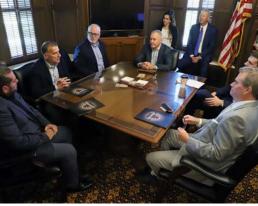
"It is very important that MIRA stays front and center with our state legislators and for them to understand what our organization is all about and how we serve our retailers who in turn serve consumers, which are their constituents," said Frank Ayar, owner of Walter's Shopping Place in Hamtramck.

One of the key issues discussed was the Bottle Bill, which has been around since voters passed the statewide initiative in the 70s. While still in place today, much in the marketplace has changed and its status as a driver for recycling continues to diminish. The state reports that return rates are at an all-time low following the COVID-19 pandemic.

"It's important that the legislature knows that what made sense 50-years ago does not apply today," said Wild. "The Bottle Bill, in its current form is antiquated and bad for



















business. It was originally a public response to address litter along the state's highways and local thoroughfares. I'd like to think we could all agree that it was successful in that regard, but this is a piece of public policy that is well overdue for a revisit."

"There have always been sanitation issues with the bottles, and the returnables assume valuable square footage inside each business. "We must look at alternatives that focus more on recycling and get these contaminated containers away from our fresh food," remarked Marvin Jarbo, owner of Eastern Market in Canton Township.

Chairman Hesano added "that there is an increasing level of public fatigue with bottle returns. "It is a hassle to clean these containers and return them and no store accepts every brand." "Expanding the Bottle Bill to include water bottles and other plastic containers is just adding more inconveniences for the consumer and the store owner. MIRA's focus will be on creating alternatives that benefit the environment while resulting in wins for the consumer, the state and the retailer."

Considerable discussion centered on another key MIRA legislative priority, increasing the wholesale discount granted to retailers by the MLCC. "This is an issue that is very important to our members." Stated Jerry Griffin. "Another organization currently has a bill in committee that would be very favorable for retailers, literally doubling the current discount, but could potentially result in raising retail prices, which could prove to be a hard sell for legislators or would require the state to cut the MLCC budget, which would be a heavy lift as well." "MIRA will continue to advocate aggressively for our member's interest on this critical issue, as inflation has taken a toll on our member's bottom lines." Griffin added, "While I do believe a modest raise is achievable, I caution our members to temper their expectations, as this is certainly not a slam dunk.

Other legislative topics that garnered a lot of conversation centered around the advocation for higher retailer commissions on lottery sales and the status of liquor delivery.

Every Legislator from both houses was presented with a MIRA information bag that included small samples of Michigan products available at member's retail outlets.

"Independent Retailers Week," encourages consumers to shop locally and celebrate local businesses that continue to create sustainable cities, towns, and communities. The benefits of our independent retailers include financial stability with the jobs created and dollars respent within that community."

According to the State of Michigan, Small businesses are job providers and are the backbone of our economy. More than 900,000 small businesses employ 1.9 million people, making up 47.9 percent of Michigan's employees.

Government relations work is one of MIRA's top "Pillars of Service" and MIRA's Political Action Committees are the "Voice of the Food, Beverage & Petroleum Industry" in the political process, and needs the ongoing financial support of all MIRA members.

"Our government relations team monitors proposed legislation daily and are constantly in communication with legislators to advise them of the impact legislation has on our retailers," said Wild. "MIRA currently has active PACs in both Michigan and Ohio."

"MIRA needs members' continued support so that we can continue to battle legislative issues that affect the bottom line. Today more than ever retailers are facing critical issues that will have a lasting effect on how they do business, added Wild.

All member donations to the MIRA PACs are used solely for advocacy of MIRA's Legislative Priorities and support of candidates who are supportive on the association's mission. None of the funds are used for administrative overhead. Please consider contacting the MIRA office today to contribute.

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

SR-77, As Adopted by Senate, October 18, 2023

SENATE RESOLUTION NO.77

Senators Nesbitt, Lauwers and Santana offered the following resolution:

A resolution to commemorate October 16-22, 2023, as Independent Retailers Week.

Whereas, Independent Retailers Week provides a time to celebrate the food, beverage, and petroleum retail industry and its dedication to the public in their delivery of services to our state; and

Whereas, The independent retail industry is comprised of grocers, specialty food markets, convenience stores, and pharmacies, along with many other businesses providing access to consumer goods and services in their communities; and

Whereas, This industry directly supports more than 158,000

2

employees in full and part-time positions throughout the state; and
Whereas, Businesses in the food, beverage, and petroleum
retail industry contribute billions in taxes to state and local
governments; and

Whereas, As we celebrate Independent Retailers Week in Michigan, we acknowledge the many contributions these businesses and their employees make to our state; now, therefore, be it

Resolved by the Senate, That the members of this legislative

 ${f 9}$ body commemorate October 16-22, 2023, as Independent Retailers

10 Week.

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RNDC's Mike Cavin Supports MIRA and Builds Relationships in the Beer & **Spirits Industry**

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

n his free time, Mike Cavin is often seen, or most notably heard, singing the National Anthem. In fact, many MIRA members know his robust voice belting out the country's notable song at many MIRA events, including recently at the Annual Scholarship Luncheon benefiting Midwest Independent Retailers Foundation (MIRF).

"I have sung the anthem at numerous local sporting events and of course for any MIRA events that they ask me to," said Cavin. "I'm extremely patriotic and enjoy singing the anthem with pride!"

Professionally, several MIRA members have built a relationship with Cavin over the last 30 years as Cavin has worked in the beer and spirits wholesale industry. He is also an active member of the association, supporting several events as the Retail Sales Director with Republic National Distributing Company (RNDC) where he manages three Metro Detroit area teams.

"I enjoy participating in activities like the Holiday Trade Show, Gala, and of course, my favorite event is the Scholarship Luncheon," said Cavin.

Cavin and his RNDC team were at this year's Holiday Food & Beverage Buying Show. "This year's show had more people attending and we generated more orders than the year before," said Cavin. "I thought the booth layout was also better than last year."

As their website explains, RNDC has roots extending before Prohibition and is one of the nation's leading wholesale beverage alcohol distributors, specializing in wine and spirits.

The company prides itself on being a preferred partner for alcohol producers who value the three-tier system, serving as a brand-building and product expert liaison between suppliers and those who sell or serve alcoholic beverages.

"Customer service, product expertise, and



Early on, Cavin spent three years in retail Management for Dayton Hudson, now owned by Macy's, and two years in Beer distribution management at Atlas Sales-Budweiser Beer Distributor-Battle Creek. For the first 13 years of his career, Cavin worked at Hubert Distributing (Budweiser distributor) and the last 23 years at RNDC.

Cavin was born in Pontiac, Michigan in 1960. His father was a high school administrator and his mom cared for the family as what Cavin refers to as a home engineer. He graduated from Waterford Kettering High in 1978 and then from Oakland Community College with an associate degree in business administration in 1982. That same year, he married Patricia Bond.

Cavin just doesn't sing the one song. "I'm a lead vocalist for my local church's contemporary worship group," said Cavin. "I'm also a member of the Clarkston Village Players Community Theatre group."

He is also a proud blood donor and participates in volunteer mission work for the church and is the proud father of one son and has been married for 41 years!

"I also love all Detroit sports teams and enjoy spending time with all different types of people," he said.

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

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Fun to give and fun to get, it's easy for customers to gift something wonderful with Holiday Instants from the Michigan Lottery. Everyone likes the chance to win up to \$500,000, with **\$62.8 MILLION** in total cash prizes. There's a lot here for you, too, with **\$7.2 MILLION** in retailer commissions.

Make the holiday season even more wonderful with 500 Miles Make the holiday season even more wonderful with

Stock up on the seasonal gifts that offer instant winnings, instant sales, and instant holiday fun!





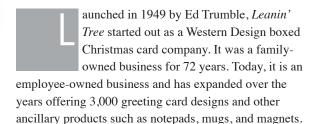




Greeting Cards are a Great **Profit Booster**

MIRA members receive a 5% rebate on all orders!

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*



Ed Trumble named the company Leanin' Tree because he thought there was a real Western flavor and folksy feeling to that name.

"We started to expand our everyday card line in the mid-1990s beyond Western cards to more contemporary designs," said Diane Derenberger, Director of Key Accounts. "We offer regional designs, state-specific cards, humor and wildlife selections. We are well known for our humor cards."

They are proud to say their products are made in the USA. "We have also been an environmentally conscious company, unmatched in the industry long before everyone else was environmentally conscious. It has always been front of mind for us. We use soybased ink and recycled paper in the production of our products. Our manufacturing uses environmentally friendly processes as well. Leanin' Tree has been awarded The Green Printer Award from the Boulder Colorado Community."

Their cards are created, produced, and shipped from their facility in Boulder, Colorado. "We could have sent the work overseas, but we made the decision to keep these jobs at home - this way we support our schools, fire and police departments, libraries, and local communities," as their website states. "It also allows us to ensure we produce the highest quality product around. In addition, we can react quickly to customer

needs, adjusting production to ensure we ship what our customers need, right when they want it."

They became an Employee Stock Owned Plan (ESOP) in December of 2021. Today 150 employees are with the company overseen by a board of directors made up of five people including two members from the Trumble family. All four of Ed Trumble's kids worked in the business.

The culture of the company is one that instills unity. "We are a fun company," said Derenberger who has been with the company for 26 years. "We don't have a lot of employee turnover. Out of 10 directors, the one who has been with the company the least number of years has been with us for 22 years."

"We truly have a niche in the industry," said Denise Scalco, Senior Key Account Executive. "We have reps that offer in-store service as well as an inside-sales support team. Our displays are typically set up by the register featuring 150 to 500 different cards depending on the needs of the store." This location drives incremental sales.

Leanin' Tree's customers consist of hardware, farm and feed, grocery stores, c-stores, and gas stations. They offer standard displays but can also meet the needs of each customer.

Leanin' Tree works with various artists who often seek out Leanin' Tree at trade shows and they have writers in-house. "Our artists are given royalties for their work, but they are not employed by us," said Derenberger.

They value their MIRA membership. "Having the MIRA name behind us is important," said Scalco, especially when we are prospecting customers."

MIRA members receive a 5% rebate on all orders! Check out page 23 for more details.

"We get such great leads from MIRA," said Derenberger. "MIRA offers us the ability to network in the industry."

A survey conducted among independent retailers has voted Leanin' Tree the best-selling greeting card company in the country for 18 Years in a row.

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













































MIRA MEMBER EXCLUSIVE

Members with guestions call the MIRA office at (248) 671-9600.



GREETING CARD PROGRAM

MIRA members receive a 5% rebate on all orders!



Make 52% profit margin! Customize your space!



All displays will be discounted (typical cost for a fixture ranges from \$30 to \$125 depending on the display).



Big sales with space-saving fixtures. Several spinner options available.



MIRA members will receive free shipping on their initial product order (excludes fixture).



MIRA members will receive 90 day billing on initial order (with credit approval) and a Net 30 on reorders.



MIRA members will be able to participate in our return program that will allow MIRA members to get full wholesale credit for damaged and/or slow-selling cards with every reorder.



MIRA members can place reorders via Leanin' Tree Inside Sales department or local Field Sales representative.



Rebates are sent quarterly from MIRA.

Great Tasting Healthy Tahini Makes its Way to the U.S.A.

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

or the Denha Family, Tahini is in their blood. "Our Family has always been known as producers of amazing Tahini," said Gordon Denha, co-owner of the fourth-generation family-owned business that started in Zakho Iraq, in the Kurdistan

The Denha family was proud to display *Denha Tahini* for the first time at MIRA's September Holiday Food & Beverage Buying Show as they are now importing into the United States. They also plan to import it to other countries including Canada, Holland, and Germany through their company, Denha Group Distribution, LLC.

"The show was great for us," said Denha. "We met with so many potential new customers who we hope will carry Denha Tahini in their stores."

Denha Tahini was founded in 1895 by Yousif Toma Denha. His son Gorgees took over the business and taught his sons (Sabah, Dedar, Kedar, Thmar, Basil, Amer and Nashwan) how to run it. Today brothers Dedar, Kedar, Basil, Amer, and Nahwan rotate every few months traveling to Iraq to oversee the production. Amer's sons Gordon, Delivan, and Valden along with Nashwan's sons Styver, Nirwan, and Ivan also work in the business. However, Valden is on a path to pursue a medical degree.

"As our dads travel to Iraq, we oversee the distribution in the United States," said Gordon. "However, my brother Delivan will be going to Iraq for several months to oversee the production and help my father."

The business in Iraq always included a storefront and a production line. "Back in the beginning we didn't have motors; donkeys pulled the stone wheels that crushed the sesame," said Denha. "We added diesel machines in the 1950s and electric machines in the 1970s."

With the donkeys, the company was able to produce 50 to 60 jars of tahini a day and today they have the capacity to produce several tons of sesame paste daily.

At the manufacturing plant in Iraq, they operate two



shifts of employees starting at 2 a.m. "The machines start working at 7 a.m. and our last shift ends at 5 p.m.,"

The product is distributed from their facility in Utica, Michigan. The Denha family received their first shipment of product just in time for the MIRA Holiday Show. "We have the product in seven markets in Michigan and we are getting requests from businesses all over the country," said Denha. "Our goal is to master our distribution in Michigan and other states before we branch out to other countries. We met some great potential new customers at the show."

One of the first customers to purchase the product was Mazin Hermiz from Paradise Fruit Market. "I've known about Denha Tahini for years since I lived in Baghdad," said Hermiz. "My mom and dad would talk about the product. We've had so many customers ask for the Denha Rashi Tahini Paste. We saw on social media that it is being imported into the United States, and we are excited to buy it for our store. The company has a great reputation."

The product can be eaten alone but is mostly used to make Hummus and Baba Ghanoush. "I actually drink a small amount of it daily," said Denha. "Research shows

DENHA TAHINI continued on page 26.





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GORDON DENHA DONATES JARS OF DENHA TAHINI TO MIRA PRESIDENT & CEO, **BILL WILD, FOR MIRA'S LEGISLATIVE DAY GIVEAWAYS**

DENHA TAHINI

continued from page 24.

that there are so many health benefits. It has helped curb my appetite and helped me lose some weight. I can't say that others will have the same weight loss success, but it worked for me."

While a common way to eat it in Iraq is with date syrup or actual dates, honey, bread and crackers, in the United States, it has mostly been incorporated into salad dressings.

"We have a sharp vision of how we want to grow the business," said Denha. "Once we have a strong presence in stores, we want to grow our business in restaurants where we would sell them larger tubs of tahini instead of jars that we sell to stores."

Right now, Denha Tahini is sold in 26.46-ounce jars and the suggested retail price is \$9.99. "We are getting requests from all over the country and around the world," said Denha. "Many Iraqis have left Iraq over the years and have settled in various countries. So many families are familiar with Denha Tahini and so when they see our social media platforms featuring our product, they call us to distribute to them. That will take some time. Right now, we are focused on mastering our distribution here in Michigan."

Contact Denha Tahini by calling (248) 856-5330 or emailing gordon@denha-rashizakho.com

According to Healthline, Tahini is a tasty way to add powerful antioxidants and healthy fats to your diet, as well as several vitamins and minerals.

"It has antioxidant and anti-inflammatory properties, and its health benefits may include reducing risk factors for heart disease and protecting brain health," according to the Healthline website.

Overall, tahini is a simple, healthy, and flavorful addition to your diet. Tahini is a key ingredient in hummus, but it can also be used by itself as a dip or spread.

It's very easy to make using only hulled sesame seeds.

- Tahini is full of healthy fats, vitamins, and minerals. In fact, just 1 tablespoon (15 grams) provides more than 10% of the Daily Value (DV) for some nutrients.
- Tahini is full of antioxidants, including the lignan sesame. In animal studies, sesame has exhibited numerous health benefits. Yet, more research in humans is needed.
- Sesame seeds may decrease risk factors for heart disease and the risk of developing type 2 diabetes.
- Sesame oil and sesame seed extract have been shown to exhibit antibacterial qualities in test-tube and animal studies. These effects are believed to be due to the healthy fats and antioxidants they contain. However, more research is needed.
- Tahini contains anti-inflammatory antioxidants. However, more research is needed to understand the effects of sesame seeds on inflammation in humans.
- Sesame seeds and tahini contain compounds that may promote brain health and protect nerve cells, according to test-tube and animal research. More research in humans is needed on the effects of tahini on brain health.
- Tahini contains compounds that may have anticancer properties. However, more research in humans is needed.
- Sesame seeds contain compounds that may protect your liver and kidneys from damage. However, more research is needed to fully understand these effects.

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One-on-One with Santa Claus



■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

MIRA President & CEO Bill Wild caught up with the CEO of the North Pole Inc. DBA Toy Town at the MIRA 24th Annual Holiday Food & Beverage Buying Show. Wild took the opportunity to ask Santa Claus some questions that had been on his mind for a long time.

What was the best Holiday Present you ever received?

Mrs. Claus and I haven't really exchanged Christmas gifts for a few years. We've pretty much agreed that we each have nearly everything we need. We get a lot of pleasure from giving to others. As far as favorite gifts go; many years ago, she and the elves had a beautiful Santa Claus ring designed for me. That was a cool and heartfelt gift.

What is your favorite part of Christmas?

The days leading up to Christmas are

great. I love to see the spirit of Christmas on the faces of those around me. It's a special time of the year.

What is the best last-minute Christmas item you've picked up at a grocery or convenience store?

My last-minute grocery store pick-ups are almost always cookies. I can eat most of a "family size" package of Double-Stuffed Golden Oreo's on my ride home from the grocery store. Mrs. Claus likes to "limit my cookie intake" in the months leading up to Christmas. She has told me, on more than one occasion to "Go ahead Santa, eat as many cookies as you want, but if you do, there won't be enough magic in the world to allow you to make yourself small enough to squeeze down any chimneys on Christmas Eve!"

What is your favorite drink to toast in the New Year?

I'm Santa Claus! I always toast with an ice-cold glass of milk and a handful of Christmas cookies.

What is your favorite holiday story?

That's a no-brainer. I love reading aloud, to anyone who'll listen, "The Night Before Christmas."

What is your favorite Christmas song?

I enjoy most Christmas music. I listen to it a lot even in the months leading up to Christmas. I like all the classics from *Silent Night* to *The Little Drummer Boy*. I also enjoy some of the toe-tappers like Jingle Bell Rock and Rockin' Around the Christmas Tree. My two personal favorite Christmas songs are probably Have Yourself a Merry Little Christmas and I'll Be Home for Christmas.

What do you do on Christmas Day, your official day off?

Mrs. Claus and I spend Christmas Day visiting with family and enjoying a little quiet time by ourselves.

In most businesses, the boss receives "mixed reviews" good and bad from their employees. How do I know if I ended up on your Naughty or Nice list?

I get that question all the time. My general response is this: "The Nice List is very long and filled with millions of names. I can't possibly remember everyone who is on it. The Naughty List, however, is usually very short. So, if you ask, and I can remember your name, chances are you're not on the Nice List.

What's your favorite Christmas cookie?

I love all Christmas cookies from peanut butter blossoms to snicker-doodles. I think that the cookie I love most waiting for me when I am dropping off presents on Christmas Eve is a nice sugar cookie

CEO TO CEO continued on page 30.





CEO TO CEO continued from page 28.

with icing and sprinkles on top. I can eat a load of those through the night and never fill up.

As a CEO I am often asked very pointed questions by others, who think that they already know the answer, just to see me squirm. Have you ever experienced situations like that?

I make many visits around the world before Christmas. One of the first questions I get is "Where is your sleigh and reindeer? Are they on the roof? Are they in the street?" My response is always the same. "They are still at the North Pole. They only fly one time a year; on Christmas Eve." That's when I get the zinger. Well then how did you get here Santa? I tell them that many good little boys and girls keep in contact with me over the years even when they get to be adults and have children of their own. Very often, as adults, they will contact me to let me know that they will have a car or truck for me to use on my visits if I need one when I am in their area around Christmas time.

Have you had to deal much with jealousy or claims of favoritism within the ranks of members of your staff?

Rudolph took some heat from some of the other reindeer when he first sprang onto the scene. He was not one of my original eight tiny reindeer. He earned his chops on one blizzardy almost impassable Christmas Eve. The light from that shining red nose of his cut through the storm like a hot knife through butter. He became an overnight sensation. Outside of Rudolph, only Prancer achieved a bit of individual fame and recognition. Rudolph gives all the credit to the other reindeer and has never let all the notoriety go to his head, but things have never been quite the same. He doesn't even have to pull the sleigh. He just leads the way!

My favorite Christmas movie is Christmas Vacation, what is

vours?

My hands down favorite Christmas movie is the 1947 version of Miracle on 34th Street with Maureen O'Hara, Natalie Wood, and Edmund Gwenn as Santa Claus.

In business, regardless of the planning, there always seems to be a frantic scramble to close out a major deadline. What do your final preparations look like getting ready for lift-off on Christmas Eve?

As with most businesses, at the North Pole, the days leading up to Christmas could be described as controlled chaos. The reason for the great success we achieve every season revolves around everyone knowing their job and working hard to ensure success knowing how many are counting on them to make it happen.

As a CEO, I am extremely busy and away from home a lot of the time. I sometimes wonder if I shouldn't try to involve my wife in more of the business. Have you ever had the opportunity to include Mrs. Claus in a major holiday event?

I'm convinced that making Christmas such a great success every year would be impossible without the help of Mrs. Claus. However, many, many years ago Mrs. Claus dropped a few subtle hints that she was hoping for a more active role in the process. So, believe it or not, for a couple of seasons she made the sleigh trip with me delivering toys on Christmas Eve. We'd get on the sleigh and off we'd go. It didn't work out very well though. She really didn't like it. It came down to, "We're going too fast Santa!", or "I'm freezing out here!", or "I think you missed a turn!". She wasn't happy with the flying, so after a couple of seasons she decided to stay back and supervise the elves while I was gone and wait for my return.



BILL WILD, MIRA PRESIDENT & CEO, HANGING WITH SANTA AT THE MIRA HOLIDAY FOOD & BEVERAGE SHOW

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MIRA Event Recap



Kicking off the Holiday Season with MIRA's Annual Food and Beverage Show

■ BY EPIPHANY COMMUNICATIONS: COACHING & CONSULTING*

As Santa Claus is making his list and checking it twice, MIRA members are taking inventory of their products for the holidays.

Members were welcomed into the 24th Annual Holiday Food and Beverage Buying Show at Suburban Collection Showplace on September 26th. They eagerly visited with vendors/suppliers at their booths, taste-testing new products and looking for specials that they could feature inside their businesses for the Thanksgiving and Christmas seasons.

"There was a great holiday vibe in the room," said Bill Wild, MIRA President & CEO. "The event was the ideal environment for our retailers to spend quality time with our vendors talking about products for their businesses."

Mary Ann Yono, MIRA Director of Business Relations noted that "So many members said it was a beautiful show and they loved the setup," said Yono. "They especially loved the tables in the back for the vendors to take orders from their customers and for attendees to sit down, get a bite to eat, and catch up with friends."

Sponsors included D&B Grocers & Wholesale, Faygo, Home City Ice, Lipari and SpartanNash. "All the Sponsors were much appreciated," said Yono. "What was really nice was all the 1st time vendors said they were so happy with the entire event and the orders that were placed".

Every year, MIRA looks for opportunities to make each event better, making note of what members are saying. "We want them to know that we do listen to them when they have an opinion and that's why next year will be even bigger and better," said Yono.

For the Denha Family, it was their first time having a display table at the annual Holiday Show. "This show is great," said Gordon Denha, Co-owner of Denha Tahini. "It's our first time at the show and it is important that we get in front of retailers and restaurant owners with our product. This show is a great opportunity to be in front of future customers. Denha's are known for our Tahini. Taste testing it here at the show was a great success. Our tahini is 100 percent sesame based. There are no preservatives. The product is made in northern Iraq, and we import it into the United States and distribute it here."

Omar Petrus and Joe Yaldoo, always attend the show to talk to MIRA staff members like Mary Ann Yono, to discuss new member benefits but they also like to check out the new products. "I always like to see what new vendors might be at the show," said Omar Putrus. "It is good for us as retailers to be able to sample products so that we promote them properly and educate our customers."

Dan Riordan from the Swan Boat Club has been attending the annual Holiday Food & Beverage Show for years, "mainly to check out the different liquors for our bar at the Swan Boat Club," he said. "This is a great show. There is a wide variety of different products that you have not seen before, and everyone is so friendly. The vendors really do a great job explaining everything to you."

For some MIRA members, the chance to see and sample products is imperative to what they end up buying for their stores. "Coming to the show is huge," said Fady Mansour with Benstein Liquor in Commerce Township. "It helps me get familiar with products that I might not know about, and I am a very tangible guy. I need to see, touch, and taste the products so I can better explain them to my customers. I take pictures and I try to figure out what will sell. I also like to negotiate with people and see what is being offered."

Post the pandemic, many members appreciate the face-to-face meetings and that personal connection at the show is most beneficial for some members. "Love the show because we can check out new products and catch up with our sales reps that we have been working with for years. It is helpful to connect in person," said Ricky Yono, TJ's Market in Commerce Township.

As "location, location, location" is the key slogan in real estate, one can say that "product, product, and product" is the marketing line the retailer chants. "At this show, there are a lot of items that I can bring into my store. Rivertown in Detroit is



MIRA Event Recap

a sister store to Meijer. I attend this show to see new products, talk to vendors, and get to know the sales reps," said Meon Bartell Rivertown Market in Detroit.

The Gaelic League in Corktown is a popular Detroit based social club that is over 100 years old and focuses on Irish culture. They do not have a retail establishment but carry a liquor license to operate a bar. "I like to have everything in one place," said Jesse Anaya from the Gaelic League who enjoys attending the Holiday Food and Beverage Buying Show with other members of the social club. "It is great to have small samples to taste. I do like the variety here. We have Irish Dance, and we focus on the language. We host events for the public. We just had a Mexican Irish celebration. The show gives us ideas of what products to buy for our bar."

What exactly he and his fellow Gaelic Club members love so much about the Holiday show is not easy to pinpoint. "It is hard to narrow down. There is so much here. The products here are just phenomenal. Kudos to MIRA for hosting this show," said Bill Miller from the Gaelic League.

For others, this year was their first time at a MIRA event. "It is my first time at the show, and I didn't know what to expect," said Paige Fox with Walter's Shopping Place in Hamtramck. "It is nice. I saw so many products that I had never seen before, and I got a lot of ideas for the store. I would come back next year for sure."

"The show is beautiful," said Randy Nafso with Motor City Marketplace. "We get to try different items and figure out what our

customers would want, and their tastes. This is a terrific opportunity to taste test items that you normally would not see and can now offer to your customers. The customers look for our opinions when it comes to buying products."

What's new? That is often the question retailers are asking. "The show always has a lot of new products. I was able to try some great-tasting beverages that I would like to bring into the store," said Garfield Leomious from Liquor Basket on Gratiot.

"I love coming to the show to see what is new out there. If we do not know what new products are there, how can we carry them in our stores? We have to look and touch and taste new products to best understand if they will sell well in our business," said Andy Yatooma with Berville Country Market.

Longtime MIRA members and board members value the yearly event. "The show is important. What the vendors offer here is excellent value to the retailer" said MIRA Board Secretary John Denha.

"The show is important for retailers to keep up with the trends and to see their new products," said Former MIRA Board Chair, and co-owner of the Wine Palace in Livonia, Cliff Denha. "We have to keep our pulse on the industry in order to offer our customers the best products."

Check out photos from the event on the following pages. ■

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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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MIRA On The Road



BILL WILD, MIRA PRESIDENT & CEO, WITH MIRA BOARD MEMBER MARISSA SMOYER FROM LIPARI AT THE NACS SHOW IN ATLANTA

MIRA President & CEO, Bill Wild, represented MIRA at the much-anticipated NACS Annual Tradeshow held October 4-6th!







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SEPTEMBER & OCTOBER 2023 //

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Crossroads Market Owosso, MI	S&D Hispanic Liquor Market Detroit, MI
Diane's Party Store Detroit, MI	Sav Mart Supermarket Marketplace Detroit, MI
Dollar Store of TelegraphPontiac, MI	Shorthorn Meats Mount Morris, MI
Family Rexall Liquor Belleville, MI	Speedy Wickliffe Wickliffe, OH
Food Castle of Grand Blanc Grand Blanc, MI	Speedy's Gas Station Cleveland, OH
Hardings #388 Richland, MI	Speedy's Gas Station Cleveland, OH
Hardings #397 Richland, Ml	Spot Gas Stop LLC Vestaburg, MI
Hardings #398 Richland, MI	The Allenton Tavern Allenton, MI
Hardings #423 Richland, MI	The Black Water Market Fenton, MI
Headlands IGA Mentor, OH	USA 2 GO - Commerce LLC - M-5 Commerce Township, MI
Jefferson Liquor Mart Detroit, MI	USA 2 GO - Holt Convenience Inc. Holt, MI
JSR Petroleum Inc (Marathon) Kingston, OH	USA 2 Go - Oceola Village Market LLC - North Howell, MI
Light House Liquor Oak Park, MI	USA 2 GO - RTA Ventures LLC Novi, MI
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Memphis Party Store Memphis, MI	Woolf Farms FamilyApple Cider Salem, OH
Northland Party Shop	

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/scholarshipapplication.

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.

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SINCE 1999, THE FOUNDATION HAS:

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

- Every year, the MIRF Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of deserving families throughout Michigan and Ohio that may not otherwise enjoy this special meal. Since 1980, the Midwest Independent Retailers Foundation and its members have provided thanksgiving turkeys to needy families, veterans, women shelters, etc. 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.

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REFRIGERATION SOLUTIONS (COMMERCIAL)	Dos Toro
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Display Max(810) 494-0400	WINE 8
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RESTAURANT EQUIPMENT & SUPPLIES

All American Restaurant Equiptment (313) 368-5331

REVERSE VENDING MACHINES & SERVICE UBCR, LLC
ROOFING: COMMERCIAL & INDUSTRIAL Technique Roofing Systems
SECURITY, SURVEILLANCE & MORE DensityUSA
SODA POP, WATER, JUICES & OTHER BEVERAGES Faygo Beverages, Inc. (313) 925-1600 Reyes Coca-Cola (Metro Detroit program)
Metro Detroit M (313) 868-2008 Belleville M (734) 397-2700 Flint M (810) 237-4000 Cleveland Q (216) 690-2653 Garden Food Distributors
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WASTE/GARBAGE DISPOSAL Priority Waste(586) 228-1200
WEB DEVELOPMENT KreativMedia
WINE & SPIRITS COMPANIES Benchmark Beverage Co
WINE & SPIRITS DISTRIBUTORS Great Lakes Wine & Spirits .1-888-860-3805 RNDC of Michigan .1-888-697-6424

FOOD RESCUE / FOOD BANKS

MICHIGAN

Feeding America West Michigan Food Bank(616) 784-3250
Feeding America West Michigan Food Bank - Benton Harbor(269) 926-2646
Feeding America West Michigan Food Bank - Cadillac(231) 779-0056
Food Bank of Eastern Michigan(810) 239-4441
Food Bank of South Central Michigan (269) 964-3663
Food Gatherers(734) 761-2796
Food Rescue US-Detroit(407) 718-2962
Forgotten Harvest(248) 967-1500
Gleaners Community Food Bank (866) GLE-ANER
Greater Lansing Food Bank(517) 853-7800
Kalamazoo Loaves & Fishes(269) 343-3663
The Manna Food Project (231) 347-8852
Western Upper Peninsula Food Bank(906) 482-5528
OHIO
Akron-Canton Regional Foodbank(330) 535-6900
Cleveland Foodbank (216) 738-2265
Freestore Foodbank(513) 482-3663
Mid-Ohio Foodbank(614) 277-FOOD
SE Ohio Foodbank & Kitchen(740) 767-4500
Second Harvest Food Bank of Clark, Champaign and Logan Counties(937) 325-8715
Second Harvest Food Bank of North Central Ohio(440) 960-2265
Second Harvest Food Bank of the Mahoning Valley(330) 792-5522
Shared Harvest Foodbank(513) 874-0114
The Foodbank, Inc (937) 461-0265
Toledo Northwestern Ohio Food Bank (419) 242-5000
West Ohio Food Bank(419) 222-7946
ILLINOIS
Central Illinois Foodbank(217) 522-4022
Eastern Illinois Foodbank (217) 328-3663
Greater Chicago Food Depository (773) 247-3663
Northern Illinois Foodbank (630) 443-6910
Peoria Area Food Bank(309) 671-3906
River Bend Foodbank(563) 345-6490
St. Louis Area Foodbank (314) 292-6262
Tri-State Foodbank(812) 425-0775







MIRA Calendar





NOVEMBER 13 & 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 and Ohio that may not otherwise enjoy this special meal.



A huge thank you to Sherwood Food Distributors for suppling turkeys for our 2023 event!

Michigan // Ohio



FEBRUARY 3, 2024

MIRA'S 106TH ANNUAL GALA

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

Publishers Statement

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CONTACT: T (248) 671-9600, E info@MIRAmw.org

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New & current customers are eligible for the following rebates:

- 1% Non-Tobacco/Non-Cigarette
- 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

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(Annual Total Paid Quarterly)

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Est. MIRA Member Program Savings

\$3,350

Total Member Benefits PER LOCATION

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

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