

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 30, NO. 2 // FEBRUARY 2019

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BottomLine

THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 30, NO. 2 // FEBRUARY 2019

features



OUT WITH THE OLD IN 2019

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A GREEN GALA

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COVER STORY //

GOVERNING IN THE MIDWEST

Three Midwest States have new governors. Democrat J.B. Pritzker beat out the incumbent governor in Illinois, Bruce Rauner. Republican Mike DeWine is the new governor in Ohio; DeWine defeated Richard Cordray to succeed term-limited Republican Governor John Kasich. Michigan's new governor is a Democrat, Gretchen Whitmer. She replaced term-limited Republican governor Rick Snyder.



chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

Humbled to Serve

It's a great honor and privilege to be elected as Chairman of the Board for the Midwest Independent Retailers Association (MIRA). I am humbled to serve this great organization alongside an immensely talented board of directors and staff. As a volunteer on this board since 2006, I can attest to the commitment and sacrifice each board member makes in volunteering their time, talents and energy for the benefit of MIRA and its members in the food, petroleum, and beverage industry.

My goals as MIRA Chairman for the next two years are as follows:

1 Focusing on member profitability by enhancing existing programs and adding additional programs to our portfolio. Strengthening available programs is a top priority. Underperforming programs will be eliminated and replaced with programs that have been proven to be profitable. Acquiring new programs and growing existing programs, which better meet changing industry needs, will rely on essential feedback and suggestions from MIRA members.

2 Increasing our lobbying power in every state we represent. A significant portion of money is spent on lobbying efforts, attorneys and staff in every state. Government relations efforts can make or break an industry, which is why remaining at the forefront of potential laws and regulations affecting businesses in Michigan, Ohio and Illinois, will continue to be of the utmost importance. MIRA's effective lobbying on behalf of our members will remain a main focus.

3 Enhancing the relationship and communication between MIRA staff and members. Membership Liaisons will be introduced to provide members with frequent valuable information and updates. Members are encouraged to communicate with and utilize the assistance of Membership Liaisons or staff member whenever needed. MIRA staff is highly capable and willing to aid with any issues or questions that may arise.

4 Maintaining and strengthening the financial status of the association. As the association treasurer for the past two years, I can assure you that MIRA is in exceptional financial standing and will remain so going forward. A strategic plan, some of which is currently in process, will be fully developed and implemented in order to ensure growth and a solid financial position for years to come.

I am humbled by your trust and encouragement and I look forward to a productive year filled with many challenges and successes for our association and our members. Together, our achievements will be notable and 2019 will be a momentous year for MIRA. Stay tuned. ■

BOARD OF DIRECTORS

Paul Elhindi	Chairman, Corner Market
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Jerry Crete	Secretary, Ideal Party Stores
Michael Mitchell	Retail Vice Chair, Markham Oil
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UHY-MI	Certified Public Accountant



Out with The Old in 2019

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

In pace with the industry it represents, the Midwest Independent Retailers Association (MIRA) has announced yet another change. The association announced a change to their endorsed suppliers, with the change having gone into effect on January 1st.

As the association has stated to their members, the Eby-Brown rebate program has been eliminated.

"...we are excited to bring MIRA members more options and even better rebate programs through our three new endorsed wholesale supplier programs," said the statement. "We believe these three distributors will offer superior service and solutions to help our members compete in an ever changing and more competitive market."

The association now has three new wholesale partners including Team Sledd, McAneny Brothers, Inc., and S. Abraham & Sons, Inc. The hope is that these new wholesale partners will be able to offer MIRA members a variety of programs that will in turn allow members to not only keep pace with the industry but excel as well.

"The three new wholesale partners have an emphasis on supporting independent operators," explained Jim Green, Vice President of Program Development. "The rebate programs from our new partners are better for our membership and coupled with the MIRA manufacturer programs available through these wholesalers make the overall value equation very powerful."

Additionally, says Green, Eby-Brown did not support the manufacturers rebate program

for the products they delivered to our members.

With a broader variety of services offered through their new team of wholesale partners, the association is hoping to grow their membership.

"All three of these distributors can support the tobacco needs of our membership," explained Green. "While our membership has differing degrees of non-tobacco needs and offerings, this is where the three distributors can really help our membership grow."

With the capability to cover retailers' tobacco needs, the association is hopeful that new retailers across the Midwest will be compelled to join MIRA.

Offering more than Eby-Brown, these new rebate programs are designed for maximum savings for members.

"Larger rebates, better product selection in Foodservice, Snacking and Healthier-for-You products," said Green. "These categories continue to show strong growth while cigarette sales continue to decline."

The new endorsed wholesalers will also help retailers beyond the products with merchandising solutions. A reality for many retailers is that their product will only sell as well as they market it. Strong merchandising solutions allows products to be displayed in an appealing manner, strengthens a brand's message, and makes it easy for consumers to shop in a store.

"These distributors also have very strong merchandising solutions for our membership," explained Green. "Their category management and product



assortment solutions make it very easy for our members to have the right mix of products appealing to consumer trends and capitalizing on new items."

These services offered by Team Sledd, McAneny Brothers, Inc., and S. Abraham & Sons, Inc. will give retailers the edge they need to stay on top of industry trends and stay ahead of the constant industry fluctuations.

Green urges MIRA members to take advantage of these new programs to gain as much as they possibly can from them. Members can make the most of these programs by "consolidating volume through these distributor partners," explained Green.

Members are also encouraged to reach out with any questions they may have about these new wholesaler programs. For more details, retailers can call the MIRA office at (800) 666-6233. In addition, retailers can also reach out directly to the distributors about the various rebate programs and learn more about the programs and services that they can offer to MIRA's retailers. ■



A Green Gala

St. Patrick's Day came early for guests of MIRA's 103 Annual Trade Dinner and Ball. The Irish theme resonated throughout the night starting with photos of green backgrounds and board members wearing green bow ties. Many attendees showed some green with their attire as well. Guests strolled into cocktail hour listening to the tunes of a Celtic Irish Band sponsored by Republic National Distribution Company.

The cocktail hour included hors d'oeuvres, an open bar and a silent auction of sports memorabilia by Bruce Mugerian Show Promotions. As Penna's staff closed off the last section of the hall, guests moved into the dining area. The short program included welcoming remarks from Auday Arabo, President and CEO, the National Anthem sung by Michael Cavin, Sales Manager, RNDC of Michigan, Invocation by State Representative and former MIRA board member Joe Bellino, passing of the gavel from Phil Kassa to Paul Elhindi and a special video tribute to longtime board member Al Chittaro. The Video can be seen on MIRA's Facebook page.

Many members commented and shared what they liked most about the gala in the ATM section on page 6. One of the things everyone seems to love is all the activities of the night. This year they included a cappuccino station that featured stylish and sophisticated gourmet coffee and hot beverages with or without alcohol that was sponsored by Oscar W. Larson Co. The cigar patio featured premium cigars available after dinner in a heated outdoor patio which was sponsored by Value Wholesale. The cupcake bar



included specialty deserts sponsored by Sherwood Food Distributors. The green-screen photos captured the guests on-site digitally and offered a printed copy to guests to take home which was sponsored by Kroger., The ice cream station offered Ashby's Sterling ice cream in a variety of flavors sponsored by Prairie Farms Dairy Co. The Las Vegas gaming enabled the top three chip leaders to win prizes. This was sponsored by D&B Grocers Wholesale & Distributors. The National Coney Island coney-dog station offered the perfect late-night snack sponsored by Monster Energy. The potato chip display featured bags of chips sponsored by Frito Lay. The step & repeat photo allowed guests to feel like a star as they stepped onto the red carpet to pose for a photo that they took home. This was sponsored by Faygo Beverages. The wine and cheese bar and table wines featured a variety of domestic and imported cheeses with flat breads and crackers sponsored by Great Lakes Wine and Spirits.

"We want to extend a special thank you to everyone attending this event," said Auday Arabo, MIRA's President and CEO. "It's the one time of the year that we come together as an association to celebrate our hard work and commitment to the industry." ■



Event Sponsors...

Midwest Independent Retailers Association graciously thanks the following sponsors for their generous support of our 103rd Annual Trade Dinner & Ball

Saturday, January 26, 2019



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Thank You!

We would like to extend a special thank you to everyone in attendance this evening. Please enjoy the music, the food and the drinks. It has been our pleasure to host you and we look forward to seeing you again next year!



Why do You Like Attending MIRA's Annual Trade Dinner & Ball?



"It's a class A party. Everyone here knows people in the food business. We like to take care of our vendors, wholesalers, retailers – our members. Everyone works so hard all year and this is one time of the year to really celebrate." – **JIM GARMO // MIRA BOARD MEMBER**

"I like seeing everyone dressing up and going out for a fancy evening. I like to see old friends and meet new people. It's an exciting night." – **BAN GARMO**



"I was part of DTE Energy for years. DTE has been a good partner with the association. I come to network and show our involvement with the association. We have built strong relationships over the years not just with the association but with their members. Their members are DTE customers. We enjoy this event. The food, drinks and entertainment- it's all great." – **FOUAD ASKAR // RETIRED DTE EENERGY MPLOYEE**



"People have talked this event up. They said it is the premier event in Metro Detroit. Everyone is excited to be here. We have 40 people from DTE here. As soon as we know the date and time, we put it on our calendar. We are glad to be here, to show that we are partners with MIRA. They do good work."

– **MARK JONES // OUTREACH MANAGER, DTE ENERGY**



"I like to see all the people I really never get to see. This event has things you would never expect to see and things you would never think of asking to have at an event. It is not your typical event. They have the best food, best band and best entertainment." – **DAN PAPINEAU // MICHIGAN CHAMBER OF COMMERCE**



"It is great to see everyone at this party. It's a great networking event. It's a fun night out. The food is abundant and delicious from the appetizers to the afterglow food. You will never go home from this event hungry. In fact, you will be full for days." – **RON GARMO // RUNNING RIGHT HEATING AND COOLING**



"I like to socialize. There are great business conversations going on here."

– **NORMAN KIMINAIA // INDEPENDENT COMMERCIAL REAL ESTATE**



"I am from DTE Energy and we have a longstanding partnership. We like to keep this relationship strong."

– **IQBAL SINGH // MARKETING EXECUTIVE, DTE ENERGY**



"As a past chairman, I like to renew friendships, meet new people. I like to see the old guard and enjoy the night. I also like the idea of wearing green in January." – **NABBY YONO // FORMER MIRA CHAIRMAN**



"I have been a member for a longtime and I enjoy seeing everyone at this event and supporting the association."

– **FRANK SITTO // MIRA MEMBER**

An American flag is flying on a tall pole in front of a classical building with ornate columns and a pediment. The flag is partially obscured by a white rectangular box containing text.

Governing in the Midwest

Three Midwest States have new governors. Democrat J.B. Pritzker beat out the incumbent governor in Illinois, Bruce Rauner. Republican Mike DeWine is the new governor in Ohio; DeWine defeated Richard Cordray to succeed term-limited Republican Governor John Kasich. Michigan's new governor is a Democrat, Gretchen Whitmer. She replaced term-limited Republican governor Rick Snyder.

Members of MIRA are taking a close look at the new leadership and the relationships each have with the association.

"Government relations is the first pillar of the association," said Auday Arabo, president and CEO. "We will always have our pulse on this relationship, because we are living in a highly competitive business environment. We also face changes in state and federal rules on a regular basis and regulations and laws can have a dramatic impact on your business operations."

GOVERNING ILLINOIS

JB Pritzker is the new Democratic Governor of Illinois who primarily self-funded his gubernatorial campaign – spending a combined sum of approximately \$173 million for his primary and general elections. "Governor Pritzker will be joining an Illinois legislature in which both chambers enjoy Democratic super-majorities and has seen more than a 20% turnover in its elected officials," said Curt Fiedler Principal / Government Relations, Morrill Fielder, LLC.

Governor Pritzker has already stated that his primary goals in his first term are: (a) moving Illinois to a progressive, tiered income tax structure; (b) raising the state minimum wage to \$15 per hour; (c) enacting a statewide capital construction program; (d) legalizing recreational use of marijuana; (e) increase funding for early childhood education; and (f) enhanced renewable energy standards, among others.

"As Governor Pritzker continues to assemble his cabinet and leadership teams, it is evident that MIRA will be able to quickly establish a good working relationship within the Pritzker administration, as well as directly with Governor Pritzker," said Fielder. "The issue of primary concern to MIRA is Governor Pritzker's support to increase the state minimum wage to \$15 per hour. Governor Pritzker has indicated he is willing to work with business entities,

such as MIRA, to address the concerns expressed by small and mid-sized businesses to lessen the financial and regulatory burden.”

The primary goal of MIRA for Illinois in 2019 is to build upon the successes in 2018. “Establishing MIRA’s reputation as a trusted entity among the executive and legislative leaders in Illinois,” noted Fielder, “to have MIRA be a resource to key decision-makers in Illinois on issues of concern within the retail industry for small and mid-sized businesses; and to have MIRA be directly involved on those issues. As MIRA continues to flourish in Illinois, we seek to ensure MIRA’s reputation as a trusted resource and partner continues to grow also.”

GOVERNING OHIO

He may be the new Governor; however, Mike DeWine has been in elected politics for more than 40 years, first as a local prosecutor, then State Senator, then Lt. Governor, then U.S. Congressman and then U.S. Senator until he was beat for reelection by current U.S. Senator Sherrod Brown. “He can be ruthless, but he is the ultimate political animal,” said Terry Fleming.

Fleming has known DeWine as long as he has been in politics. As the new governor, he has chosen many new people to serve in his cabinet, people who are not well known on Capital Square. Through his relationships at the Capital, Fleming has his pulse on important issues related to MIRA.

“The Governor proposes legislation but the state legislature is where the final decisions are made,” said Fleming. “The most important thing a Governor proposes is the two-year state budget which can include many issues that would have negative impact on business. This year I believe tax increases will be an issue and new regulations, this Governor tends to be more moderate than most Republicans.”

Issues that affect MIRA also impact many like organizations and associations. “MIRA is well positioned with these various groups to respond to all issues,” said Fleming. “The main goal for 2019, is the same as always, represent the members of MIRA by opposing any harmful legislation or regulation, work with state agencies on MIRA concerns, i.e. Liquor Control, Lottery, EPA and others. As an independent contractor representing MIRA in Ohio, I respond to any issue MIRA wants covered or introduced and make sure MIRA has access to those they need access.”

Representing MIRA in Ohio, Fleming is plugged into legislative leadership. MIRA is a part of coalitions in Ohio, in particular, Liquor and Tobacco. “Outgoing Governor John Kasich learned early on that a Governor is limited by the state legislature in what he can accomplish,” said Fleming. “He can do some things through executive order but the legislature is the more powerful branch as long as they have strong leadership and they do.”

For the next two years Republicans control the Ohio Senate by a 24-9 margin and the Ohio House by a 61- 38 margin. “The Ohio House had a bitter Speakership battle that resulted in a very controversial former Speaker winning the office with 26 Republican votes and 26 Democrat votes, his opponent the outgoing Speaker had 34 Republican votes and 12 Democrat votes,” said Fleming. “The new Speaker Larry Householder is an old friend of mine and I feel very comfortable working with him to MIRA’s benefit.”

GOVERNING MICHIGAN

Gretchen Whitmer was elected as the 49th Governor of Michigan last fall after soundly defeating Republican Bill Schuette. Prior to her election, she served as a Michigan State Representative from 2001 to 2006 and Michigan State Senator from 2006 to 2015. In 2016 she served as Ingham County Prosecutor, filling the role vacated by Stuart Dunning III.

“Her legislative experience positions her well as the first Governor in nearly 20 years to have served in the legislature,” said Matthew D. Miner Chief Executive Officer Capitol Strategies Group. “MIRA has worked closely with Governor Whitmer throughout her career in the legislature. She has been a friend to our industry and we hope to continue that relationship as she takes over the Executive Office here in Michigan.”

The MIRA board and membership gathered at the association’s headquarters with Governor Whitmer before her election to put their support behind her campaign. MIRA begins the new legislative session with a list of priorities to bring before the legislature. “Revisiting the Half-Mile Rule tops the list of legislative initiatives, followed by a process to expunge MLCC violations after a period of time,” said Miner. “As the 100th Legislature convenes, MIRA expects many issues to arise that will touch its membership.”

In the last legislative session alone, MIRA weighed in on more than 25 bill packages and participated in dozens of meetings and workshops. With more than 30 new Senators and more than 40 new Representatives, the meet-and-greet calendar will be full into the spring.

“With a new Legislature and Governor taking office this year, MIRA has many objectives to work towards,” said Miner. “The process of meeting the new committee chairs, and regulators is important for the advancement of our agenda and mission. Educating these individuals about our industry and the issues that impact us plants the seed for discussion about advancing legislation and regulation. MIRA will concentrate on those goals in the short term, with legislative initiatives to follow.”

For more background on the government relations pillar, go to www.miramw.org. ■

Passion, Zeal Coming to the Chairmanship

Paul Elhindi elected new MIRA Chairman

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

With a passion for his industry and his fellow retailers, former MIRA Treasurer Paul Elhindi has been elected as the new chairman for the Midwest Independent Retailers Association (MIRA). To the chairmanship, Elhindi is bringing a diverse background forged through the many positions he has held during his time as a member of MIRA.

A member of MIRA since the 80s, Elhindi has made it a point to learn the ins and outs of the association. This, says Elhindi is what makes him the right person for the job.

"I've been on the executive board and on the board itself; I've served in every single position that the association has and up until recently, I had been the treasurer for the past two years," he explained. "I think what makes me unique is that I give everything 110% and I get results on a daily basis with Auday. I am well versed and experienced; I know exactly where the association stands every single minute of the day. I think that is going to bring better things going forward."

Elhindi believes that for a chairman to be effective, they must be familiar with the association and be willing to consistently put forth their best work.

"The most important thing is not just taking this position, you have to be involved. You have to be involved with the staff, you have to talk to Auday, you have to be involved on a day-to-day basis," he explained. "Auday briefs me at least once a week and beyond that we talk at least once or twice a day and this is something I was doing before I became chairman. There has to be a certain commitment on the chairman's part to be able to do that and for the association to be successful and move forward."

With a passion for the association, Elhindi is bringing a number of fresh ideas to the table to keep MIRA on the path to prosperity. First on his agenda is membership. Elhindi wants a more concentrated effort in building relationships and developing a rapport with members.

"The most important part at this point is that I'm going to have Auday focus on membership and make sure the relationship between our staff and our membership liaison is top notch for members," said Elhindi. "I want them to reach out to them on a regular basis, make sure they talk to members, make sure they understand what their needs are, and just overall support the members as much as they can. That's number one."



FORMER CHAIRMAN PHIL KASSA PASSES THE GAVEL TO NEW CHAIRMAN, PAUL ELHINDI

Elhindi stresses the importance of being a part of an association like MIRA.

"...everybody in this industry should look for an association or organization that represents the business that they are in and are involved in," he explained. "That is the only way your business can become successful. That is the only way you will understand what is happening in the industry."

"To be a part of MIRA," says Elhindi, "means retailers will always have someone in their corner to advocate for them and be their voice."

"We definitely try to take care of our members, we lobby for them, we create programs that benefit them, we do a lot to support our members," said Elhindi.

In addition to strengthening the association's relationship with members, Elhindi wants to ensure MIRA's financial health. As the former treasurer, he knows financially where the association stands and would like to utilize that knowledge in his new position.

"There is a lot of stuff that we might be embarking on in the next few years and I want to make sure we are financially stable," he explained.

Also, on Elhindi's list is opening a clear channel of communication with the board as well as including the MIRA staff more and familiarizing them with the board.

"I want to make sure that we have completely open communication where every single board member knows that my phone is always on, I'm there to listen," he said. "And I want the staff more and more involved with the board going forward. I want the staff being comfortable knowing who every board member is and I want their opinion because at the end of the day, Auday and his staff are the ones running the association and it's very important for them to have a voice and to participate."

With an unmatched amount of passion, Elhindi is excited to dive in and build upon the association's strong foundation.

"Going forward, my vision for this association is to continue growing." ■

LAST CHANCE TO APPLY – Deadline to apply is March 31st!

\$1,500 SCHOLARSHIPS

ACADEMIC SCHOLARSHIP PROGRAM

Available to MIRA members, their employees, children and customers!

Eligibility:

A high school senior, college freshman, sophomore or junior who is:

- A student employed by a MIRA member company for at least six months as of January 1st OR
- An applicant whose parent is a full or part-time employee of a MIRA member company, for at least one year as of January 1st OR
- A MIRA member company customer and their children.

Special Rules:

- Only one scholarship will be awarded per MIRA member company.
- Applicants are eligible to win a scholarship a maximum of two times.
- **All applications MUST be completed and submitted with transcripts by March 31st to be considered for a scholarship.**

Selection of Winners:

Scholarship winners are chosen by a panel of educators. Winners will be notified by approximately June 1st. Winners must be enrolled as a full-time or part-time student for the fall college semester.

Apply online at aim.applyists.net/MIRF or visit www.MIRAmw.org for complete eligibility requirements and full program information.

Questions? Call the MIR Foundation at (800) 666-6233.



www.MIRAmw.org



petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

Cold Weather Sales Opportunities

If you sell fuel or repair cars, the cold, winter weather provides extra sales opportunities for your business. While the repair garage members take advantage of the cold weather opportunities, I've noticed the C-Store, Gas Station retailers are squandering these opportunities. While you might not have a garage full of tools, there are some functions you can perform for the motorist, and make some extra money doing so.

WINDSHIELD WASHER FLUID

Make sure you have an adequate supply of windshield washer fluid available for sale. Offer to "install" the fluid for the customer; this service could be the "deal-maker". On inclement weather days this item is a must on your "suggestive selling" list. Keep a couple gallons right on the counter at the cashier on messy days.

WINDSHIELD WIPERS

Windshield wipers tend to be one of the mystery parts of a car. Most wiper blade packaging has detailed, easy to understand, installation instructions. Offer to install the wipers. Practice on your own car. This is more often than not the "deal-maker". Keep an adequate stock on hand, in a highly visible area of the store. Wiper blades are a great profit booster, also.

DE-ICER FLUID

De-Icer fluid to aid in thawing frozen car locks is another item that you need to keep in your inventory, for those days when the weather changes dramatically from relatively warm and wet to very cold and dry. Or, for those customers who wash their cars on very cold days, and suffer from frozen door or trunk locks. GRAPHITE to keep the locks lubricated is another shelf item not to be overlooked.

JUMPER CABLES

A couple sets of jumper cables are a handy item to have available for stranded motorists. I suggest you clearly mark the item and inform the customer that this item is not returnable. Otherwise,

the cables will get used; and, then returned for a refund after the disabled vehicle has been started.

SNOWBRUSH, ICE SCRAPERS

Failing to maintain an adequate inventory of snowbrushes/ice scrapers is inexcusable. It seems most every motorist misplaces last winter's snowbrush, and is a potential candidate for a replacement. Keep a selection of at least two different choices of snowbrushes for the customer.

GLOVES AND HATS

Another item that customers lose with the change of seasons is gloves. A rack of several varieties of utility style gloves are a must. Keep them displayed in sight for all customers. Again, keep a selection of gloves on display. Contractors are great potential customers for these items.

PRE-MIXED ANTIFREEZE COOLANT

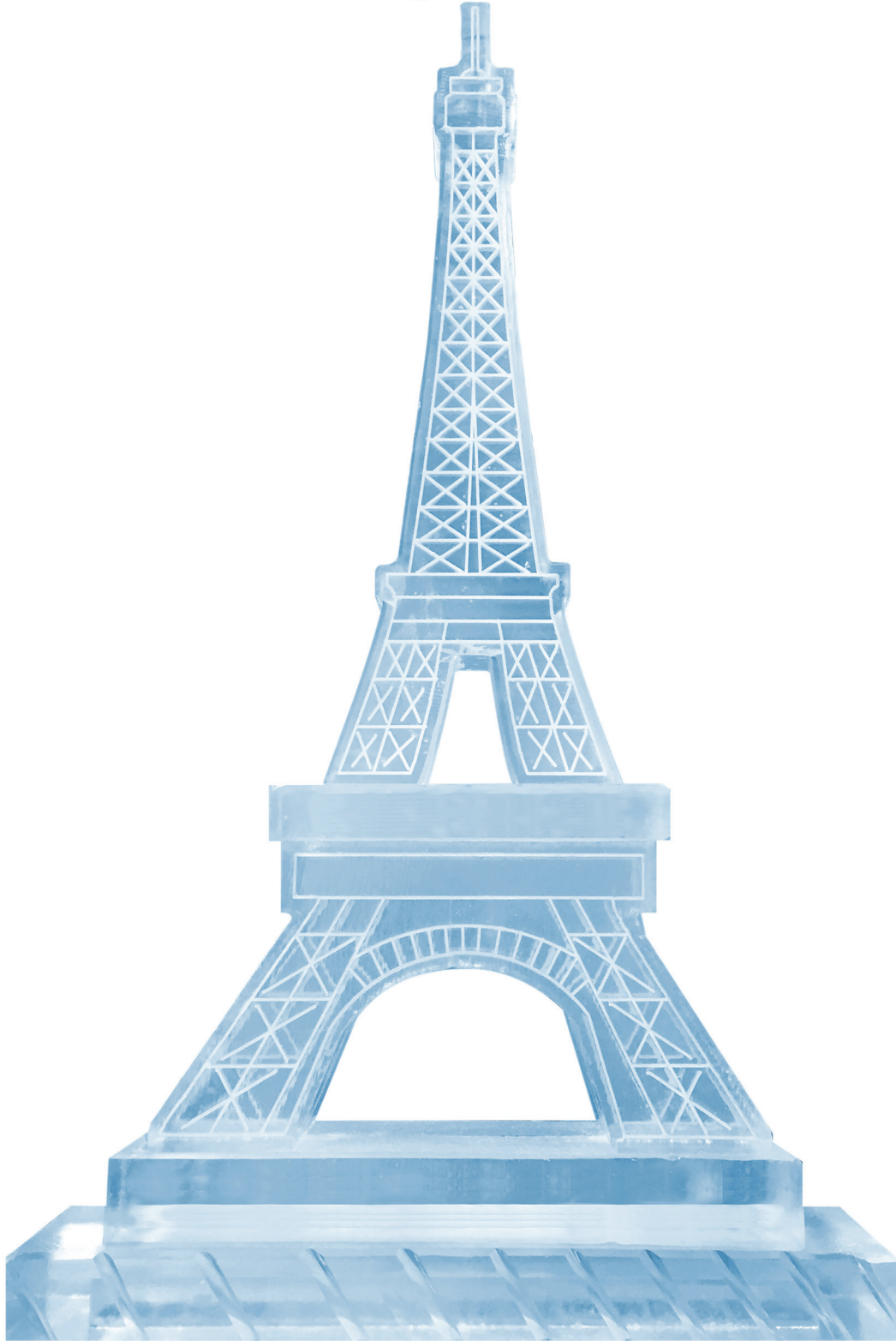
Pre-mixed, ready to install, anti-freeze is another shelf item that you need to keep in inventory. Customers who are low on coolant can install the premixed version of antifreeze without fear of improperly mixing antifreeze with water. Offer to "install" the anti-freeze if you are adequately staffed. In any case warn the motorist to add the coolant to the overflow reservoir only, not directly to the radiator, and DO NOT REMOVE THE RADIATOR CAP unless the engine is "stone cold"! A hot engine can have a cool radiator that will spray the customer with scalding fluid when the radiator cap is removed. Whenever the cap is removed, it needs to be done slowly and carefully to avoid being scalded.

SALT

Don't forget to inventory thawing salt for your own use and for sale. This is an impulse item that many customers, whether driving or walking to your store, find themselves in need of at the most inappropriate times. Keeping a supply of salt on hand is also handy for your own use on those days when icing problems present themselves on your driveways.

These are a few of the sales and profit opportunities that you cannot overlook. Not all customers are buying at the "big box" stores, and not all customers are prematurely prepared for inclement winter weather. You're convenient. Therefore, you need to be prepared to satisfy their immediate, unexpected need. ■

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PURE *M*ICHIGAN®



training report

JUSTIN BISHOP & MIKE TOBIAS // MICHIGAN ALCOHOL POLICY PROMOTING HEALTH AND SAFETY

Tobacco Retailer Training: Worth the Investment Now More Than Ever

Since 2012, Michigan retailers have experienced a surge in tobacco enforcement efforts. This rush of tobacco enforcement is the outcome of a new “watchdog,” the United States Food and Drug Administration (FDA). The federal government’s authority, deep pockets, and technological advancements have led to thousands of undercover buy inspections or stings every year. Both small, individual retailers and chain stores alike are scrambling to address any potential violations assigned by the FDA.

According to the FDA’s Inspection Data Base, more than 25,000 inspections have occurred in Michigan since 2012. In 2018 alone there were 3,539 inspections conducted in Michigan and 23% of these inspections resulted in a warning letter, a “No Tobacco Sales Order,” or a fine as high as \$11,000. This increased enforcement is leaving a wake of fines while Michigan business owners are left to navigate new standards and a federal litigation process to sort out their frustrations. If you received an FDA notification of any sort, you are not alone.

To level the playing field, Bishop, Tobias, & Associates (BTA) has over 12 years of combined tobacco compliance experience with the FDA as well as over 20 years of collaborating with tobacco retailers to secure safe business practices. BTA brings expertise and is now offering training to help retailers remain compliant with the current tobacco laws and regulations. Training goals include: 1) strengthening liability protection; 2) increasing compliance rates; 3) improving retailer cooperation and coordination with FDA regulations; and 4) saving your business time and money by reducing staff turnover.

Retailer staff will receive training that includes FDA standards. If a retailer has a pending violation,

successful completion of this training will demonstrate retailer responsibility and corrective actions. “The Tobacco Control Act does not require retailers to implement retailer training programs. However, it provides for two schedules of civil money penalties for violations of restrictions promulgated under section 906(d) of the FD&C Act, as amended by the Tobacco Control Act, pertaining to the sale and distribution of tobacco products, including youth access, and advertising and promotion restrictions—a schedule of lower penalties for retailers who have implemented a training program that complies with the standards set by FDA and a schedule of higher penalties for those who have not.” (FDA/Retailer Correspondence)

Trainings can take place on-site or at a nearby facility accessible to staff. The training is 2 hours with a 30-minute testing time included. Once the participants successfully pass the test, they will receive certificates of completion. Owners will receive test outcome reports that verify staff completion of training and individual employee test scores.

Discounted Pricing Information for Midwest Independent Retailers Association Members:

- **Basic Training** – a 2 hour training at \$30/person, minimum of three people and up to three technical assistance calls within 6 months of completion of training.
- **Advanced Training** – this includes the basic training plus random retailer checks. The additional cost for retailer checks will depend on the total number of checks requested. Three checks in 6 months is \$150. Six checks in 6 months is \$250. Up to six technical assistance calls within twelve months of completion of training.
- **Additional Services** - \$20/person refresher training for staff that have already completed the basic or advanced training; Management Training and policy consult \$75.

Prices for the training do not include travel cost of 50¢ per mile from nearest BTA office. Currently offices are located in Hamburg Township and Perry.

To schedule a training or request additional information, please contact Justin Bishop (734-646-8426) or Mike Tobias (517-803-5586). ■



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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio's Speaker Race Finally Decided and More

The Ohio General Assembly got off to an explosive start as the battle to be Speaker of the House was resolved after a bitter and long fight between last year's Speaker, Ryan Smith and former Speaker, Larry Householder. Fifty votes were required to win the office. With a 61-38 majority it appeared Republicans would make the decision but that's not what happened, neither Republican candidate had 50 votes from fellow Republican members. Smith had 34 and Householder 26 votes of the Republican majority so in a rare move both candidates courted the 38 members of the Democrat minority. Householder did a better job than Smith, getting 26 votes from Democrats and reclaiming the Speakership he had held in the early 2000's; it's thought to be first time a Speaker was elected without majority of votes from his own party. The Democrat Black Caucus was the difference as it gave Householder 12 votes which put him over the needed 50, he won by a 52-46 margin. Householder has promised the Democrats that he'll be more inclusive, and he created three sub-committees that will be co-chaired by R's and D's. As for the rest of key leadership positions and committee chairs that has not been decided as of the writing of this report. The Senate had no such

fireworks as Larry Obhoff was reelected President of the Senate.

The five statewide office holders Mike DeWine-Governor, David Yost-Attorney General, Keith Faber-Auditor of State, Frank LaRose-Secretary of State and Robert Sprague-State Treasurer, all Republican, were all sworn in and ready to go to work. Of course, the Governor is of the greatest importance and he hit the ground running, saying his immediate focus is on health and education issues and protecting kids. His first real test and indication of priorities will be the two budgets, General Revenue which sets states spending priorities for the next two years and must be passed by June 30th; and, the Transportation Budget which provides Highway and Bridge funding and must be passed by April 30th.

A number of people, like the Ohio Contractors Association, Ohio Engineers Association, Municipal League, County Commissioners, Township Trustees and many others are looking to pass a minimum 8¢ per gallon gasoline tax increase this year. They could try through legislation or include it in the Transportation Budget. MIRA is talking to the coalition that is supporting the increase and to key legislators to find out just what all may be included in the proposal. Support from those who pay the tax may well depend on what compromises can be made. Due to the bad conditions of Ohio Roads and Bridges and the fact that the last increase was in 2005, this has a very good chance of passage. MIRA will keep all members apprised of this very important issue. ■



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michigan lottery report

BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

Popular Straight Back Bonus Promotion Returns to Daily 4 Game

The popular Straight Back Bonus promotion is returning to the Daily 4 game in March, and will give players a chance to win more cash with no

additional cost.

The Straight Back Bonus automatically is applied to all Daily 4 straight bets so retailer staff members don't have to take any extra steps to serve players. Straight Back Bonus will run for a limited time in March.

The Straight Back Bonus promotion doubles the chances to win for all straight bet wagers. This promotion is a favorite among Lottery players, and is designed to attract players by offering them more chances to win.

Beginning March 1st, Daily 4 Straight-bet players whose numbers match the drawn numbers in reverse

order – “straight back” – will win a \$1,000 prize. For example, if a Daily 4 player picks 1-2-3-4 and the numbers drawn are 4-3-2-1, the player wins \$1,000! Boxed bets, 1-Off, and 2-Way bets aren't eligible for the bonus prize, and Wheel-Bet winners will be paid only the Straight prize. Players will be paid only for the largest prize won on a ticket.

This exciting promotion gives players more chances to win prizes in one of our most popular games, without adding any cost to their wagers. We expect Straight Back Bonus to generate player excitement and help boost sales and store traffic for retailers.

LOTTERY AWARDS PLAYERS COUPONS FOR USE AT RETAILERS

Lottery research has shown that there is one thing all players love: free play.

To reward players, the Lottery uses coupons for various promotions and award incentives. With the redesign of MichiganLottery.com last year, players were given increased opportunities to win coupons ranging in value up to \$500.

Players may present a coupon printed or digitally for validation to any Lottery retailer. Instructions for validation are printed on all coupons. Please work with your staff members to ensure they understand how to validate coupons. If you or your staff have questions regarding Lottery coupons, please contact your district sales representative. ■



**MICHIGAN
LOTTERY™**

About 97¢ of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to vendors and retailers. In the 2017 fiscal year, the Lottery's contribution to Michigan's public schools was a record \$924.1 million. Since it began in 1972, the Lottery has contributed more than \$21 billion to support public education in Michigan. For additional information, follow the Michigan Lottery on Facebook, Instagram, Twitter and online at www.michiganlottery.com.

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale February 5th:

- IG 309 – Diamonds and Gold – \$2
- IG 280 – Full of \$500s – \$5
- IG 282 – Royal Millions – \$30

INSTANT GAMES SET TO EXPIRE:

Expiring February 4th:

- IG 203 – Triple Tripler – \$1
- IG 790 – \$4,000,000 Mega Bucks – \$30

Expiring February 4th:

- IG 200 – Did I Win? – \$1
- IG 205 – \$5 Wild Time Series – \$5

NEW PULL TAB TICKETS:

On sale February 5th:

- MI 533 – Loggin' Loot – 50¢
- MI 541 – \$15,000 Cash Explosion – \$2

PULL TABS SET TO EXPIRE:

Expiring February 4th:

- MI 501 – Slots O' Cash – \$1
- IT 871 – Diamond Dollars – \$1
- IT 872 – Electric 8's – \$1
- IT 873 – Bullseye Cash – \$2
- IT 874 – Super 7's – \$5

Expiring March 13th:

- MI 500 – Pinball Wizard – \$1

TICKET ACTIVATION: Retailers are reminded to activate all game tickets before putting them on sale to ensure winning tickets may be redeemed by players.

New!



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**A new way for players to
win more - and retailers
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**Non-jackpot
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Match	Regular Draw	<i>Double Play</i> Draw
6 of 47**	Jackpot	\$1,500,000
5 of 47	\$2,500	\$5,000
4 of 47	\$100	\$200
3 of 47	\$5	\$10



Match	Regular Draw	<i>Double Play</i> Draw
5 of 39†	Jackpot	\$110,000
4 of 39	\$100	\$200
3 of 39	\$10	\$20
2 of 39	\$1	\$2

A second set of winning numbers after each draw!

**ASK YOUR LOTTERY SALES REPRESENTATIVE FOR MORE DETAILS ABOUT
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Odds of winning Lotto 47/Double Play: Match 3 of 47: 1 in 50; Match 4 of 47: 1 in 873; Match 5 of 47: 1 in 43,649; Match 6 of 47: 1 in 10,737,573. Overall odds of winning: 1 in 47. *Jackpot and Double Play top prize winners will receive their prize in annual payments over a 30-year period, unless, within 60 days from the date they claim their prize, they request the Cash Option method of payment. Overall odds of winning Fantasy 5/Double Play: Match 2 of 39: 1 in 10; Match 3 of 39: 1 in 103; Match 4 of 39: 1 in 3,387; Match 5 of 39: 1 in 575,757. Overall odds of winning: 1 in 9. †If two or more persons win the jackpot, the prize is shared equally among winning persons. If more than two persons win the Double Play top prize, the prize is shared equally among winning persons. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.





Beware of Private Loans

■ BY RONALD G. ACHO // CUMMINGS,
MCCLOREY, DAVIS & ACHO, PLC

Janelle and Doug Duncan owned a real estate agency in the Florida. The married couple borrowed \$36,762 from ABC Merchant Solutions. In addition to other paperwork required for the loan, they were required to sign a 'confession of judgment.' The Duncans set up automatic withdrawals of \$800 per diem from their bank account to repay the loan. One day, with no warning, the Duncans' bank accounts were frozen, and a total of \$52,886.93 was withdrawn by ABC Merchant Solutions, which claimed that one payment had been made late. The Duncans were stunned at their plight, which found them featured in a Bloomberg Businessweek's November 20, 2018 article. How could this be remotely legal?

As it turns out, many Americans have starred in similar factual anecdotes, due to the advent of a legal document called a 'confession of judgment.' It is an antiquated tool, which was unearthed in yesteryears by unscrupulous and aggressive creditors. A typical confession of judgment is a contract in which a borrower agrees to permit the creditor to enter judgment against the borrower in the event of a default on a loan. In practice, the device has the potential for serious abuse, as the borrower is not notified that a judgment is being entered, and so has no opportunity to contest it until too late.

The basic scheme is as follows: A broker offers a business owner a loan. The loan is usually subject to exorbitant interest rates and fees. At the slightest hint of a default - and in some instances even without one - the broker rushes off and presents the pre-signed confession of judgment to a court clerk, along with an affidavit alleging an outstanding amount. The clerk then issues a stamped judgment. The broker then presents the judgment for cash, with fees and penalties tacked on, to the borrower's banks. In the Duncans' case, ABC Merchant Solutions seized approximately \$16,124.93 more than the original loan amount, exclusive of interest and fees already paid.

Such firms as ABC Merchant Solutions have found creative ways to side-step laws which would ordinarily insulate citizens from the legal quagmire created by the use of a confession of judgment. To begin with, brokers evade the usury laws enacted by virtually every state to protect citizens from loans with exorbitant interest rates by such technicalities as labeling them 'cash advances.' Beyond that, confessions of judgment (which are a creature of common law are not favored by the states which foresaw the rich potential for the abuse of the device and busily began enacting prophylactic measures to protect their citizens. Most states banned confessions of judgment or imposed such stringent restrictions upon them that they eliminated any advantage to be gained by its abbreviated process.



Brokers now use the New York legal system almost exclusively for enforcing confessions of judgment, and in the process have subverted and converted it into a national debt collection organism. New York State ranks third in terms of GDP in the U.S., a fact that means that most major banks have a subsidiary within its territorial confines. Confessions of judgment have not been curtailed and are implemented with conspicuous ease in New York courts. Brokers all over the U.S. are able to annex New York's legal system in seizing borrower's funds, so long as the borrower's bank has a subsidiary within the state.

These confessions of judgment are all the more troubling because due process is the cornerstone of the American jurisprudence, tracing its origins back to the English Magna Carta in 1215. It is sufficient to state that due process is quite simply the notion that before any type of legal action can be taken against an American citizen, he or she is entitled to a day in court to be heard, and to confront the adversary. Confessions of judgment are aberrant and abhorrent to this concept of due process. Caveat lector! Or reader beware. ■



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- Smokeless & other tobacco
- Energy supplements
- Coffee

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Keep Accurate Track of Workplace Injuries and Illnesses

Amendments to OSHA requirements go into effect February 25th



■ BY NACS ONLINE

To protect worker privacy, the Occupational Safety and Health Administration (OSHA) is amending its record-keeping regulation, according to an announcement in the Federal Register.

As of February 25th, OSHA is rescinding the requirement

for businesses with 250 or more employees to electronically submit information from OSHA Forms 300 and 301. Instead, these businesses will be required to maintain those records on-site, and OSHA will continue to obtain them as needed through inspections and enforcement actions.

In addition to the reporting required after severe injuries, businesses will continue to submit information from their Form 300A. In addition, OSHA is amending the record-keeping regulation to require covered employers

to submit their Employer Identification Number (EIN) electronically, along with their injury and illness data submission, which will facilitate use of the data and may help reduce duplicative employer reporting.

Nothing in the final rule revokes an employer's duty to maintain OSHA Forms 300 and 301 for OSHA inspection. These actions will allow OSHA to improve enforcement targeting and compliance assistance and decrease the burden on employers, while protecting worker privacy and safety. ■

Digital Retailing Improves Sales in Brick-and-Mortar Stores

Improve the customer experience by empowering first-line workers

■ BY NACS ONLINE

The rapid growth of digital retailing, which allows consumers to get most anything where and how they want it, presents both challenges and opportunities, according to a report in Forbes.

Despite the 1.1 billion SKUs available on the top online destinations, physical retail will, by 2020, still be 87.4% of the overall retail industry in the U.S. (online and physical)—but the in-store experience must transform.

The first-line workforce—sales associates and store managers—and digital tools hold the key to improving customer experience in a world where consumer expectations and demands keep rising.

First-line workers are brand ambassadors, often the first to engage customers and first to

see products and services in action. Empowering them with technology can lead to higher-value transactions and increased brand loyalty. Tools that define the employee and the customer experience must evolve to be as responsive to the consumer as the online experience.

Inc.Digital and Forbes Insights' recent research reveals that successful retail companies think about transformation differently from their less successful peers. These retailers account for 40% of the retail sector but are generating more than 60% of the economic benefits. What sets them apart is that they are 3.5 times more likely than their peers to invest in new skills and tools for first-line workers, enabling them to create superior customer interactions.

Consumer satisfaction with

online experiences is generally much higher than consumer satisfaction in a physical retail store, which is something retail brands must address, and today's consumers want all the power of a digital experience when shopping in-store. By providing first-line workers with technology empowerment, consumers will see them more as educated advisors than simply as sales assistants, which leads to better sales outcomes.

Customers are quick to reward first-line workers' empowerment. Research shows that while only 23% of all retail corporations enable such empowerment, they garnered 35% of the ROI for digital transformation-driven benefits in terms of customer acquisition costs, retention costs and brand equity. ■

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Despite Conflicting Evidence, A New Report Finds Legal Marijuana Does Not Impact Alcohol Sales

■ BY TARA NURIN // FORBES

Weighing in on an issue that weighs heavily on alcoholic beverage suppliers, the Distilled Spirits Council released new research that shows the sale of legalized marijuana does not impact alcohol purchases, at least in the three states that have allowed recreational pot smoking the longest. In announcing its findings Thursday, the council, which represents the majority of large American distillers, concludes that despite conflicting reports, beer, wine and liquor sales patterns in those states simply mirror the national average.

"The same trends we see in those states, we see nationally," says Chief Economist David Ozgo. "There's no impact we can detect on the sale of distilled spirits or beverage alcohol in general."

Ozgo analyzed tax and shipment data in Colorado, Washington and Oregon, beginning two years before recreational dispensaries first opened their doors and three to four years after. Recreational cannabis laws took effect in 2014 in Colorado and Washington and 2015 in Oregon.

Orzo found that per capita, spirits sales increased between 3.6% to 7.6% in that time, depending on the state; beer sales declined between -2.3% to -3.6%; and wine sales were mixed. Overall, alcohol sales remained flat.

"We did this study because there is a lot of

misinformation circulating about the impact of recreational marijuana legalization on distilled spirits and the wider alcohol market," Ozgo said in a statement.

Investment banking firm Cowen and Company has made its name in this space being bullish about marijuana's potential to eat into alcohol's share of consumers. Just this week Cowen reported that between 60-70% of current and former users say they drink less when they get high, and around 20% say they seamlessly substitute cannabis for alcohol.

Those users' beverage of choice? Beer.

"We would expect another challenged year for beer, driven by cannabis substitution," wrote analysts.

But both Ozgo and Brewers Association Chief Economist Bart Watson agree Cowen might be blowing at least a bit of smoke, and Watson's been challenging Cowen's pot predictions for years. When evaluating sales numbers, Cowen relies on Nielsen purchase scan data, which do, in fact, strongly suggest that booze sales dip into the red once states give the green light to pot.

However, scan data ignores the on-premise channels of bars and restaurants and the burgeoning popularity of brewery and distillery taprooms, particularly in Colorado. Orzo estimates Nielsen captures no more than 20% of spirits purchases nationwide, and Watson wrote in 2016, "Denver is probably one of the markets

where scan/POS misses the most volume given the incredibly strong craft on-premise scene.

In 2015, premises use (brite tank sales) were equal to 3.3% of total shipments in Colorado, the highest percentage in the nation. That doesn't even count to-go sales and other ways brewers are selling beer that isn't being measured."

It's true that overall U.S. beer sales are slowing but statistics show that spirits are picking up every single market share point that beer is putting down. When one studies the actual number of shipments and amount of taxes collected, not so much for marijuana.

"Many of the analyses I've seen ignore these other variables and simply look at sales in a place before and after a change in marijuana regulation. Although that may tell part of the story, doing these types of comparisons without controls makes it very easy to confuse noise for signals," Watson wrote.

As for the substitution effect, Orzo says, "I'm sure you can find somebody out there who swaps one for the other but when you look at the macro level data and talk to people we use them on different occasions."

Neither Cowen nor Nielsen could be reached for comment at press time.

The council hasn't taken a position on legalized cannabis but recommends that states tax and regulate it in a way that's similar to alcohol. ■

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Artificial Intelligence Can Help Protect Retail Profits

A broad application of AI can solve a wide range of retail problems

■ BY NACS ONLINE

Consumer spending drives the economic growth in the U.S., making every fluctuation in retail sales important. Manufacturers, suppliers, logistics companies and the industries that support them, benefit from strong retail profits. Now, retailers are turning to artificial intelligence to help protect profits, Forbes reports.

Retailers and their e-commerce counterparts can use AI to prune away actions and processes that don't contribute to net sales or customer satisfaction. While an AI security guard may help some retailers with surveillance, a broader application of AI can help protect retail profits. In fact, the largest retailers have used AI for years to add efficiencies to their marketing, pricing, logistics, risk management, store management and fraud detection.

Using advanced analytics, AI can develop models that are then employed by a computer to analyze data from many sources. As the models are used, the outcomes are fed back into them, and that information is incorporated into future actions or decisions. In this way, the system learns and adapts without human intervention and can make simple decisions in real time.

In a store environment, AI might make any number of routine determinations based on data. It can cut through complexity to determine the proper process, such as accepting a consumer's refund request or identifying stocking errors. At company headquarters, it can pinpoint under-performing stores and help determine the necessary steps improve profitability.

AI can replace repetitive, individual-driven analysis. Instead

of having 10, 100 or 1,000 people performing the same analysis daily, AI can deliver answers immediately for each end user, which is more efficient and ensures consistency across the retail chain.

AI can also enhance the customer experience and drive sales. Online retailers use chatbots and product suggestions, while stores can enjoy real-time, targeted marketing messages.

Retailers generate tremendous amounts of data daily. When analyzed with AI, this information can predict trends and reduce losses quickly. Once a problem is known, the management team can make necessary changes to get back on track. With the help of AI, employees in stores and corporate headquarters can have better information faster and deliver more consistent outcomes. ■

Cashierless Technology Heats Up

Established and startup companies are working on ways to streamline shopping

■ BY NACS ONLINE

Twelve months ago, Amazon opened its first Amazon Go cashierless convenience store. Today, startups and established companies are working on ways to replicate that success and streamline shopping, Bloomberg reports.

From startups like Mighty AI to retail giants like Walmart, self-checkout technology is hot right now. "What we are seeing is Silicon Valley at large, venture capital at large, trying to come

up with some solutions" for merchants, said Steve Sarracino, founder of Activant Capital. "There will be a huge market" for this kind of technology.

AiFi built one such prototype, the NanoStore, which is a 160-square-foot store that's a cross between a convenience store and a vending machine. Shoppers track what customers browse and pickup, and when leaving, they pay via an app or swipe a credit card. The French retailer Carrefour and the Polish convenience store chain Zabka

will be testing AiFi's technology.

Other retailers are experimenting with different ways the technology could be used in stores. For example, New York City grocer Foodcellar has Caper smart carts that allow customers to checkout while picking up products. "A frictionless experience is part of the future," said Metin Mangut, store co-founder. "It will be a hybrid. Some people like the interaction. Some people don't want to deal with anyone and just get what they want and leave." ■



10% SAVINGS

When your business is more energy efficient, it's also more profitable—and DTE Energy wants to help make that happen. Take John Logiudice, owner of Florentine Pizzeria, for example. DTE worked with him to make some small changes that led to big savings. Simply installing a programmable thermostat, sink aerators, LED lights and a pre-rinse spray valve in the kitchen saved John around 10% a month on his energy bill.

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C-Store Retailers Say Sales Increased in 2018

In-store sales were led by strong foodservice growth; retailers optimistic about 2019 business prospects

■ BY NACS ONLINE

Both fuels gallons and in-store sales increased in 2018, according to U.S. convenience store owners surveyed by NACS, the trade association that represents the convenience retailing industry.

Overall, 84% of retailers say that in-store sales increased in 2018 and 62% report that fuels gallons sold increased.

Strong sales in 2018 are one reason for an increase in retailers' optimism about business prospects for 2019: 85% of retailers are optimistic about their prospects for the first quarter, the highest measure of optimism for the first quarter in the past five years.

Above all, retailers say that the industry's offer of convenience continues to resonate, especially with new offers like a mobile app for customers can order food for pickup at Win Win Fillin' Station (City of Industry, CA) or home delivery at Timewise Food Stores (Houston, TX).

Convenience stores sell nearly 80% of the fuel purchased in the United States and conduct an estimated 165 million transactions a day, making the industry a

good indicator for trends related to travel and consumer spending.

The strong in-store sales were led by foodservice growth (68% of retailers say sales increased) and continued strong sales growth of better-for-you items (62% of retailers report sales increases).

Beverages were a big seller in 2018, with specialty beverages selling well at Compass Group North America's stores (Charlotte, NC) and water and energy drinks pushing overall sales higher at Fast Break Stores (Klamath Falls, OR). Healthy food items drove sales at Romeoville Mobile (Lockport, IL) and fresh salads and other healthy options contributed to a strong year at Landhope Farms (Kennett Square, PA).

SOME CONCERNS FOR 2019

Retailers didn't paint as rosy a picture about the overall economy: only 62% say that they are optimistic about the economy, the lowest percentage in 11 quarters.

Not unexpectedly, given the tight labor market, retailers say labor issues are the biggest threat to their businesses. Top

concerns cited by retailers for 2019 are:

- Labor issues (59%)
- Regulations/legislation (47%)
- Economic concerns (41%)
- Competition from other convenience stores (39%)
- Competition from other formats (29%)
- Potential decrease in driving/increase in gas prices (19%)

Despite concerns, retailers remain upbeat that 2019 may be a repeat of 2018 for sales—as long as the economy stays relatively strong.

"In a booming economy, I see things continuing to trend upward. We offer great food, great customer service and a clean environment in which to shop. Most of all, customers appreciate us," said Gay Simpson, with Dutchtown Tiger Mart Inc. (Baton Rouge, LA).

The quarterly NACS Retailer Sentiment Survey tracks retailer sentiment related to their businesses, the industry and the economy. A total of 72 member companies, representing a cumulative 3,885 stores, participated in the December 2018 survey. ■

Predicting the Future of Salty Snacks

U.S. consumers remain the globe's top snackers

■ BY NACS ONLINE

With the popularity of clean labels, consumers are looking for the presence or absence of certain ingredients when they choose something to nosh, reports Mintel, the consumer research organization.

According to a story at Bakeryandsnacks.com, ingredients are changing in snacking worldwide, with popular options now including grab-and-go packs of olives, sweet or savory biscuits, pickles, nuts, pretzels,

fruits, cheese, meats and vegetables.

Thanks to innovative packaging, shelf-stable and refrigerated foods can be put into the same container. Modern, more efficient containers help snacks stay crisp while being paired with foods that feature different textures and require different temperatures.

Mintel reports that flavor continues to be the major factor in selecting a snack. Chocolate continues to be a flavor with universal appeal and lends itself well to sweet-and-savory combinations, which

are appreciated worldwide. In 2018, more new chocolate-flavored salty snacks were introduced in Japan than in the U.S.

Snacking has long been considered a between-meal treat, but the demands of modern life have elevated snacks to important eating occasions. In the U.S., 62% of health-oriented consumers will have a snack instead of a meal. A similar pattern is seen in Europe among Polish (43%) and German (35%) consumers and in lesser percentages among other nationalities that also replace meals with snacks. ■



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For More Information Please Contact SUPERVALU Midwest Region:

BILL TAGGART, MARKET DEVELOPMENT MANAGER, Fort Wayne, IN 937-608-3837

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Great Lakes Baking Co./
Sun Valley Foods Co. (313) 865-6360
Metropolitan Baking Co./
Hearth Oven Bakers (313) 875-7246

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Surety Bank (386) 734-1647
Mercantile Bank of Michigan (248) 434-5925

BEER DISTRIBUTORS

Eastown Distributors (313) 867-6900
Powers Distributing Company (248) 393-3700

BEER GROWLERS

SRC Refrigeration (Growlers) 1-800-521-0398
Prestige Glassware (989) 671-4033

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500
Marcoin/E.K. Williams & Company (614) 837-7928
UHY Advisors-MI (248) 355-1040

BUSINESS BROKERAGE

Global Petro advisors (614) 332-8762
McDade & Associates (Manufacturers Rep.) (734) 254-1699

BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

Clear Rate Communications 1-877-877-4799
Comcast (734) 254-1699
Tamar Designs, LLC (248) 760-7211

C-STORE & TOBACCO DISTRIBUTORS

McAneny Brothers, Inc. (304) 559-1510
 S. Abraham & Sons, Inc. (616) 453-6358
 Team Sledd 1-800-333-0374
Capital Sales Company (248) 542-4400
Eby-Brown (630) 536-3968
H.T. Hackney-Grand Rapids 1-800-874-5550
Seaway Cash N' Carry (216) 361-5757
United Custom Distribution (248) 356-7300

C-STORE MISC. TAXABLE MERCHANDISE

Associated Distributors, Inc. 1-800-553-5197
Lil' Drug Store Products (319) 393-0454
Sober Sticks (248) 436-8007

CAR DEALERSHIPS & TRANSPORTATION

Superior Buick 1-877-586-8665

CHARITABLE GAMING

All-Star Gaming (330) 779-0888

CHECK CASHING

Pre Paid Ventures (516) 455-2940
Secure Check Cashing, Inc. (248) 548-3020

CHIPS, NUTS, CANDY & SNACKS

Better Made Snack Foods (313) 925-4774
 Lipari Foods, Inc. (586) 447-3500
D&B Grocers Wholesale (734) 513-1715
Frito-Lay, Inc. 1-800-359-5914
Motown Snack Foods
(Jays, Cape Cod, Tom's, Archway, Stella D'oro) (313) 931-3205
Northern Confections, Inc. (231) 436-5356
Sugar Foods Corporation (830) 515-0981

COFFEE

Lava Mountain Coffee (248) 267-0227
Ronnoco Coffee, LLC (314) 371-5050

CONTRACTORS & CONSTRUCTION

Duraguard Commercial Roofing (810) 730-2532

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MIRA Coupon Redemption 1-800-666-6233
..... (405) 525-9419
 MIRA Money Orders 1-800-666-6233
DivDat Kiosk Network (248) 399-0715

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Clearnet (248) 444-8009
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A to Z Portion Control Meats (419) 358-2926
Dutch Farms (773) 660-0900
Kubisch Sausage 1-800 852-5019
Sherwood Food Distributors (313) 659-7300
Wolverine Packing Company (313) 259-7500

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DTE Energy 1-800-477-4747
DTE Your Energy Savings 1-855-234-7335
Mid-American Energy Services, LLC (563) 333-8570
Running Right (248) 884-1704

FOOD EQUIPMENT, MACHINERY & KIOSKS

Culinary Products, Inc. (989) 754-2457
Taylor Freezer/Broaster Chicken (734) 525-2535

FOOD MANUFACTURER

Barilla America (847) 405-7575

FRANCHISING OPPORTUNITIES

DCT Enterprises-Little Caesars Pizza (989) 792-0322
Jopatico-Little Caesars Pizza (989) 686-3600

GAS STATION BRANDING & MAINTENANCE

Oscar W Larson Co. (248) 620-0070

GASOLINE WHOLESALERS

Beck Suppliers, Inc. (419) 332-5527
Central Ohio Petroleum Marketers (614) 889-1860
High Pointe Oil Company, Inc. (248) 474-0900
Markham Oil Company, Inc. (517) 861-7366
Obie Oil, Inc. (937) 275-9966
R&R Takhar Operations, Inc. (937) 665-0881
Teer Management LLC, Exxon Mobil (810) 584-7975

GREETING CARDS

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

GROCERY WHOLESALERS & DISTRIBUTORS

D&B Grocers Wholesale (734) 513-1715
George Enterprises, LLC. (248) 851-6990
International Wholesale (248) 353-8800
Liberty Wholesale (586) 755-3629
SpartanNash (616) 878-2248
SUPERVALU West Region (262) 942-3387
Value Wholesale Distributors (248) 967-2900

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La Preferida, Inc. (773) 254-7200

HOTELS, CONVENTION CENTERS & BANQUET HALLS

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Penna's of Sterling (586) 978-3880
Petruszello's (248) 879-1000
Suburban Collection Showplace (248) 348-5600

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Nestle DSD (Small format only) (616) 291-8999
 Prairie Farms Ice Cream Program 1-800-399-6970 ext. 200
 Blue Bunny Ice Cream (810) 234-4155
 Velvet Ice Cream Co. (740) 892-3921
Cedar Crest Dairy, Inc. (616) 7971103

ICE PRODUCTS

U.S. Ice Corp. (313) 862-3344
Arctic Glacier Premium Ice 1-800-327-2920
Home City Ice (513) 598-3738

IMPORTERS & DISTRIBUTORS

Via Volare Imports 1-847-258-4502

INSTORE MUSIC/AUDIO MESSAGING

Vibonomics, Inc. (812) 205-7000

INSURANCE SERVICES: AUTO & HOME

Lakeview Insurance/Liberty Mutual Auto & Home
Discount Program (586) 553-9954

INSURANCE SERVICES: COMMERCIAL

Conifer Insurance Company (Liquor Liability) (248) 559-0840
Cox Specialty Markets (Conifer) 1-800-648-0357
Globe Midwest/Adjusters International (248) 352-2100
Insurance Advisors, Inc. (248) 694-9006
JA Knapp Agency (740) 362-4044
The Campbell Group (269) 324-3688
USTI/Lyndall Insurance (440) 247-3750

INSURANCE SERVICES: HEALTH & LIFE

BCBS of Michigan (313) 225-9000
 Blue Care Network (248) 799-6300
 Omega Benefit Strategies (888) 404-5049
Business Benefits Resource, LLC (248) 482-8282

INSURANCE SERVICES: WORKERS' COMPENSATION

Conifer Insurance Company (248) 559-0840
 CareWorks 1-800-837-3200 ext. 7188

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Ayar Law	(248) 262-3400
Bellanca Beattie, PC	(313) 882-1100
Cummings, McClorey, Davis & Aho, PLLC	(734) 261-2400
Dawda Mann	(248) 642-6961
Denha & Associates, PLLC	(248) 265-4100
Kullen & Kassab, PC	(248) 538-2200
Lippitt O'Keefe Advisors, LLC	(248) 646-8292
Willingham & Cote, PC	(517) 351-6200

LIQUOR SHELF TAGS

 Saxon, Inc. M	(248) 398-2000
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LOTTERY

IGT Global Solutions	(517) 272-3302
Michigan Lottery	(517) 335-5648
Ohio Lottery	1-800-589-6446

MILK, DAIRY & CHEESE PRODUCTS

 Dairymens D	(216) 214-7342
 LaLa Branded Products (Lipari)	1-866-648-5252
 Lipari Foods, Inc.	(586) 447-3500
 Prairie Farms Dairy Co. M	(248) 399-6300
Cedar Crest Dairy, Inc.	(616) 797-1103
Dutch Farms	(773) 660-0900
Sherwood Food Distributors	(313) 659-7300

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 Office Depot	(855) 337-6811
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PAPER PRODUCTS & PACKAGING SUPPLIES

Joshen Paper & Packaging	(216) 441-5600
YPV Distribution	(847) 718-1101


PAYROLL SERVICES & MORE

Paychex	1-888-811-6042
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PIZZA SUPPLIERS

 Tringale's Pizza Pinwheels (Lipari)	(248) 943-5090
Hunt Brothers Pizza	(615) 259-2629
Omni Food Concepts	1-888-367-7829

POINT OF SALE & RETAIL TECHNOLOGY

 Great Lakes Data Systems (LOC Software)	(248) 356-4100 ext. 107
BMC-Business Machines Company	(517) 485-1732
Success Systems	1-800-653-3345

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 Wheelhouse Graphix	1-800-732-0815
American Solutions for Business	(216) 672-3819
Fisher Printing	(708) 598-1500
Huron Web Offset Printing	(519) 845-0821
Pace Custom Printing	(248) 563-7702

PRODUCE DISTRIBUTORS

 Heeren Brothers Produce M	(616) 452-2101
Anthony Marano Company	(773) 321-7500
Michigan Potatoes	(517) 253-7370

PROPANE

 Pinnacle Propane Express	(847) 406-2021
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REAL ESTATE

 Sell Your Business Program	1-800-666-6233
NAI Farbrman (Commercial Real Estate)	(248) 351-4386

REFRIGERATION SOLUTIONS (COMMERCIAL)

RW International	(586) 920-2796
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RETAIL FIXTURES & DISPLAYS

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Detroit Store Fixture Co.	(313) 341-3255

REVERSE VENDING MACHINES & SERVICE

UBCR, LLC	(248) 529-2605
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SECURITY, SURVEILLANCE & MORE

 UTS Telecom M D	(248) 669-2300
Central Alarm Signal	(313) 864-8900
Netco Services	(248) 850-2228

SODA POP, WATER, JUICES & OTHER BEVERAGES

 Monster Energy Company	1-800-666-6233
 Coca-Cola Refreshments (Metro Detroit program)	
Belleville M	(313) 868-2008
Flint M	(810) 237-4000
Cleveland D	(216) 690-2653

 Faygo Beverages, Inc. M	(313) 925-1600
Alligator Ice	1-866-594-2867
Absopure Water Company	(734) 207-4906
Boom Boom Energy	(313) 722-2221
Dr. Pepper Snapple Group/7UP	(313) 937-3500
Pepsi Beverages	Detroit M 1-800-368-9945
Howell M	1-800-878-8239
Pontiac M	(248) 334-3512
Cleveland D	(216) 252-7377
Twinsburg D	(330) 963-5300
LXR Biotech, LLC	(248) 836-4373
Select Distributors, LLC	(844) 208-8097




TOBACCO ALTERNATIVES

Grinds Coffee Pouches	(412) 414-3155
JUUL Labs	(415) 299-7341

TOBACCO COMPANIES & PRODUCTS

8 Mile Smoke	(844) 678-6453
Altria Client Services	(513) 831-5510
R.J. Reynolds Tobacco Company	(336) 741-0727

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 Detroit Chemical & Paper Supply / 1st Impressions	(586) 558-8805
 Socks Galore Wholesale	(248) 545-7625
 UniFirst Corporation	(888) 256-5255 ext. 232

WASTE DISPOSAL & RECYCLING

 Midwest Recycling M D (Clothing recycle boxes)	(313) 304-9099
Commercial Waste Systems (Cardboard recycling buyers)	(219) 663-5678
Stamper Facility	(586) 228-6500

WINE & SPIRITS COMPANIES

 Benchmark Beverage Co.	1-800-666-6233
Broken Shed Distilleries	(914) 282-0457
Cornerstone Wine Distributor	(586) 839-2552
Diageo	1-800-462-6504
Heaven Hill Distilleries	1-800-348-1783
Imperial Beverage Co.	(269) 382-4200
Luxco	(313) 333-4637
Pernod-Ricard USA	(248) 717-3177
Proximo Spirits	(810) 278-0599
Remy Cointreau USA	(248) 347-3731
Vision Wine & Spirits	(312) 320-4445

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) 983-7229
Feeding America West Michigan Food Bank - Cadillac	(231) 779-0056
Feeding America West Michigan Food Bank - Ishpeming	(906) 485-4988
Feeding America West Michigan Food Bank - Sault Ste. Marie	(906) 632-0348
Food Bank of Eastern Michigan	(810) 239-4441
Food Bank of South Central Michigan	(269) 964-3663
Food Gatherers	(734) 761-2796
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Gleaners Community Food Bank	(866) GLE-ANER
Greater Lansing Food Bank	(517) 908-3680
Kalamazoo Loaves & Fishes	(269) 343-3663
The Manna Food Project	(231) 347-8852
Western Upper Peninsula Food Bank	(906) 482-5548

OHIO

Akron-Canton Regional Foodbank	(330) 535-6900
Cleveland Foodbank	(216) 738-2265
The Foodbank, Inc.	(937) 461-0265
Freestore Foodbank	(513) 482-4500
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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	(800) 352-3663
Toledo Northwestern Ohio Food Bank	(419) 242-5000
West Ohio Food Bank	(419) 222-7946

ILLINOIS

Central Illinois Foodbank	(217) 522-4022
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Greater Chicago Food Depository	(773) 247-3663
Northern Illinois Foodbank	(630) 443-6910
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