# Bottomline

MIDWEST INDEPENDENT
RETAILERS ASSOCIATION
EST. 1910

THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 39, NO. 3 // MARCH 2019

Money Savings Guarantee

- Scholarships: What You Need to Know // PAGE 4
- In Business for Three Generations // PAGE 24

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# SCHOLARSHIPS: WHAT YOU NEED TO KNOW

The Midwest Independent Retailer's Association's (MIRA) annual scholarships program is open and available to MIRA members, their employees, children and customers! \$1,500 scholarships available.



# COVER STORY // MONEY SAVINGS GUARANTEE

As an association, MIRA has been dealing with all kinds of credit card companies for years. "When people change within an organization, relationships change," said Auday Arabo, president and CEO.



#### IN BUSINESS FOR THREE GENERATIONS

In May of 1934, Roy and Julia Crete founded Ideal Party Store in Bay City, Michigan. Using a loan of \$500, Roy and Julia rented a small space on Johnson Street where they set up shop. A card table would serve as their sales counter and a cigar box as their register.



# president's message

AUDAY P. ARABO, ESQ. // MIRA PRESIDENT & CEO

## Reinvesting for the Future

t is so great to work with such a dedicated board of directors whose only interests are the well-being of our industry. A very special and heartfelt thank you to our past Chairman Phil Kassa, who is one of the most well-intentioned leaders we have ever had as Chairman. As quiet and soft spoken as Phil was, he is arguably one of the most knowledgeable people in the grocery industry and it was a privilege to have him serve as Chairman. I know Phil will still remain involved in the association. We are also excited about having past chairman's come back to serve on the board as regular board of directors like John Denha. The next two years for the Midwest Independent Retailers Association will be dynamic to say the least. Our new chairman, Paul Elhindi is very involved in everything we do in all the states we serve.

While some associations are cutting expenses, we have decided to reinvest more than ever in the states we represent, and we do all this for the sole purpose to better serve our members! We have hired a new business development liaison for the Ohio market, AJ Abuhamdeh, who comes from the industry and should be a great asset to the association. In addition to more employees than ever, we also have the most talented team we have ever assembled both in the field and in our office. Our goal is to contact as many members as possible every month and we are also here any time you need something from us. We continue to look for more profit centers for your businesses as well as money saving programs, like our credit card processing program. If you have ideas for how we can serve you better, please let us know! You are our eyes and ears, which is very important because we do not operate from the top down, but from the bottom up. Our base, you the retailer, is who drives the bus when it comes to our association. We know you are busier than ever and have employment challenges like never before, in addition to new emerging competitors, but know we are here to make your life easier. So, call us or email us and let us know what we can do to help.

Our regional boards are a major focus in 2019, as well as being ready to defend our industry from unreasonable gas taxes and unreasonable taxes and mandates in general. You, the small business owners are the backbone and life blood of the economy and we need to tell that story at every level (local, state and federal levels). You need to get to know your local and state representatives today, because they are the state and federal leaders of tomorrow. Speaking of our future leaders, please make sure you take advantage of the Midwest Independent Retailers Foundation scholarship opportunities. Your family members, employees and even customers can go online to our website (www.miramw.org) and apply before March 31st. All applicants can apply for the \$1,500 scholarship based on four categories (merit, minority status, financial-need and trades). It doesn't cost you anything to apply, so please spread the word! When a customer wins a scholarship that you offered from your establishment, they will become your loyal customer for life.

If you would like to serve on the Board of Directors or on the Illinois or Ohio regional state boards, please contact us. We are looking for more good people to serve! Hope everyone has a Happy Saint Patrick's Day and God bless!

#### **BOARD OF DIRECTORS**

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#### Scholarships: What You Need to Know

The Midwest Independent Retailer's Association's (MIRA) annual scholarships program is open and available to MIRA members, their employees, children and customers! \$1,500 scholarships available. Below, we answer your most common questions about the program:

#### WHO IS ELIGIBLE?

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.

#### WHAT ARE THE RULES?

Only one scholarship will be awarded per MIRA member company. Applicants are eligible to win a scholarship two (2) times maximum. All applications MUST be completed and submitted with transcripts by March 31st to be considered for a Scholarship.

#### **HOW ARE WINNERS CHOSEN?**

Scholarship winners are chosen by a panel of educators. Winners will be notified by approximately June 1st. Winners must be enrolled as full-time or part-time student for the fall 2019 college semester. This year scholarships will be awarded for Trade Schools along with consideration being given for merit, need, and diversity.

#### **HOW DO YOU APPLY?**

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

## WHO DO I CONTACT IF I HAVE QUESTIONS?

Call the MIRA office at 1-800-666-6233. ■





# MIRA members enjoy a 10% discount\*

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#### Getting Ready for the Chicago Gala

The Midwest Independent
Retailers Association (MIRA)
is hosting its Second Annual
Chicago Metro Grocers Gala
on Friday, March 22nd at The
Empress in Addison, Illinois.
The event will, once again,
include fine cuisine, dancing,
entertainment and a casino night.
Like MIRA's Annual Trade
Dinner & Ball in Detroit, the
dinner in Chicago kicks off with a
cocktail hour.

"Chicago is the largest city in the Midwest and the 4th largest in the country. It would be a disservice to all if we did not have a Gala in Chicago," said Minos Eliopoulos, managing director of Brookhaven Marketplace in the Chicago area. "It will be a fun night filled with great people, food and entertainment. It's a night to kick back and enjoy the festivities with the people from our industry

and the vendors that we deal with on a daily basis."

Many members are looking forward to the night out. "It's an important event, because we should celebrate the Independent Grocers of Chicagoland and their battles/causes," said Brad Miller, vice president of Market Development for UNFI. "Guests should expect industry fellowship with grocers and vendors, great food and drinks, a live band, dancing, free cigars and cash giveaways."

For the past 35 years, The Empress has served Chicago with a premier banquet hall. The newly remodeled facility features specialty lighting. The event will also feature a photo booth, games with prizes, cigars, wine and champagne.

About 500 people are expected to attend, primarily

those members in the Chicago area. "I believe we should have representation from the majority of the independent retailers and all the major vendors," said Eliopoulos. "Everyone had only positive comments of the gala last year and it was our first one. As we grow larger, I believe the event will only get better."

Members from all areas of the industry are expected to attend. "Leading independent grocers, suppliers and vendors in Chicagoland will be there," said Miller. "Some of the highlights of the night will be Eddie Butts Band, casino tables, a silent auction, cash giveaways and an open bar. The Eddie Butts Band is awesome! The cash door prizes will surprise you. Invite your spouse or significant other to get dressed up and make it a date night."

MIRA's Chairman, Paul Elhindi, is expecting a very successful gala in Chicago. "The Chicago gala last year was a big hit," said Elhindi. "The gala will attract even more people this year. We are looking forward to a very successful night."

The association is building a stronger relationship in Chicago. "The folks in Chicago are different than the members in Ohio and Michigan," noted Elhindi. "Our members in Chicago have bigger stores; they have more independents. We are moving in the right direction and at full speed."





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#### Expanding MIRA's Presence in Ohio

The recent association name change was reflective of the association's reach into several Midwest states including Ohio. This year, MIRA leaders are focused on expanding its presence in the state that stretches from the Ohio River and Appalachian Mountains in the south to Lake Erie in the north. MIRA's membership is weaved throughout that stretch.

"We realize that our members are spread throughout the state," said Auday Arabo, president and CEO, "and that dynamic makes it a bit more challenging. The membership is not concentrated like they are in Michigan and Illinois."

There are MIRA members in Cleveland, Cincinnati and in the State's capital of Columbus. In order to accommodate the needs in Ohio, MIRA is reinstating an advisory board for Ohio.

"We often visit the state," said Arabo. "We go there to assess their needs and establish issues at the state level. With a board in place, we will have a larger presence. We want to hear from our members on a regular basis."

The advisory panel will meet quarterly and will promote idea sharing and discuss industry trends to better serve members. "Our goal is to have solutions to help our membership compete in an ever-changing market place," said Jim Green, representing MIRA in Ohio. "All retailers are aware that cigarette sales are

declining, E-cigs are growing, and cannabis is likely to be the next big thing. The question many members have is: "How does this affect me and what specifically should I do"?

This issue is just one of many in the state of Ohio. "Our main concern as an association is to support and help our members in every state we represent," said Paul Elhindi, MIRA Chairman. "Because we are headquartered in Michigan, it is easier to handle issues there. However in Ohio and Chicago, it's different. We want to re-energize the Ohio advisory board. We need our members to bring the most important issues to our attention and give us feedback."

In Ohio there is a gas tax issue on the horizon. There is talk about a cigarette age change to 21 and minimum wage changes percolating in different cities. "If our members get involved on a local advisory board, we will be able to serve them faster and be effective in handling issues."

The membership is strong in Ohio however, there has been consolidation in the industry across the country which ultimately affects membership. "You do see some members expanding their businesses while others are closing their doors," said Elhindi. "We are holding strong. We are looking to add more to our base in Ohio, but we have to keep in mind that the industry is changing and consolidating."

As Chairman, Elhindi is focused on membership involvement and being an attentive listener to the needs of the membership. "We need to act fast," he said. Because the members are spread out, MIRA engages them in variety of ways. "They read our monthly Bottom Line magazine and weekly e-blast," said Green. "In addition, our internal team calls our members daily and our distributor partners."

The MIRA staff and wholesale partners are working each day reaching out to members regarding the value of the membership and programs. "Our Ohio membership is strong and we anticipate seeing membership grow in Ohio over the next several years," said Green.

In Ohio, the association has added three new wholesale distributor partners: S. Abraham & Sons Inc., Team Sledd and McAneny Brothers. "Each of these distributors have the expertise to help our membership grow in an ever-increasing competitive market," said Green. "All three are experts in cigarettes, candy, snacks, and tobacco and are competitively priced. Where these three distributors really excel and separate themselves from other wholesale distributors is food service."

In addition to food service, each distributor has specialized programs that can help members grow and meet their specific

needs. McAneny Brothers services grocery stores, as well as convenience stores. "They have wonderful produce and fresh meat programs that can be great opportunities for our members," said Green. "Team Sledd and S. Abraham & Sons Inc. are WAM distributors. This means they have unique programs for Mars, Hostess, ConAgra, Mondelez, Kelloggs', Kraft, etc. This will allow our members to qualify for approximately 2% - 4% rebates on all of these products which is in addition to the 2% MIRA non-tobacco rebate that will be generated on these products. We strongly urge any member who is not buying from one of these distributors to meet with them and see what they can do for you."

MIRA's 2019 Manufacturer Program Books and additional discounts and rebates on products offered by all three wholesale partners are perks for members. "For example, if a member sells Hot-n-Ready breakfast sandwiches and BIG AZ sandwiches you will earn \$2.50," said Green.

MIRA has expanded the programs and suppliers available to its Ohio members. "We want to resurrect the Ohio Advisory Board made up of members from across Ohio," said Ed Weglarz, director of Petroleum for MIRA. "Many MIRA members have expended into other retail-type businesses and we need to make sure they understand all the programs and benefits MIRA offers. In addition, we need to hear from them where our efforts should be directed regarding legislative issues."

MIRA is also going to reestablish previous events. "We want to develop and expand a trade dinner/gala in Ohio similar to MIRA's very successful dinners in Michigan and Chicago," said Weglarz. "During the Summer we want to organize a golf tournament in conjunction with MIRA's suppliers. Both of these events give our members and suppliers an opportunity to visit with one another in a casual setting, away from the demands of everyday business."

"We are excited to be doing a

golf outing in Ohio again," said Green. "We are going to have it in the Cleveland markets in June 2019. We have not selected a venue as of yet, but are in final negotiations with two courses."

Suggestions from members on the dates and places for any of these events are certainly appreciated. Currently, they are holding off on scheduling a gala for 2019. "We need to crawl before we can walk and walk before we can run a marathon," said Elhindi. "We intend to look at our Ohio membership very closely. They are very busy people. They work open to close. It is hard for them to get out of their stores but we are evaluating all events and determining what makes sense."

Participation is key. "If the members will take time in their day for a golf outing or gala, then we will host these events," said Elhindi. "This is about networking with key people in the association and with vendors so members can better understand the industry. I am open to these events but we need attendance and participation.





# petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

The Groundhog Said: Spring is Coming, Soon

On Groundhog Day, the groundhog said we'll be enjoying spring in just six (6) weeks.

So, now that spring is almost upon us it's time to shape up, and address the issues at your station that you were "putting off" until after winter. Any and all stores took a beating during the past winter. Get a jump on the competition and spruce up now for the warm weather.

Even at lower gasoline prices, the motorist doesn't want to get short-changed at the pump. As a retailer, you should take extra care to be sure your dispensers are accurately calibrated, within legal tolerances. You don't want to "short" the motorist, but you can't afford to "over-pump" either.

Outward appearance can attract customers or turn them away. Consider power-washing your building, your canopy, your reader board (and the letters used on your reader-board). Is your digital sign working properly; on both sides?

When it comes to pump islands: clean and wash the pump cabinets, pump toppers, attached informational signs, and decals. And, check inside the dispensers for "skimmers" that may have been installed by crooks!

Wash your windows, inside and out, and replace outdated, torn, and worn P.O.S. signage.

Summertime changes the customer's habits. Consider rearranging your ice cream freezer placement. Move it closer to the door. Upgrade your "slushy" and frozen drink machine offerings. Have adequate packaged ice available. Some customers want chilled candy bars in the summer. Determine the needs of the landscapers and construction workers who visit your store in the morning. Have lunch options that are "cooler friendly" available for



them when they visit your store in the morning for coffee and donuts.

Clean the floors, dust-off the merchandise, replace burned-out light bulbs, and use some elbow grease on the countertops and display cases. Pricing, cleanliness, and attractiveness all enter into the consumers buying decision.

From a maintenance viewpoint, it's time to address the issues you put-off all winter. Fix and repair the cracks in your driveway. Paint the pump island bases, the protective poles (bollards), and the curbing. This is also the time to repaint your fuel fill covers, after a long, hard winter. Clean out the "spill buckets" under the delivery fill pipes. Use a vacuum cleaner to clean-off the coils in your coolers, freezers, and A/C units. Replace filters as required. They will operate more efficiently, save money on utility expenses, and reduce the frequency of service calls.

Remember your need to differentiate your business from other sites providing the same or similar offerings. That'll be the difference maker, when and where the customer decides to spend their money.

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# MIRA MEMBER EXCLUSIVE

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



# **C-STORE REBATES**

#### **DETAILS**

New & current customers are eligible for the following rebates:

- 2% Non-tobacco/non-cigarette
- Additional 3% on restroom and cleaning supplies (total of 5%)

#### **TOTAL VALUE TO YOU:**

\$1,040 2% Rebate\* (annual total paid quarterly)

\$2,000 Est. MIRA member program savings

**\$3,040** Total Member Benefits PER LOCATION

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

#### **RETAILER REQUIREMENTS**

In order to qualify the customer must purchase the following categories:

- Cigarettes
- OTP
- Candy
- Supplies
- Coffee (if offered by retail operator)
- Associated Distributors (cell phone accessories)
- Hostess
- Meat snacks
- All other categories typically offered by distributor like HBC, grocery, etc. (if offered by the retailer)

Customer must purchase weekly.

Customer must average 50 cartons of cigarettes and \$1,500 non-cigarette purchases per week.

Customers need to maintain good credit standing.



TO SIGN UP FOR THIS PROGRAM, CALL THE MIRA OFFICE AT (800) 666-6233 OR EMAIL INFO@MIRAMW.ORG



# michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

# Governor Whitmer Begins Term with Republican Legislature

he 2019-2020 Legislative Session began in January with a new Governor and new legislative leadership in the House and Senate. Combine that with a new Secretary of State and Attorney General and you have a lot of fresh new faces walking the streets of Lansing. In fact, for just the third time since the implementation of term limits, Michigan is experiencing complete turnover in all statewide offices and a vast majority of legislative seats. Over 65% of all officeholders are entering new offices this year, most elected for the very first time. That is an astounding turnover in institutional knowledge. While this loss of experience is difficult to manage logistically, it presents a new opportunity to introduce and educate the newbies on issues. MIRA leadership has embraced this opportunity and has begun the exhaustive task of meeting the new members of the Legislative and Executive Branches.

It's become a biennial ritual in Lansing since the inception of term limits. Long gone are the days when individual legislators chaired committees for decades at a time amassing vast knowledge of issues and the industries they oversaw. Long gone are even the memories of major policy battles, some only 4-6 years old. The education process with legislators has become a perpetual battle. Interest groups line up every two years to introduce themselves to legislators and present their positions on major issues to people who just recently learned where the bathrooms are in the Capitol and where their assigned parking spot awaits them each morning they make the trek to Lansing. While it can be an arduous task to make

these introductions in a short span of time, it is an absolute necessity. Information is power in this town and you have to spread your information to as many people as you can. You have to establish relationships and build trust with people and that all begins now.

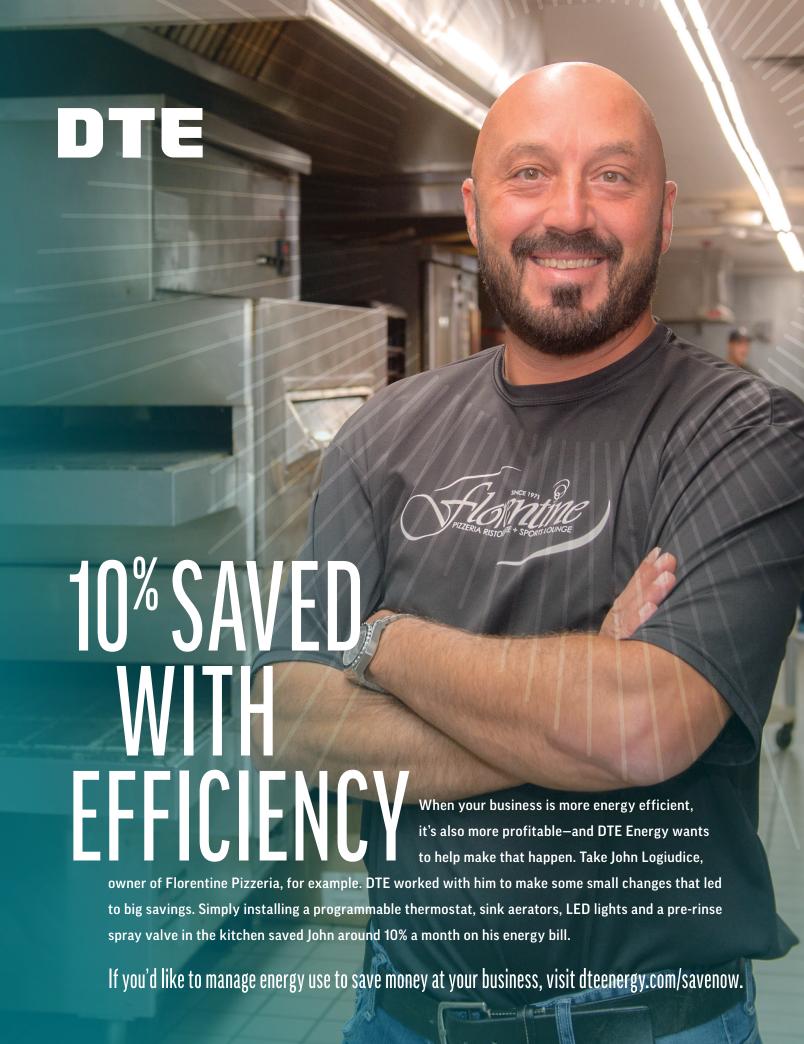
#### **GOVERNOR PRESENTS THE STATE OF THE STATE**

On February 12th, Governor Gretchen Whitmer delivered her first State of the State address. She made improving our roads, drinking water and education the key points. In her hour long speech she pointed out a long list of problems facing Michigan, without providing too many specifics on how to solve them. These solutions will most likely be revealed in her first budget proposal coming sometime in March.

Roads and K-12 Education were the main talking points in her speech. She focused on statistics that point out that third-graders in Michigan rank in the bottom 10 nationwide for childhood literacy. She blamed the legislature for not providing enough funding for K-12 education in the past. She also spent part of her address discussing expanding LGBT protections, pointing to an executive order she recently signed to prohibit discrimination in the state workforce based on sexual orientation or gender identity.

Here is a brief list of other topics the Governor touched on during her speech:

- Infrastructure Roads Water (PFAS Contamination)
- Debt-free Community College/MI Opportunity
- Hands-free driving
- LGBT discrimination protections/Elliot Larsen expansion
- Prohibition on women being asked salary history
- U.S. Climate Alliance
- Reorganizing state agencies
- Commitment to Healthy Michigan
- Job skills/trade schools ■





# michigan lottery report

BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

# Doubler Days Returns in April, Expected to Boost Club Keno Sales

ichigan Lottery players have a chance to double their fun this April when the popular Doubler Days promotion returns for the Club Keno game.

From April 1st and for a limited time, all Club Keno tickets purchased at Lottery retailers are eligible for Doubler Days. A Doubler message will be printed on random tickets and will double all non-jackpot prizes won on that ticket, without any additional cost to players. Club Keno Extra prizes also are included in the Doubler Days promotion. The Jack prizes are excluded from the promotion.

This popular promotion has a strong track record of generating excitement among players and boosting Club Keno play.

The Doubler Days promotion offers double benefits to retailers with increased sales and increased

commissions. Lottery retailers weren't the only ones to benefit from this successful promotion when it ran last fall. Players won millions of dollars in Doubler Days bonus prize money.

# 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.

#### INSTANT TICKETS // PULL TAB TICKETS

## NEW INSTANT TICKETS: On sale March 5th:

- IG 271 Cash Cow \$1
- IG 293 Triple Winning 7s \$2
- IG 278 777 \$5
- IG 297 \$500,000 Wild Time \$10

## INSTANT GAMES SET TO EXPIRE: Expiring March 4th:

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

#### Expiring April 1st:

■ IG 206 – Bingo Twist – \$2

## NEW PULL TAB TICKETS: On sale March 5th:

■ MI 537 – Champion Slots – \$1

#### PULL TABS SET TO EXPIRE:

Expiring March 13th:
■ MI 500 – Pinball Wizard – \$1

#### Expiring April 3rd:

- MI 500 3's A Charm 50¢
- MI 598 Chimp Change \$1

#### Expiring April 16th:

- MI 595 Cherry Twist 50¢
- MI 596 Kickoff Cash \$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.



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..



There are special numbers your players always look forward to.

They pick them. They own them. They love them. They play them.

Drawings are held twice a day, seven days a week, giving players lots of chances to win \$500 top prizes playing Daily 3 and \$5,000 playing Daily 4.



MATCH YOUR STRAIGHT EET
IN REVERSE
AND WIN
\$1,00001







# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

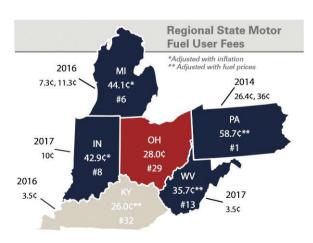
## Ohio General Assembly Kicks Off the New Session

he 133rd Ohio General Assembly has begun bill introductions and hearings in the House and Senate. The hottest topic for both the Governor and the

Legislature is the debate on a gas tax increase. The Ohio Department of Transportation (ODOT) says they need another billion dollars per year to meet all their needs and local governments needs. That would translate into a 15 cent-per-gallon increase in the current 28 cent state tax and on top of that is the 18.4 cent federal tax. If a 15 cent tax increase were imposed, the total rate in Ohio including both state and federal taxes would be 60 cents-per-gallon. At current street price of around \$2.25 per gallon that would hike the price to \$2.40. While there is almost universal agreement that roads and bridges are in need of repair there is a difference on how best to fund highways. MIRA has met with the Speaker of the House, Larry Householder and members of both the House and Senate to indicate that any funding proposal must include all vehicles; including electric, CNG, hybrids and any future alternative fuel vehicles.

MIRA also has asked that ODOT investigate the possibility of "unbranded" fuel being sold in "branded" retail stations in Ohio. MIRA also believes the 1% shrinkage or evaporation, or tax collection allowance be restored to retail dealers. Any fix on the gas tax will be included in the two-year transportation budget which must pass by end of March to make sure the state gets all its federal matching money. Ohio is a donor state as we get back about 90 cents on every dollar sent to Washington.

Speaking of budgets this is a budget year for General Revenue and every two years tobacco and



Graphic courtesy of Ohio Gov. Mike DeWine's Advisory Committee on Transportation Infrastructure Recommendation Report, February 2019. States surrounding Ohio vary in motor vehicle fuel taxes ranging from the lowest in Kentucky, 26 cents per gallon, to the highest in Pennsylvania with 58.7 cents per gallon. Currently, in West Virginia, the motor fuel tax, last raised in 2017, is higher than Ohio's, but if the proposed levy before Ohio legislators passes this month, Ohio will rise 11 cents above West Virginia.

alcohol taxes are looked to be increased, this year "vapes" will get a hard look at to be taxed. MIRA is part of a coalition that will be following any tobacco and alcohol tax increases and weigh in accordingly with support or opposition. With a new Governor and new Cabinet Directors and 20% of the General Assembly newcomers, communication will be a must to explain how business works and is affected by fees, rules, and regulations. As stated earlier MIRA has already met with many of the legislators and government officials and we will continue to represent our members to the best of our ability.

MIRA would remind convenience store operators that there are new food safety standards being enforced and be prepared for spot checks. This also applies to many cities in the state that have adopted 21 as the legal age to buy tobacco products; MIRA along with many others would support or not oppose a bill that would make 21 the legal age for entire state so that its equal to all who sell tobacco products.



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Flattening foodservice sales

Changing customers

Retail Mergers & Distributor Consolidations

For information on attending our Expo, please contact John Monto at 304-243-1820 or at jmonto@teamsledd.com by March 29th



# ohio liquor report

JIM V. CANEPA // OHIO DIVISION OF LIQUOR CONTROL

# Ohio Liquor Enhancing Opportunities for On-Premise Permit Holders

e're always looking for new ways to enhance our partnership with our on-premises permit holders. There are two areas we've recently found ways to improve. The first is by revamping the process around purchasing barrels, and the second is giving you the opportunity to participate in our next Bottle Lottery.

#### **BARREL PROGRAM IMPROVEMENTS**

In the past, permit holders buying barrels had to pay the entire cost up-front once the product arrived at their wholesale Agency. This can be a real burden for businesses that can't pay the lump sum for a barrel that will take them weeks or even months to use. That's why we've taken a look at this process, listened to what our bars and restaurants really want, and updated it to be more accommodating.

Here's how the new process works. Permit holders will continue to work with your Vendors/Brokers to select the barrel unique to your business. During the decision-making process leading up to your barrel selection, your Vendor or Broker will ask you how you want your barrel delivered. Permit holders can select a one-time delivery, or spread the product out over several shipments, selecting the number of cases you would like delivered each week. Once a shipment of product is delivered to your wholesale Agency, you will have 24 hours to purchase each "batch" of the barrel. By spreading out the delivery of the product, permit holders only have to pay for portions of the barrel at a time.

While we are excited to present this option to permit holders, there are limits to the new process.

Permit holders have 75 days from receipt of your product at the Distribution Center to purchase all the cases associated with the barrel. Deliveries can only be spread out over a maximum of eight weeks (for Agencies with weekly deliveries) or four weeks (for Agencies with biweekly deliveries). This leaves about two weeks to:

- Notify all parties that the barrel has arrived
- Get the requested shipment schedule (if it has not been received)
- Schedule the deliveries
- Alert the permit holder of the delivery date.

This really is a game changer, allowing you to continue ordering unique barrels for your business while easing the burden of the cost.

#### **BOTTLE LOTTERY FOR WHOLESALERS**

Our Bottle Lotteries have been a hit with bourbon aficionados across the state since our first one in July 2017. And after two years of holding these lotteries, we thought it was about time we open it up to our on-premises permit holders! So, for the first time ever, we will have a wholesale option for our Bottle Lottery beginning March 25th.

This is a great opportunity for your businesses to offer rare bourbons to customers to enjoy by the glass. For this lottery, there will be two different products you can enter for a chance to purchase. The products are 1993 Vintage O.F.C. and Double Eagle Very Rare. Permit holders have the option to enter for one of the products, or both with just one entry.

The Bottle Lottery will open for entries on March 25th and will close April 5th. Winners will be notified in mid-April.

With these exciting new improvements for permit holders, our hope is these initiatives will enable all our partners to continue thriving and to efficiently do business with us. We are always working to improve and need your feedback to help us know what to change – I always say, if you don't tell me, I don't know it's problem.



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SHIPPING INTEGRITY

CATEGORY MANAGEMENT

**EDI DATA SUPPORT** 

PROMOTIONAL TOOLS

SALES SUPPORT

#### MIRA rebate program details:

- Minimum order of \$800, must purchase weekly to qualify.
- We service PA, OH, MD & NY.
- 2% Non-tobacco / non cigarette rebate.
- Plus and extra 1% if purchasing energy supplements
- Plus an additional 2% if purchasing foodservice products
- Plus an additional 2% if purchasing supplies

#### Customer must purchase these categories to qualify:

- Cigarettes
- Smokeless & other tobacco
- Energy supplements
- Coffee

Subject to pre-qualification by McAneny Brothers

# Money Savings Guarantee

MIRA offers \$1,000 in savings with their new credit card processing program

MERCHANT SERVICES

EST. 1910

s an association, MIRA has been dealing with all kinds of credit card companies for years. "When people change within an organization, relationships change," said Auday Arabo, president and CEO.

That was the case over the years with credit card processing companies. So, MIRA created their own program.

"We decided to take our future into our own hands and partner with a well-known processing company and control our own credit card program," explained Arabo.

Their partner is International Bancard Corporation. Relationship managers at Bancard first create a merchant set up. There are many billing choices:

- **Tiered:** 3 or 4 rate bucket and all cards filter through these buckets
- **Flat rate:** Charged the same rate for all cards
- Interchange plus: This is the best way to set up a merchant, we give cost and then show the fee IB actually makes. This creates full transparency for the merchant.
- **Inbalance:** Where your customer pays the processing fees (usually 4%) catching on fast and helps the business owner keep their profit.

"We walk them through the process of completing the application and even their first transaction so it can go seamless without any issues," said Steve Merkouris, Director of Sales. "MIRA merchant services take pride on building relationships for life. Every client big or small is very important to us. We use all big-name equipment and processors so there is very rarely something we cannot work with."

"The change to MIRA Merchant Services credit card program would result in lower transaction fees (swipe fees) for the merchant thereby saving the retailer money. MIRA's program streamlines the pipeline so fees are reduced," said Ed Weglarz, director of petroleum for MIRA. "While branded gas station retailers are required to use the refiners or supplier's POS at the pump, they might use the MIRA Merchant Services system for goods and services not related to the gas pumps. Independent gas stations, not advertising 'major brand' fuel can use the MIRA Merchant Services program for all their credit card sales including those at the pump."

Board members and grocers immediately saw the value. "When I switched over the first time to our associations' program, I saved a lot of money and now under this program, I am saving more," said John Denha. "You don't see the savings in the hand, they are there. It is not like you see cash back but you are saving in the bottom line, it's just not actual cash."

MIRA has cut out the middle man in the credit card processing program. It is the first time the association has ventured into such a program. "We believe in it so much that if we can't beat your rate, we will give that member \$1,000 in cash," said Arabo.

The members have to submit their statements to the association. "We are not looking to make money off our members," said Arabo. "We want to offer them programs that save them money. It is one of the many benefits of being a member of MIRA."

After researching this new option, MIRA launched the MIRA Merchant Services credit card program last month. "We did our homework on this," said Arabo. "There are bunch of salesmen in credit card processing just like there are in the insurance industry. Everyone believes they can beat the next guy's price. We know we have nothing to lose. We are taking a \$1,000 cash guarantee on our savings."

Members have shown great interest in this new program. "It is open to all of our members in retail – restaurants, jewelry, grocery – it is not segmented out to one particular industry," Arabo. "We hope non-members will see the big picture of all the benefits of being a MIRA member and join us."

This is just one of the latest programs offered by MIRA to members. "In the majority of cases the MIRA program can save the member many times the MIRA membership fee," said Weglarz. "The MIRA program is able to offer more competitive processing rates thereby reducing costs for retailers."

Some members may feel a sense of loyalty to their existing supplier. "We realize some retailers are working with relatives and don't want to leave them because of it," said Arabo. "We have designed this program to truly save them money."

The program is applicable even to retailers who own their processing equipment. "If you own your own processing equipment, it can still be used for the MIRA program," added Weglarz.

International Bancard offer services others do not. "MIRA Members should participate because it is an exclusive program for all members—with the best rates, a dedicated rep, local support with no client care wait," said Merkouris. "We make sure we have the special little things available such as Gift card programs, cash advances for MIRA members if needed and the ability in many cases to have next day funding. We give a free rate analysis as well. We highly recommend at least seeing where you are at currently at the very least."

"I would absolutely recommend it to the grocers," said Denha. "I researched other big credit card companies and they can't come close to competing with ours."

# employee spotlight

# Working to Grow

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

ndrea Valente first heard about the Midwest Independent Retailer's Association (MIRA), then AFPD, five years ago. His first exposure to the association started with president and CEO, Auday

Arabo. Their first introduction left Valente curious and excited about the work MIRA did for its members. This curiosity and excitement eventually brought Valente to the association where he now serves as the Business Development Director in Illinois.

"I heard of MIRA when I met Auday, the president, about five years ago through work," explained Valente. At the time he met Arabo, Valente was working with an Italian liquor company importing Italian liquor.

During their meeting, Valente found, "Auday to be a great person; he represents MIRA in the best way possible. He supports all the diverse members and does great networking for the association. Meeting Auday is what made me think that this was great place to do business with."

Through doing business with the association, Valente began to truly understand just how much MIRA extended itself to its members and also, how many of those members were his own clients. The two were intertwined.

"Step by step, I understood what MIRA was and saw all the great potential the association has and the great work that they do for their members – which happened to be most of my clients," explained Valente.

Much of Valente's work for MIRA in Chicago is centered around the association's members; bringing in new members, and visiting new members to address their needs or concerns.

"On a daily basis, I introduce MIRA to new potential members. I reach out to every new business that is interested in being represented by MIRA in the state of Illinois," said Valente. "That includes everything from grocery stores to restaurants. I visit the new accounts and I introduce MIRA to them because a lot of them don't know what it is that MIRA does exactly or what we can do for them."

For Valente, his favorite part of working with MIRA is the time he gets to spend on the ground floor with members.

"I love having the opportunity to work with great people and we have such a diverse group within MIRA," said Valente. "Working with people from completely different backgrounds, different heritage, different regions have probably been one of the best parts of working with MIRA."



Valente also enjoys introducing MIRA and its many benefits to the many people he had become familiar with during his time working to import wine.

"Since I was in the importing business before, I am now extending the benefits of MIRA to these new members," he explained. "They all want to join MIRA and I am hoping we can add an international direction to the association."

Working with other importers, especially overseas, gave Valente a wide network that will allow him to better extend his services to MIRA when it comes to bringing in new members.

"Since MIRA has been doing such a great job for their members, we actually have members from overseas. We have members from Italy and Europe in general."

In addition to bringing in international members, Valente wants to keep MIRA growing by way of doubling the number of members in the state of Illinois. He believes the members will come as the association's accomplishments speak for themselves.

"MIRA is one of the few non-profit associations, if not the only one, that really takes care of its members," explained Valente. "MIRA supports them with lobbying work, and is always very, very careful in finding programs that will help members to grow their business or even just save some money and be more successful."

While there is much work to be done, Valente is happy to contribute to the overall health of the association. In a short amount of time, he has been able to bring in several members and foster relationships with existing members.

One of his biggest accomplishments is bringing Italian pasta maker, Barilla America, on as a MIRA member. "That's one of the first members that I brought in to MIRA. Bringing Barilla in as a member is not only a great achievement for me, but for MIRA as well," he said. ■



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# retailer spotlight

# In Business for Three Generations

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

n May of 1934, Roy and Julia Crete founded Ideal Party Store in Bay City, Michigan. Using a loan of \$500, Roy and Julia rented a small space on Johnson Street where they set up shop. A card table would serve as their sales counter and a cigar box as their register.

The idea to open a liquor store struck Roy when he was in Detroit visiting relatives and a liquor store opened up following the end of prohibition.

"He was a bread delivery driver by day while his wife Julia ran the store and he would run the store when he finished his route," explained Jerry Crete, owner and grandson of Roy and MIRA board member. "Times were tough back then but they persevered, buying beer from local breweries often several times a day as they had to pay cash, just like today."

Ideal party store is a niche store as they offer a larger selection of liquor, beer, and wine than any other liquor store in the region. "We specialize in beverage catering, hard to find liquors, beer and wines," explained Crete. "We have been the largest buyer of "store pick" rums, bourbons and other whiskies in the region."

This large selection comes after years of working hard to expand their offerings. With the fluctuation of the industry, Ideal Party Store's offerings have also expanded and contracted to reflect these changes.

"When we first started, we sold beer and wine only, plus a lot of groceries. In 1962 we added liquor," Crete said. "Over the years the rise of supermarkets caused us to adapt and specialize more and sell less groceries and focus on convenience items instead. We are constantly adapting. We were the first in the area to focus on craft and imported beer. We are known for being on the leading edge for new products and concepts."

The first store in Bay City to sell cold beer, Ideal Party Store is now owned and operated by Jerry who began working in the store part time as a student in 1979.

#### RETAILER: IDEAL PARTY STORES

**Location:** Bay City, Michigan (2 locations)

Founded: 1934 Employees: 16

MIRA Member Since: 1989

**Slogan:** "Always do the right thing, even when no

one is looking."





L TO R: MARY CRETE-CONLEY, JAY CRETE & JERRY CRETE

"I grew up in the business, going with my Dad to deliver kegs for weddings when I was really young, then going in to work with my Dad," Crete said. "I always loved that because I could see my grandparents who lived in a house behind the original store (built in 1936, two years after we founded next door to our original location). I would dust shelves and stock coolers. I officially started getting a paycheck in 1979."

In every sense of the word, Ideal Party Store is a family business. It has been owned by a member of the Crete family since its inception. Currently, Crete is grooming his own son, Jay, to take over the family business in the next 5 to 10 years.

Looking to the future, Crete says expansion could be on the horizon if the opportunity presents itself.

Through all the years of working at the store, Crete maintains that one of his favorite parts are his daily interactions with the customers. He values the relationships he's forged with many regulars.

"I really enjoy the interaction with my customers, suppliers and employees. You really get to know people," he said. "I am very involved in the community, giving back is important to me."

This loyalty to the community goes beyond his store, says Crete, as he makes an effort to support other local businesses. "By doing this, I support my community and those business owners reciprocate. It makes the whole community stronger," he explained. "You might save a buck on Amazon, but Jeff Bezos doesn't spend any money in your store."

"Ideal Party Store's success," says Crete, "is in part thanks to the Midwest Independent Retailers Association."

"We have been members of MIRA for probably 50 plus years. It is important for like businesses to have representation regarding legislation that impacts us," Crete said. "The many programs that MIRA offers help small businesses compete with the "big box" stores. MIRA is also very good at getting important information about the industry out to all our members. All business owners need to invest back into their business to survive and compete. To me being a MIRA member is a low cost/high return investment in my business."



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#### U.S. Convenience Store Count Stands at 153,237 Stores

Mergers and acquisitions continue to be a key trend in the convenience store channel

#### ■ BY NACS ONLINE

There are 153,237 convenience stores operating in the United States, a 1.1% decline from last year's record of 154,958 stores, according to the 2019 NACS/Nielsen Convenience Industry Store Count. The count is based on stores as of December 31, 2018.

The decrease in stores was fueled by a 2,198-store decline in single-store operators, which still account for 62.3% of all convenience stores (95,445).

The convenience store count accounts for more than one third (34.4%) of the brick-and-mortar retail universe tracked by Nielsen in the United States (see chart below). Except for the dollar store channel, all other major channels had fewer units at year-end 2018.

A key trend within the U.S. convenience and fuel retailing industry continues to be strong mergers and acquisitions activity, particularly among existing convenience store chains. Like 2017, the industry experienced historically large M&A deals in 2018, but also saw new entrants to the U.S. market from global companies based in Chile and the United Kingdom, for example.

"With expanded competition for the

convenience customer and an active M&A environment, retailers increasingly need to up the ante on delivering a quick and exciting shopping experience by investing in their core offer of convenience. "With one in seven stores getting remodeled every year at a cost of \$400,000, that can put pressure on some stores whether to modernize operations or exit the business," said NACS Vice Chairman of Research Andy Jones, who is president and CEO of Spirit Food Stores Inc. (Wrens, GA).

"Consumers are redefining what convenience means to them, and as a result, today's retailers must be extremely tuned in to the wants and needs of the individual consumer," said Jeff Williams, senior vice president of retail services at Nielsen. "Convenience players will need to continue to seek growth opportunities amid a fiercely aggressive environment, whether that's through exploration of frictionless payment methods, piloting more efficient retail layouts, expanding private label programs, increasing foodservice offerings, or a move toward building an omnichannel presence. That said, as the value of convenient shopping experiences continues to grow in importance, convenience as a channel must play into its true strengths and

optimize to be the retail channel that best serves the needs of on-the-go consumers, on a personal level."

The number of convenience stores that sell motor fuels decreased 0.5% (554 stores) to 121,998 stores, which is 79.6% of all convenience stores. Overall, convenience stores sell approximately 80% of the motor fuels purchased in the United States. The decline in the number of convenience stores selling fuel is reflective of retailers evolving their business models to focus more on the in-store, foodservice offer, as well as retailers embracing new store formats and establishing their brands in more urban, walk-up locations.

Among the states, Texas continues to lead in store count at 15,745 stores, or more than one in 10 stores in the country. California is second at 11,930 stores, followed by Florida (9,803), New York (8,550), Georgia (6,698), North Carolina (6,069), Ohio (5,637), Michigan (4,930), Pennsylvania (4,778) and Illinois (4,753). The bottom three states in terms of store count are Alaska (200 stores), Wyoming (352) and Delaware (346).

Looking at the last five years (2013-2018), the top three states—Texas (+554), California (+742) and Florida (+66)—have increased their store count by a combined 1,362 stores, with the growth mostly coming from larger convenience store chains with 500 or more stores. The bottom three states (Alaska, Wyoming and Delaware) have remained relatively unchanged.

The U.S. store count has risen 28.3% since 2000. This year marks only the fourth time the U.S. convenience store count has declined during that time.

CHANNEL	2018	2017	UNIT CHANGE	% CHANGE
Convenience store	153,237	154,958	(1,721)	-1.1%
Grocery	49,842	51,134	(1,292)	-2.5
Drug	41,833	43,169	(1,336)	-3.1
Dollar	31,620	30,332	1,288	4.1
All other brick- and-mortar stores	169,107	171,347	(2,240)	-1.3

### Study: E-cigarettes Best at Helping Smokers Kick the Habit

The New England Journal of Medicine finds that e-cigarettes help smokers quit better than other products

#### ■ BY NACS ONLINE

According to a new study reported in The New England Journal of Medicine, e-cigarette smokers kicked the habit at double of the rate of standard nicotine replacement therapies.

Everydayhealth.com reports that researchers at London's Queen Mary University divided smokers into two groups: One that followed a program to stop smoking using electronic cigarettes, and another that received nicotine-replacement products of their choice, including skin patches, gum, lozenges, sprays, inhalators or a combination of these.

At the end of a year, 18% of those in the e-cigarette group (79 people) had quit smoking, compared with 9.9% in the nicotine-replacement group (44 people).

"Doctors can advise smokers that there is now evidence that e-cigarettes can help smokers quit," says Peter Hajek, professor of clinical psychology and director of the health and lifestyle research unit at the Wolfson Institute of Preventive Medicine at Queen Mary University.

Dr. Hajek and his colleagues noted that rates of not smoking were higher among the e-cigarette users at all points during the study. Also, more of the e-cigarette users reduced their regular cigarette smoking by at least half (12.8% versus 7.4%). E-cigarette users reported having less severe urges to smoke, fewer withdrawal symptoms and seemed better able to adjust nicotine levels to meet their needs.

Although they indicated having more throat and mouth irritation (65.4% versus 50.8%), e-cigarette users reported having less coughing and phlegm after a year. There were no significant differences in the incidence of wheezing or shortness of breath between the groups.

Trial participants had previously smoked an average of 15 cigarettes per day. Their cessation treatment included weekly behavioral support for at least four weeks. The nicotine-replacement participants received supplies for up to three months, and researchers encouraged them to use combinations of treatment, typically the patch and a faster-acting oral product.

The e-cigarette subjects were given a refillable e-cigarette, plus one or two bottles of nicotine e-liquid. They were encouraged to buy future supplies, choosing their own strengths and flavors.

The scientists recognize that the rate of continuing e-cigarette use was "fairly high." Of the 79 e-cigarette users who stopped smoking after a year, 80% were still using e-cigarettes, while only 9 of the 44 in the other group continued using nicotine replacement.

Researchers now see e-cigarettes as a more effective means to stop smoking compared with nicotine-replacement therapy, but they believe more research is needed. "There are strong signals that e-cigarettes and other low-risk nicotine products are accelerating the demise of smoking, but the full picture has not yet been comprehensibly mapped," Hajek said.

### Federal Court Blocks San Francisco Health Warnings on Soda Ads

The law violates constitutionally protected commercial speech, judges said

#### ■ BY NACS ONLINE

For the second time, a federal appeals court has blocked a San Francisco law mandating health warnings on ads for soda and other sugary drinks, according to U.S. News. Such a precedent could have broader impacts and could be helpful in other areas where regulators try to force business to deliver certain messages.

In a unanimous ruling, the 9th U.S. Circuit Court of Appeals affirmed a 2017 decision by a three-judge appeals panel. The 11 judges said the law violates constitutionally protected commercial speech and granted a preliminary injunction that stops the 2015 ordinance from taking effect.

The court also found San Francisco's warning that drinking sweet drinks can lead to obesity and other diseases wasn't based on established fact. The ruling cited Food and Drug Administration statements that sugar is "generally recognized as safe" when not consumed to excess.

The American Beverage Association, which represents Coca-Cola, PepsiCo and others, teamed with the California State Outdoor Advertising Association and

California Retailers Association to oppose the San Francisco health warning.

"We are pleased with this ruling, which affirms there are more appropriate ways to help people manage their overall sugar consumption than through mandatory and misleading messages," the American Beverage Association announced.

City officials said they would explore ways to modify the warning label so it would pass court review. The law would have required all beverage advertisements within San Francisco city limits to feature health warnings.



#### Card Companies to Raise Credit and Debit Card Fees

Visa and Mastercard to increase merchant fees starting in April

#### ■ BY NACS ONLINE

Purchases with credit cards will cost more for both merchants and consumers when Visa and Mastercard boost certain debit- and credit-card fees starting in April, the Wall Street Journal reports.

The two biggest U.S. card networks announced that they're hiking a range of fees that U.S. merchants pay to process transactions. Merchants paid an estimated \$64 billion in Visa and Mastercard interchange fees last year, according to the Nilson Report, a payment industry publication. The 2018 payment figure is up 12% from a year earlier and up 77% from 2012.

The increased fees that Visa will put in place during the first four months of the year are estimated to cost U.S. merchants at least an additional \$570 million through April 2020, according to estimates by CMSI, a merchantspayments consulting firm.

Some of the increases relate to "interchange fees," which merchants pay to banks that issue the cards. Others are fees that card networks charge financial institutions for processing card payments on behalf of merchants.

Currently, 1% to 2.5% of the price for goods and services go to cover card fees. To protect their own profits, merchants might increase the prices consumers pay following such fee increases.

"Visa's network fees are paid by our financial institution clients and used to enhance the safety, efficiency and innovation of our platform, and are set based on market conditions and to reflect the value we deliver." a Visa spokesperson said, adding that Visa hasn't increased fees in at least three years.

In some cases, returned merchandise purchased using Mastercard debit cards will become more expensive for stores, because in some transactions. merchants won't be reimbursed for the interchange fee paid on the initial transaction.

Debit- and credit-card fees have been a long-running point of contention as shoppers move away from cash to cards. Merchants say card-company charges are exorbitant and that there is little they can do in the face of price increases.

Another complaint is that fees aren't uniform. Some big merchants, including Amazon, Walmart and Costco, often pay lower fees due to the volume of transactions they handle. The card companies counter that the convenience of cards means more sales for merchants than would otherwise occur and that expenses tied to fraudulent card purchases and other costs must to be covered.

The pushback against card fees has been particularly pronounced outside the U.S. In recent years, interchange fees on debit and credit cards that are paid in many European countries have been lowered and capped. Visa and Mastercard recently reached a proposed settlement with European Union regulators to lower the interchange fees that merchants in the region pay on debit and credit cards issued outside of the area.

Large U.S. merchants, including Amazon, Target and Home Depot are pursuing litigation against Visa, Mastercard and large banks aimed at eventually lowering these fees.

In addition to advocating for congressional and regulatory intervention, NACS was a named plaintiff in a class action lawsuit against the credit card companies and their issuing banks on grounds of antitrust violations. NACS successfully advocated for the courts to reject the inadequate settlement that was reached in that case in 2012 and NACS continues to pursue reform through litigation. A new proposed settlement in that case was filed in September 2018. It only covers monetary compensation and does not limit the relief from Visa's and MasterCard's rules that merchants continue to seek in the litigation. NACS members can learn more about that settlement by visiting www.convenience.org/Media/ Daily/2018/Oct/1/Swipe-Settlement-Fact-Sheet.pdf. ■



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# express lines

#### States That Legalize Weed See Initial Spike in Traffic Accidents

While accident numbers eventually do go down, researchers say neighboring towns and cities may be more affected



■ BY KRISTEN DALLI // NATIONAL ALCOHOL BEVERAGE CONTROL ASSOCIATION (NABCA)

Since a number of states across the country have begun legalizing the sale of marijuana, researchers have been evaluating the ways the decision has affected consumers' day-to-day lives.

A recent study conducted by a team from Monash University found that states that legalize marijuana see an uptick in traffic fatalities in the months that immediately follow the legalization. While these accidents do tend to decrease over time, neighboring towns are affected more.

"The effect of cannabis legislation on traffic fatalities is a growing public health concern," said Dr. Tyler Lane. "The results suggest that legalizing the sale of cannabis for recreational use can lead to a temporary increase in traffic fatalities in legalizing states. This spills over into neighboring jurisdictions through cross-border

sales, trafficking, or cannabis tourists driving back to their state of residence while impaired."

#### WHAT'S HAPPENING ON THE ROADS

The researchers evaluated traffic information from three states that legalized the recreational sale of marijuana -- Oregon, Colorado, and Washington -- and then looked at nine neighboring cities. Information was gathered from 2009 through 2016.

The researchers compared traffic fatalities in states that legalized weed with those who have not, and they found that in the six months following legalization, there were around 170 additional traffic-related deaths among the three states.

The study showed that traffic fatalities went up by one for every one million residents in Oregon, Colorado, and Washington, but after the first year of legalization, the numbers went back to normal. However, the increase in accidents remained in cities that bordered the states that legalized weed.

The researchers call this trend "cannabis tourism," which involves residents traveling across state lines to legally purchase marijuana, and then driving back to their hometowns -- usually after smoking their purchases. Moving forward, the researchers suggest that lawmakers need to consider the wide-reaching effects of legalizing marijuana, and how they may go further than originally anticipated.

"Our findings suggest that policymakers should consult with neighboring jurisdictions when liberalizing cannabis policy to mitigate any deleterious effects," Dr. Lane said.

#### **REACHING MORE PEOPLE**

Legalizing marijuana is a popular topic for many legislators nationwide, and following the 2018 midterm elections, Utah, Missouri, and Michigan voters are pushing for a more widespread use of the drug in their states.

Not long after that vote of confidence, the Food and Drug Administration (FDA) reported that it was looking to legally sell food and drinks with CBD oil.

The FDA is "aware of the growing public interest in cannabis and cannabis-driven products" and plans to "continue to take steps to make the pathways for the lawful marketing of these products more efficient."

Coca-Cola could be the first brand to jump on the bandwagon, as the soda company has shown interest in developing drinks that contain CBD.

CBD has been found to help those suffering with epilepsy, muscle cramps, pain, anxiety, and depression, and it can also be effective for those trying to lose weight or lay off alcohol. Because of this, Coke says these products would be marketed as "wellness beverages."

#### Record-Breaking Settlement in Visa, Mastercard Antitrust Case

Merchants seek compensation for excessive credit- and debit-card interchange fees

■ BY NACS ONLINE

The U.S. District Court for the Eastern District of New York has announced the settlement of a lawsuit charging Visa and Mastercard, along with certain banks, with violation of antitrust laws that caused merchants to pay excessive fees for accepting credit and debit cards.

Visa and Mastercard say they've done nothing wrong and the Court has not decided who is right, but the parties have agreed to a settlement. A Court hearing will be held on November 7, 2019 to decide whether to approve that settlement.

Visa, Mastercard and the bank defendants have agreed to provide approximately \$6.24 billion in class settlement funds, making this the largest antitrust class-action settlement in history. After deducting court-awarded attorneys' fees and costs, the net class settlement fund will be used to pay valid claims from merchants that accepted Visa or Mastercard credit or debit cards at any time between Jan. 1, 2004 and Jan. 25, 2019.

According to legal rights and options, merchants may:

Exclude themselves from the Settlement Class, which means they will not receive any money from this settlement but can individually sue the defendants on their own and at their own expense. To do so, merchants must make a written request, place it in an envelope and

- mail it with postage prepaid and postmarked no later than July 23, 2019, or send it by overnight delivery for arrival by July 23, 2019, to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530.
- Object to the settlement. The deadline to object is July 23, 2019. To learn how to object, visit www.

  PaymentCardSettlement. com or call 1-800-625-6440.

  Note: Merchants who exclude themselves from the Settlement Class cannot object to the settlement.
- File a claim to seek payment. To receive payment, merchants will be required to fill out a claim form. Claims cannot yet be filed until the Court approves the proposed settlement. If it is approved, the Court will approve a claim form and set a claim deadline. Claim forms will then be mailed to all identified merchants. When the time comes to file claims, merchants can submit them via mail or email, or may file online at www.

PaymentCardSettlement.com. For mor information, visit: www. PaymentCardSettlement.com. Members of the Settlement Class who do not exclude themselves by the deadline will be bound by the terms of this settlement.

Under the settlement,

merchants who submit timely, valid claims will receive a pro rata share based on the interchange fees attributable to their transactions during the class period, i.e., January 1, 2004, and January 24, 2019. If more than 25% of class members opt-out of the class, the defendants will have the ability to terminate the settlement.

The November 7th Court hearing also will address the requests for attorneys' fees and expenses, and awards for the Class Plaintiffs for their representation of merchants in MDL 1720. The hearing will take place at: United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

Members of the Settlement Class do not have to attend the Court hearing or hire an attorney, but they may attend at their own expense. The Court has appointed the law firms of Robins Kaplan LLP, Berger Montague PC, and Robbins Geller Rudman & Dowd LLP as Rule 23(b)(3) Class Counsel to represent the Rule 23(b)(3) Settlement Class.

For more details about this case, call toll-free at 1-800-625-6440 or visit www. PaymentCardSettlement.com. Members also may write to the Class Administrator at Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR, 97208-2530 or email info@ PaymentCardSettlement.com.



#### The Truth About Alcohol: Facts vs Myths

BY NATIONAL ALCOHOL BEVERAGE CONTROL ASSOCIATION (NABCA)

On January 23rd, the Foundation for a Drug-Free World (FDFW) Florida Chapter held a Truth About Alcohol seminar in its information center in downtown Clearwater. Guests learned about the short and long-term effects of alcohol: such as liver damage, nerve damage, vitamin deficiency, permanent damage to the brain, ulcers and inflammation of the stomach walls. As part of the seminar, the Truth About Drugs documentary DVD was shown with real people telling their hellish addiction stories.

"Alcohol, although legal, is responsible for

more deaths than any other drug," said Julieta Santagostino the President of the Foundation for a Drug-Free World Florida Chapter. "Today, an estimated 15 million Americans suffer from alcoholism and 40% of all car accident deaths in the US involve alcohol." Per the National Institute on Alcohol Abuse and Alcoholism, more than 80,000 people die of alcohol-related deaths each year in the United States.

According to the research done by FDFW, although classified as a depressant, the amount of alcohol consumed determines the type of effect. Most people drink for the stimulant effect; they consume a glass of wine to "loosen up." But if a person consumes more than the body can

handle, they then experience alcohol's depressant effect. FDFW has been educating youth and adults that alcohol and other drugs are essentially poisons. The amount taken determines the effect. A small amount acts as a stimulant, a greater amount acts as a sedative and even larger amount can kill.

To get more information or a copy of the "Truth About Alcohol" informational booklet or documentary DVD on the dangers of drugs visit the Foundation for a Drug-Free World information center at 41 N. Fort Harrison Ave, Clearwater, FL 33755 or contact the Foundation at (727) 467-6962 or email info.fl@ drugfreeworld.org.

## Lipari Foods Finalizes Acquisition of Ohio-Based Troyer Cheese, Increasing Product Portfolio & Manufacturing Capabilities

On Friday, February 15th, Lipari Foods, a leading Midwest food distributor based in Warren, Mich., closed on the acquisition of Troyer Cheese, Inc., Troyer Bros. Trucking, Ltd., and Amish Wedding Foods, Inc. (collectively, "Troyer"). Troyer is headquartered in Millersburg, Ohio. The opportunity broadens Lipari's manufacturing capabilities along with expanding their portfolio of deli product offerings.

Thom Lipari, President and CEO of Lipari Foods says: "We are excited about the addition of Troyer's unique product offerings into our existing portfolio. Troyer is an excellent strategic fit that builds on Lipari's heritage in deli, dairy, confectionary, and other specialty food categories. Additionally, we are eager to continue building our specialty food manufacturing capabilities and look

forward to extending our geographic reach further across the Midwest."

Lipari's strategic position continues to be one of the premier perimeter of the store and specialty grocery distributors in the US. The acquisition of Troyer is a natural "next step" as Lipari continues their strategy of acquiring unique and complementary food manufacturing and distribution businesses in existing and adjacent markets.

#### **ABOUT LIPARI FOODS, LLC**

Lipari Foods was founded in 1963 by Jim Lipari, who began his career by delivering unique products from the back of his Buick station wagon. Today, Lipari Foods is a leading independent "perimeter of the store" distributor in the Midwest, delivering a wide range of quality bakery, dairy, deli, packaging, seafood,

meat, specialty grocery, foodservice, confectionery, convenience food and beverage, ethnic specialty foods and health, wellness and beauty products to over 6,000 customers across 14 states.

#### **ABOUT TROYER CHEESE**

Founded in 1959 and located in the heart of Ohio's Amish Country, Troyer manufactures and distributes a full line of premium deli, cheese, meats, jar goods, confections, and other specialty food products, proudly serving 2,400 customers across 48 states. Troyer offers multiple proprietary brands including Troyer meats, cheeses, and deli products, Amish Wedding Foods' jar goods, Backroad Country candy and snacks, and Edna Lucille soaps and lotions. Over the last 60 years, Troyer has grown to 175 employees and offers its customers a portfolio of 3,000 products. ■





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### publishers statement

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Periodicals postage prices paid at Pontiac, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of MIRA, its board of directors, staff members, or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to MIRA Bottom Line, 5779 West Maple Road, West Bloomfield, MI 48322.

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