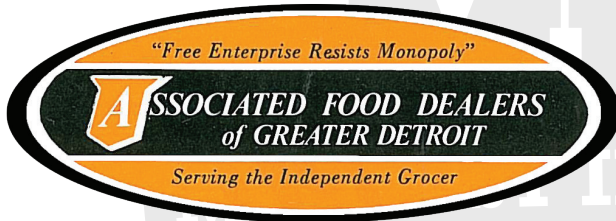


# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 30, NO. 11 // NOVEMBER 2019



## A 110 Year History

More than a century of association history documented.

pg

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■ Coming Back to Detroit // PAGE 18

■ A Continuity of Service to the State of Michigan  
// PAGE 20

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# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS  
VOL. 30, NO. 11 // NOVEMBER 2019

## features



### COVER STORY //

#### A 110 YEAR HISTORY

Since its inception in 1910, the association has changed its name a number of times. The latest change by board vote came in 2018 with the new name, the Midwest Independent Retailers Association (MIRA).



### COMING BACK TO DETROIT

Rachel Hibbs began her career with Frito-Lay in 2008 as a Sales Associate in Little Rock, Arkansas. Over the past 11 years, Rachel has held different field roles across Frito-Lay: Sales District Leader, Key Account Manager, Region Execution Manager, Sales Training Manager, Zone Sales Director, and Metro Market Director (Detroit). In 2017, the Hibbs family moved to Dallas, Texas so Rachel could lead the Frito-Lay business for Albertsons Companies as a Sr. Director of Sales.



### A CONTINUITY OF SERVICE TO THE STATE OF MICHIGAN

On August 21, 2019, Governor Gretchen Whitmer appointed Patrick Gagliardi to the Michigan Liquor Control Commission (MLCC) and designated him as the Chairman of the commission. He has been appointed to succeed Teri Quimby, whose term expired June 12, 2019, for a term that began on August 26, 2019 and expiring June 12, 2023.



# president's message

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

## Cherish Your History

Very soon, the Midwest Independent Retailers Association will be entering our 110th year of existence! That is quite a feat for any business let alone a nonprofit trade association that has endured a plethora of challenges over the years internally, as well as externally. We all recognize the changing winds in our industry today and honestly, they feel more like tornadoes and hurricanes than strong winds, but just like everything else, this too shall end. The question we have asked at the association and what we hope most retailers have asked is what precautions did we take, did they help ease the turbulence and what are our plans for our future. Like many organizations we always work on a one-, three- and five-year plan and continuously reflect on the present as we look to the future. We get so busy with this scenario, that many times we neglect or forget about the past, our history, and how we got to this very time in our existence.

As we enter our 110th year in existence, our association has had good times and bad times. We have had great chairmen, board members, Presidents and staff and we have had a some very bad chairmen, board members, Presidents and staff and everything in between. Some people may want to dispute these remarks, because every board and administration always feels their time was the best and brightest time at the association. Everyone remembers their glory days differently, and that is why we write our history down on paper. We are excited about the release of our 2nd edition of the Association history book, which will designate most decades as chapters starting in the 1960s. The first fifty years of the association, we did not have the same type of documentation as we found starting in the 1960s. One thing is for sure, people tend to exaggerate, but numbers never lie. Currently, the Midwest Independent Retailers Association is the largest independent retailer association in the country based on membership and finances and we continue to reinvest in our staff as we continue to grow. That is pretty remarkable in an industry that continues to change and constrict and consolidate due to competition internally, as well as externally, based on the workforce.

The board of directors are also making new plans to ensure this association will remain strong, independent and financially secure for decades to come. The one thing we are most proud of is that we are here to support the independent retailers with any and all issues. Sometimes people do not like what they hear when they contact us with an issue. Please know one thing, we do not waver in telling the truth. We will tell you the truth of the matter at all times, not what you want to hear. Another item, which always surprises me, is how many attorneys and accounting firms contact our office for help with their clients. We love helping our members, but we hope members consider how inexpensive their dues are compared to what other professional services charge them for help. We know your time is so valuable, but we are looking for more retailers to volunteer their time to serve on your board. Yes, this is your organization and you tell us where we should drive the bus. If you are interested in serving on the board, please give our office a call. Being around for 110 years, we can understand how some retailers might take us for granted and know we will always be there for them if they run into issues. However if we do not plant the seeds for our future today and water and care for our great association, all we will have one day is our history. Please be a part of our present and help us build the future of our industry together! God bless you and your families. ■

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## In a Decade

Independent retailers share insight on industry changes over the last 10 years

■ BY DENHA MEDIA GROUP WRITERS

In 2010, almost 10 years ago, in commemoration of the 100th anniversary, the association put together a centennial exhibition. Then AFPD, asked industry colleagues who had historical materials and memorabilia relating to the food, beverage and petroleum industry from 1910 to loan the items for display in the exhibition. The exhibition was shown at the AFPD 100th Anniversary Trade Dinner & Ball on Friday, February 12, 2009. The association also published a history book called *AFPD 1910-2010 A Centennial History*.

Its roots began in 1910, when a small group of local butcher shop owners gathered in the back of each other's shops at the end of every month to discuss ideas and common concerns. They called themselves the Detroit Retail Meat Merchants Association. The association's goals were aimed at encouraging more efficient cooperation among food industry businesses, protecting the interest

of retail meat merchants and disseminating valuable trade information to its members to ensure their interests were protected. Eventually, the group moved into its first office and established a monthly newsletter called *The Master Butcher*, which was later renamed *The Food Dealer*, then the *Food & Petroleum Report*. In 2010, the name of this magazine officially became *Bottom Line*.

In 2020, the 2nd edition of the history book will be published.

In this edition, we are looking at the major changes over the last 10 years. "Labor and technology are by the far the biggest changes we have seen," said Phil Kassa, co-owner of Heartland Marketplace.

Cliff Denha who owns Wine Palace with his brother Kelly would agree. "Just a few years ago, if an employee showed up 10 to 15 minutes late there would be consequences," said Denha. "Today, we are just grateful they show up."

When it comes to numbers, small retailers with 50 or fewer employees make up 98.6% of all retail firms. And they hire 39.8% of all retail employees, according to a July 2019 report by Small Business Trends.

"Brick and Mortar stores are dying out, because of online sales," said Kassa. "We are in a tough place, because we don't have the capital to invest in the software like the big chain stores do. They can spread costs over hundreds of stores. They have

their store loyalty cards to target specific customers, but that takes a major investment and manpower that we just don't have."

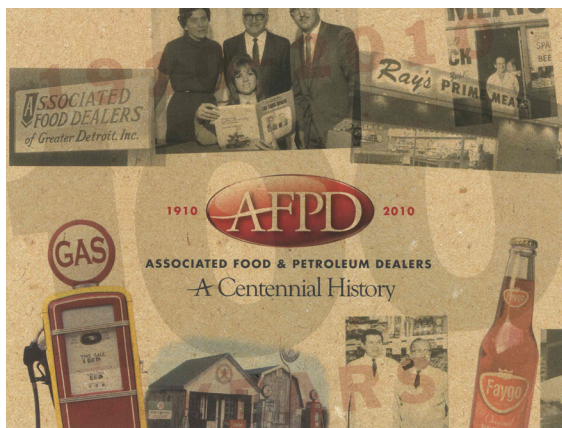
"If you are not looking at online sales as a retailer you will be out of business," said Denha. "Liquor is regulated in the State of Michigan, but we still have to be ready to provide online sales service to our customer. People want things immediately. They don't want to wait. They expect to click a button on the computer and have the product to them immediately."

The industry has not only evolved in a decade, it's moving at a rapid pace. "It's not easy to keep up with the changes," said Kassa. "The technology itself is something you have to stay on top of all the time."

On a blog titled, "How Brick-And-Mortar Stores Can Compete with Amazon," SCORE provides some great tips. In it, Natalie Berg, coauthor of "Amazon: How the World's Most Relentless Retailer Will Continue to Revolutionize Commerce," says brick-and-mortar retailers can exploit Amazon's weaknesses.

Berg adds, "Put more personality into [your] store. Stores are transitioning from the transactional to the experiential. The store of the future will be a place [where] consumers can eat, play, work, learn, discover and borrow things."

This means you should focus on areas where Amazon falls short. You can curate a selection of products, have unique





items, and make the shopping experience enjoyable.

As Berg says, “Amazon is great for purchasing, but not for shopping. They’ve taken the touch and soul out of shopping and made it simply transactional and functional.”

Both Denha and Kassa grew up in the retail food industry and have seen more changes in the last few years than they have ever seen in their lifetime. Another change over the last 10 years has been consolidation of the suppliers and wholesalers.

“There is less competition and so we as retailers are paying more,” said Kassa. “We get charged for fees we never used to get charged for and they can do it because there are less competitors.”

The rapid transformations are happening at the consumer level as well.

“The changing appetite of the customer is amazing,” said Denha. “One minute a product is so popular and then just like that the fad is over. The consumer tastes are constantly in transition.”

Like many independent retailers and MIRA members, Denha and Kassa are evolving with the industry.

“We will continue to look at online sales,” said Denha. “The competition is tremendous. Grocery stores are selling more wine than ever before, and gas stations have pretty much the same products we do. We have to keep looking for new products.”

“We are expanding more into prepared food,” said Kassa. “We are remodeling our Farmington store to offer more ‘on-the-go’ meals. We are also expanding our produce and seafood departments.”

There are positive changes as well. “We are still here, which is good,” said Denha. “We have grown and have doubled our sales in ten years but, unfortunately, our profits haven’t doubled. We are working on slimmer margins and we have more credit card sales than cash sales, which increases our cost of doing business.”

Looking ahead, Kassa doesn’t see his family operating standard grocery stores. “I foresee a model that is focused more on prepared foods and ‘on-the-go’ meals,” he said.

“We will continue to look at online sales and try to stay competitive,” said Denha. “If you don’t keep up with the speed, you will be left in the dust.”

Both Denha and Kassa value MIRA for their support of the membership. “So many members don’t see how hard they work for the industry, but they do,” said Denha. “They are fighting for us on State and federal policy issues all the time.”

“They are in Lansing and other State capitols on our behalf and we need them as independents,” said Kassa. “That hasn’t changed, and it won’t.” ■



CENTENNIAL EXHIBITION PHOTOS





# petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

## Michigan UST Tank Registration – Credit Card Chip Issue

In Michigan the underground storage tank (UST) registration renewal system has been reinstituted. You will be receiving a renewal notice based upon your previous billing cycle; however, there will be NO CHARGE. Notices will be sent out over the next 12 months and then on an annual basis.

Please complete the renewal application and return it to the address on the form. Registering your UST's is a regulation that you must comply with, but there is NO FEE.

It has been brought to our attention that fraudsters are using a procedure to get around the safeguards built into the secure chip credit/debit cards.

Card processors have a policy that allows the consumer to use the magnetic stripe on the card if the EMV chip fails to authorize after three attempts on the POS terminal. Sometimes chips are damaged, so this is a “fall-back” policy that allows use of the magnetic stripe after three failed attempts to activate the card on the same POS machine.

Apparently the “bad-guys” are damaging the chip so they can use the magnetic stripe instead, which they are able to counterfeit.

It is strongly recommended that if you encounter a transaction where the chip is rejected after three (3) attempts, the cashier should try inserting the card into the terminal themselves. If the customer is using a debit card have them enter the PIN number.

If the chip on the card still fails to authorize, you can always ask for another form of payment or ask to verify identification before allowing use of the magnetic stripe.

Be sure to train all your cashiers regarding this “glitch” in the EMV chip system. ■

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## Be the Best at Whatever You Pick

**N**ews is good for convenience stores. According to a new study by consulting firm Edge Ascential, U.S. discount and convenience stores are projected to grow faster than all other offline retail channels over the next five years. Convenience stores will continue to thrive due to urbanization, declining household sizes and preferences for small, quick, shopping missions. Convenience stores also are proving relatively resistant to share loss from online retailers, with only a 0.2% loss in share from 2013-18. There are some broader economic trends that need to be accounted for as well. Despite unemployment continuing at historic lows, wages remain stagnant for many workers, placing increased sensitivity on overall value. We also see trips are on the rise for retailers where food service is being offered.

If you think about it, there is a lot to that can be derived from this information. Some of it may seem rather obvious as we interact with customers on a daily basis and sometimes, we can easily over think the obvious. We just need to listen to what consumers want so we can adapt our offering to attract new consumers, while at the same time satisfy existing customers. Right now, consumers are saying that they have an increased focus on price and speed, even if it means a more limited assortment. So, as retailers are evaluating their current food service offering or are considering jumping into a food service offering my best advice to you would be this, pick one thing and be the very best at it while offering speed, quality and value! Be the very best with a featured food service offering and become known for it. You do not need a giant investment in order to make this happen. An example of what I mean by picking one thing and being the best could be pizza. The first thing is to make sure the pizza warmer and surrounding area



is clean. Especially the restrooms. Nobody wants to eat food from a location where the restrooms are disgusting! Then make sure you are offering a high quality, desirable pizza. Try various samples some from your distributor and get their input. Even ask your customers to sample various pizzas and gather their feedback. Once you have selected your pizza, make sure the pizza is always hot and fresh! You should never be out of it or not have enough prepared. Most of all, it should never look old! Before it gets old, cut it up and sample it to customers so they will be thinking about it on their next trip to your store. Be set up operationally, so the pizza can be served very quick and customers don't have to wait. Lastly, have your staff trained and engaged with your pizza program. They should continually be asking customers if they have tried your pizza and if not, would they like to try a sample. You can even run sales contest with your staff to see who can sell the most pizza. The same mindset can be replicated with other food service offerings, if you feel they would be better suited for your store. Roller grills, fresh subs and salads, breakfast, etc.

Now that you are set to deliver speed and quality, don't forget about consumer value. Make sure that the retail price delivers value to the consumer. Compare your offering to what the market has to offer and make sure your value offering is the best in your market. If you develop this mindset, I know you will be successful! ■



# government relations report

JUAN ESCAREÑO // MIRA DIRECTOR, GOVERNMENT RELATIONS & COMMUNITY OUTREACH

## The Freedom to do What is Right and Fair

*“The legitimate functions of government are actually conducive to freedom. Maintaining internal order...administering justice, removing obstacles to the free interchange of goods—the exercise of these powers makes it possible for men to follow their chosen pursuits with maximum freedom.”* — BARRY GOLDWATER

Every so often the sophist ask, “to what purpose do laws exist?” I would argue they exist for the opportunity to do what is right. Right in the sense of what is best for the common good of society, our neighborhoods, and most importantly family. Now we must take into account concupiscence and admit that some may not do what is right all the time, but it should not be an excuse to pass laws and regulations that hinder businesses from doing what is good for their customers, employees, and owners.

I apply the same concept to policies created by regulators. Will these regulations take into account the common good of all involved? Will it create more burden than the returns sought for by the regulator? Will the policy make the playing field fair for all involved or give special advantage to a select few? These are some of the questions we ponder as we are confronted with proposed regulations almost daily. Everyday we are reviewing policies that impact petroleum, liquor, and tobacco retailers.

What is this fairness we seek at MIRA for our members? I am not using the term fairness in the modern sense that equates feelings or the belief that everyone should get a trophy at the end of the day.

It is the belief that we should have the opportunity to begin with the same rules. Rules should be put in place to ensure no one has an unfair advantage over others simply because they are bigger or have more resources. My favorite author, G.K. Chesterton once wrote, “...that those who start reasonably equal cannot remain reasonably equal is a fallacy founded entirely on a society in which they start extremely unequal.” He lamented the growth of big business at the expanse of family businesses. He saw the laws unfairly wrote and enforced to make the centralization of business advantage to the big guys.

How can one be fair if the game doesn't begin fair? That is what we are fighting for everyday with policy makers. Not everyone wins in a fair game, but we all played by the same rules. And that is what we are striving for everyday. To put it in baseball terms, we don't want the ball greased for the better paid team. The ball should never be greased but allowed to be played as meant so that everyone has an equal chance to excel.

We are committed to advocate, educate, and engage policy makers on your behalf. We are here everyday engaging elected officials and regulators on the dangers of over regulation. And sometimes on the lack of regulation that hinders fairness or jeopardizes the wellness of the community. Not all regulation is bad. A clean store, a 40 hour work week, and safe food are things we have grown to accept as a society. All of these grew out the populist movements in the early 20th century to change the culture for the better. The days of Upton Sinclair's *The Jungle*, are far behind us. I challenge anyone opposed to any regulation to read this book to capture the horrors of industrialization in the early 20th century.

In conclusion, we are seeking the freedom to do what is right by each retailer. We don't need over regulation for the sake of regulation, but good regulation founded on the premise that it will be fair and necessary for the common good of Man. ■



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# michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

## Michigan Vaping Ban Off; MLCC Senate Confirmation Hearing

### MICHIGAN VAPING BAN OFF FOR NOW, PRODUCTS RESUME SALE

If the vaping products ever left the shelves at vape shops across the state, they're back now. Court of Claims Judge Cynthia Stephens dealt a serious blow to Governor Gretchen Whitmer's emergency ban on flavored e-cigarettes, finding the state failed to demonstrate grounds to use the emergency rules process and immediately halting the prohibition. This ruling sets up a potential fight at the Michigan Supreme Court, as Governor Whitmer immediately filed an appeal.

The statewide ban on the sale of e-cigarettes to those under 18 took effect in September.

Judge Stephens' ruling granting the plaintiffs request for a preliminary injunction in *Slis v. State of Michigan*, COC Case Nos. 19-000152, 19-000154 was not a final decision on the merits of the case, but the judge clearly signaled the e-cigarette businesses' arguments had persuaded her and wrote that they were likely to prevail on the merits of the case.

Ms. Stephens said the two plaintiffs presented sufficient evidence of irreparable harm to justify the preliminary injunction. Further, Ms. Stephens said the plaintiffs are likely to prevail on the merits of their case that the rules are procedurally invalid under the state's Administrative Procedures Act.

The saga continues, as the court proceedings are likely to heat up on this issue. The legislature has introduced legislation to reverse this ban, but regardless of how far it makes it through the process, it is assured a veto when it gets to Governor Whitmer's desk.



### MICHIGAN LIQUOR CONTROL COMMISSIONERS RECEIVE SENATE CONFIRMATION HEARING

New Michigan Liquor Control Commission Chairman Pat Gagliardi and Commissioner GERALYN Lasher took turns before the Senate Advice and Consent Committee, and both were subjected to questioning by the panel.

Ms. Lasher, a Republican, served in the administration of former Governor Rick Snyder and in the Department of Health and Human Services in communications roles, among other duties in her career in public service. She began serving on the commission September 9th and her term ends June 12, 2023.

Mr. Gagliardi, a Democrat, served on the commission from 2003-2011 and was a member of the House from 1983-1998. He joined the commission as chair on August 26th and his term ends June 12, 2023.

The Senate Advice and Consent Committee probed the nominees on several issues relating to the expedition of license applications and the use of technology to enhance efficiencies within the agency.

The commission is responsible for enforcing the state's liquor laws and collecting excise taxes on beer, wine, distilled spirits and mixed spirit drinks.

As with past hearings before the committee, no votes were taken on the appointments of either Ms. Lasher or Mr. Gagliardi. ■





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# michigan lottery report

BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

## Michigan Lottery Makes Giving the Gift of Huge Cash Prizes Possible

**G**iving the chance to win a huge cash prize makes Michigan Lottery products a popular holiday gift for many players across the state.

It's no secret that the holiday season is one of the most lucrative times for retailers. Consumer spending during the holiday season dwarfs all other times of year. According to the National Retail Federation (NRF), consumer spending during the holiday season has increased steadily each year since 2009. The NRF projects that consumer spending this November and

December will increase as much as 4.2% to a total of \$731 billion, up from \$701 billion last year.

To help maximize sales opportunities for retailers, the Lottery will offer players four holiday-themed games this season. The holiday games once again offer shoppers a wide range of prices and prizes suitable for stocking stuffers or individual gifts.

This season's games are:

- **Naughty or Nice:** \$1 ticket with 500 top prizes of \$500 and more than \$8 million in total prizes.
- **Candy Cane Tripler:** \$2 ticket with top prizes of \$30,000 and more than \$11 million in total prizes.
- **20X Merry Multiplier:** \$5 ticket with top prizes of \$300,000 and more than \$16 million in total prizes.
- **Holiday Sparkle:** \$10 ticket with top prizes of \$500,000 and \$24 million in total prizes.

Launched on October 29th, the holiday-themed games give retailers additional sale opportunities by extending the holiday sales season. The Lottery also has a robust advertising campaign planned to support the launch of the games. That advertising campaign is designed to raise public awareness of the games and drive traffic to retailers. ■

### INSTANT TICKETS // PULL TAB TICKETS

#### NEW INSTANT TICKETS:

**On sale October 29th:**

- IG 316 – Naughty or Nice – \$1
- IG 317 – Candy Cane Tripler – \$2
- IG 318 – 20X Merry Multiplier – \$5
- IG 319 – Holiday Sparkle – \$10

#### INSTANT GAMES SET TO EXPIRE:

**Expiring November 4th:**

- IG 240 – Stocking Stuffer – \$1
- IG 241 – Unwrap the Cash – \$2
- IG 242 – Holiday Magic – \$5
- IG 243 – Holiday Gems – \$10
- IG 244 – Triple Bonus Cashword – \$10

**Expiring December 2nd:**

- IG 204 – Super Bonus Cashword – \$20
- IG 209 – Hit It Big – \$20
- IG 245 – 25th Anniversary Wild Time – \$5
- IG 795 – Multiplier Spectacular – \$20
- IG 239 – Wild Bingo – \$3

#### NEW PULL TAB TICKETS:

**On sale October 29th:**

- MI 565 – Benji's Bonanza – 50¢
- MI 573 – Make 'Em Sizzle – \$1

#### PULL TABS SET TO EXPIRE:

**Expiring October 15th:**

- MI 509 – Stamped Gold – \$1

**Expiring November 12th:**

- MI 507 – Brews on First – \$1
- MI 520 – Jumpin' Jack Cash – \$2

**Expiring December 10th:**

- MI 510 – Cash Flow – 50¢
- MI 513 – Club Keno – \$1
- MI 523 – Big Shot – 50¢

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



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*About 97 cents 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 2018 fiscal year, the Lottery provided more than \$941.3 million for Michigan's public schools, its fourth record contribution in row. Since it began in 1972, the Lottery has contributed more than \$22 billion to support public education in Michigan. For additional information, follow the Michigan Lottery on Facebook, Instagram, Twitter and online at [www.michiganlottery.com](http://www.michiganlottery.com).*

# Great Go-To Gifts!



## HOLIDAY CHEER IS HERE!

Fun to give and great to get, it's easy to see why customers make Michigan Lottery holiday instants their go-to gift. Everyone likes the chance to win up to \$500,000, with more than \$61.5 million in total cash prizes.

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# ohio lobbyist report

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## Slow Moving Ohio Assembly Could be Good for MIRA

The Ohio General Assembly is moving at a snail's pace and skirting around the two major issues currently facing them, guns and vaping. On the issue of gun control, the Governor scaled back his original proposal when it became evident that he did not have enough votes in the Ohio House. Even with his scaled back proposal the Speaker of the House, Larry Householder, is very skeptical. He thinks this may be the first step to more stringent gun laws, which he opposes. He represents a rural area and has been a hunter most of his life. Any bill that passes the Ohio House on gun control will be very plain, as most House members are passionate supporters of the second amendment.

On an issue of more importance to MIRA members, the Governor has decided to go the legislative route in addressing vaping. There had been some talk of him doing an executive order, like in Michigan, but that's

on hold for now. MIRA is part of a tobacco coalition that also deals with vaping products and this group is working to make sure any final language on vaping is limited in scope. The real problem is illegal substances being put into vaping products which, cause serious health problems.

MIRA is also a member of a coalition that is looking into proposed new lottery games that would exclude many brick and mortar stores. After a long meeting, the group will be taking action to address the concerns of retailers and to look for fairer ways to make sure that retailers are not left out in the cold.

MIRA has also met with many legislators during this down time to let them know who we are and who our members are. When dealing with legislators, often the best times to meet is when they are not facing major bills. We encourage all our members, when they have the chance, to meet with your local representatives to express any concerns you may have.

While not a lot is going on at present, that is a good thing. When the legislators get back into session is when things will get hot as next year is not only election year for legislators, but also a Presidential election year. Crazy things happen when people are running for reelection or first-time candidates. MIRA will be alert and look out for its members in the Buckeye state. ■





## News from the Ohio Division of Liquor Control

### VETERANS DAY ORDER SCHEDULE

The Division of Liquor Control will be closed on Monday, November 11th in observance of Veterans Day. Agencies are reminded that some stores will have a change to their order schedule due to the holiday.

Agencies should follow the ordering shift below to ensure they place orders on the correct day. Transfer Orders (TOs) will be created sooner and will account for fewer sales days, which may result in a TO that is smaller than usual. Agencies should closely monitor their TOs to ensure adequate product is ordered to fulfill inventory needs.

- For Agencies who expect a delivery on Wednesday, November 13th: Your order will be available in the portal on Thursday, November 7th and must be submitted by 8 a.m. on Friday, November 8th.

There are no changes to Agency deliveries.

### BONUS COMMISSION CRITERIA

Ohio Liquor is clarifying the language used for one of the eligibility criteria for the Bonus Commission Program.

The Agency Compliance section will now read as follows:

- Has the agency received zero violations by the Ohio Division of Liquor Control, Ohio Investigative Unit, or local law enforcement for underage sales of spirituous liquor?
- Has the agency received zero violations by the Ohio Division of Liquor Control, Ohio Investigative Unit, or local law enforcement for any other violations of the law?

The full list of criteria and prerequisites may be found on our website at [www.com.ohio.gov](http://www.com.ohio.gov).

### COMMISSION PAYMENT SCHEDULE

The Division of Liquor Control will begin paying commission to Agencies on the third Friday after



the period ends. This will provide Agencies with a predictable and consistent commission payment date.

Commission payment periods end on the 15th and the last day of the month. For example, commission for the period that ends on November 15th will be paid on December 1st.

If the third Friday falls on a holiday, the payment will occur the day before.

### SURVEY AND MARKET BLITZES

The Division of Liquor Control asks Agencies to contact the Liquor Enterprise Service Center (LESC) if any Suppliers conduct surveys or market blitzes in November or December.

The Division has a policy prohibiting Suppliers to conduct surveys or market blitzes during the holiday season, due to increased traffic in Agencies. These months are a time for Suppliers and Agencies to work together to drive business, and Suppliers are not to interfere with Agency operations.

Contact the Liquor Enterprise Service Center at (877) 812-0013 or [LiquorAgencyHelp@com.state.oh.us](mailto:LiquorAgencyHelp@com.state.oh.us) with any questions. ■



# A 110 YEAR HISTORY

More than a century of association history documented.



■ BY DENHA MEDIA GROUP WRITERS

Since its inception in 1910, the association has changed its name a number of times. The latest change by board vote came in 2018 with the new name, the Midwest Independent Retailers Association (MIRA).

In 2010, the then Associated Food and Petroleum Dealers (AFPD) published a 100-year history book of the association called AFPD 1910-2010 A Centennial History. It has since been updated and in 2020, a 2nd edition of the history book will be unveiled.

The book offers highlights of the industry and the association over the years.

In the decades from 1910 to 1960, not much was documented but since 1960 to present day, the monthly magazine enabled the association to keep track of up-to-date happenings within the association and the food, beverage and petroleum retail industries.

In Detroit, the 1960s are earmarked by the Detroit Riots of 1967, also known as the Detroit Rebellion. Lasting a total of five days, the Detroit Riots were said to be the “bloodiest incident in the long, hot summer of 1967.”

The implications of the riots sent a wave through the community that affected everyone from residents and police to independent retailers and big box stores.

While much uncertainty followed the riots, independent retailers continued to venture into what may have been considered uncharted territory, as they worked their way into purchasing businesses from chain stores.

“In the 1960s, especially after the riots, many independent retailers purchased the businesses from chain stores that were fleeing the city,” said Nabby Yono, former MIRA chairman. “Many independents were afraid of buying a chain store like Farmer Jack or Great Scott, because there was such a fear of being unionized at that time.”

The 70s were off to a successful start for the association, as they exceeded the 2,000-member mark for the first time ever. The addition of 148 new members, including 110 retailers and 38 suppliers, helped the association to reach this milestone.

Throughout the decade, the association’s list of members continued to grow as retailers and suppliers alike joined.

Many changes came to fruition in the 70s, as the association pushed for the elimination of the rule that prohibited customers from using their food benefits to buy imported meats. Also, a 15¢ raise in the minimum wage affected workers across several states, including Michigan.

The 80s brought about some new anti-trust rules, where social security benefits were concerned and the expansion of the food benefit program. This expansion gave more than 1,000 restaurants in 15 states the authorization to accept food stamps from eligible household members 60 years of age or over.

As the association continued to expand with the addition of members, the work continued.

Called AFD at the time, the association's efforts to see an end to dual inspections marked a major victory for the industry. The move to end inspections from both the Michigan Department of Agriculture and the Michigan Health Department (for prepared foods) came after Governor Jim Blanchard signed the drafted bill. This victory provided relief from dual agency inspections for retailers who were seeking it for more than 10 years.

Through every change and each passing decade, the association's mission to serve as the voice of the independent retailer continued.

"AFD must continue to serve as the voice for the food industry, but that voice must get louder," said Frank Arcori in 1991 during his tenure as the Chairman of the Board. "That means AFD needs to take on an even more active role in the politics that govern the way we run our store."

In the 1990s, AFD defended retailers' rights in court with the Bottle Bill. They also fought and won against the WIC department to throw nearly 200 retailers out of the program.

When Inkster retailers were unfairly charged with selling to a minor in a sting operation, none other than AFD came to their defense and fought for the retailers.

The association was deemed one of the strongest trade associations of its kind, offering comprehensive healthcare options, government relations and lobbying efforts.

"AFD is very charitable and is representing its members by helping those who are less fortunate," said Mark Karmo during his time as chairman of the board in 1996.

This sentiment continues to hold true and is showcased in a variety of ways, impacting a number of retailers and suppliers.

Starting the 2000s with the community in mind, AFD

formed a new partnership with Pepsi to raise \$1 million for Michigan students who might not be able to afford college. Called the AFD/Pepsi Scholarship Challenge Drive, Pepsi made a commitment to donate \$500,000 to AFD over five years and AFD would match the \$100,000 fund for the project.

The slogan "Potential Made Possible", was befitting as students throughout Michigan would come to benefit from the generous partnership.

Not a stranger to change, AFD and the Great Lakes Petroleum Retailers and Allied Trades Association (GLPRA) approved a merger. On February 21, 2006, the boards of AFD and GLPRA voted to merge the two trade groups, which created a single association that represented thousands of small businesses across Michigan and Ohio.

The merger became effective April 1, 2006 and created the Associated Food and Petroleum Dealers (AFPD). By joining forces, the two organizations would be able to expand their services when providing vendor discounts, industry news and training programs.

Starting the new decade with a celebration, AFPD celebrated its 100th birthday.

Its roots began in 1910 when a small group of local butcher shop owners gathered in the back of each other's shops at the end of each month to discuss ideas and common concerns. Calling themselves the Detroit Retail Meat Merchants Association, their goals were aimed at encouraging more efficient cooperation among food industry businesses, protecting the interest of retail meat merchants and disseminating valuable trade information to its members to ensure their interests were protected.

Eventually, the group moved into its first office and established a monthly newsletter called The Master Butcher, which was later renamed The Food Dealer, then the Food & Petroleum Report and, eventually, Bottom Line.

The new decade brought yet another name change for the association.

For several years there has been confusion surrounding the association's name. This ongoing tangling of the name is what has led to the latest name change.

In June of 2018, the association transitioned from the Associated Food and Petroleum Dealers to the Midwest Independent Retailers Association (MIRA). The hope is that the new moniker will clarify the association's purpose. ■





## Coming Back to Detroit

A profile on a former MIRA board member and VP with Frito-Lay

■ BY DENHA MEDIA GROUP WRITERS

**R**achel Hibbs began her career with Frito-Lay in 2008 as a Sales Associate in Little Rock, Arkansas. Over the past 11 years, Rachel has held different field roles across Frito-Lay: Sales District Leader, Key Account Manager, Region Execution Manager, Sales Training Manager, Zone Sales Director, and Metro Market Director (Detroit). In 2017, the Hibbs family moved to Dallas, Texas so Rachel could lead the Frito-Lay business for Albertsons Companies as a Sr. Director of Sales.

Hibbs served on the MIRA board in 2016 and early 2017 before relocating to Dallas. Soon, she'll be coming back to Michigan as the Region Vice President of Sales for the Mid America Region.

"I love helping our retailers meet their needs and goals," she noted. "This organization is the voice of the retailer and I love being a part of a solution to drive business and sales."

As of late September of this year, Rachel accepted the role of Region Vice President of Frito-Lay Sales for the Mid America Region, which includes Michigan, Ohio, Indiana, and parts of Pennsylvania and Kentucky. She will be relocating back to the Detroit Metropolitan area, which is also home for Rachel's husband, Mike Hibbs. They couldn't be more excited to move closer to family and a community they both fell in love with back in 2015.

She is also enjoying her career. "The industry is ever changing and challenging. No one day is ever the same," she said. "You must be competitive and collaborative to win."

As a former MIRA board member who plans to re-engage with the association, she sees great value in



it. "I love that this association gives retailers a voice," she noted.

Hibbs has been married to her husband, Mike, for 10 years. "We are proud dog parents to 3 awesome rescue dogs. We are also very proud aunt/uncle to 9 nieces and nephews. We love to travel the world, try new food, and make friends wherever we land," she said.

The Hibbs like to spend time with friends and family. "We enjoy entertaining at our home. If we aren't home, we love to travel to new places," Rachel said.

Rachel is a graduate from University of Central Arkansas, where she earned a B.S. in business and Masters in business administration. Mike is a real estate agent and specializes in investment properties. In their spare time, Mike and Rachel enjoy traveling, visiting nieces and nephews, and participating in St. Jude or Make-a-Wish events.

"Detroit and this part of the country has a special place in our heart. We love to see the growth and potential. We have loved being advocates for Detroit while in Dallas for the last two years and we look forward to being a part of the change for the future. We are avid Detroit Tigers fans, no matter what their record is," she said with a smile. ■



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***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*





## A Continuity of Service to the State of Michigan

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

**O**n August 21, 2019, Governor Gretchen Whitmer appointed Patrick Gagliardi to the Michigan Liquor Control Commission (MLCC) and designated him as the Chairman of the commission. He has been appointed to succeed Teri Quimby, whose term expired June 12, 2019, for a term that began on August 26, 2019 and expiring June 12, 2023.

“The Michigan Liquor Control Commission is a critical component to the success and economic growth of businesses here in our state,” Whitmer said in a statement.

Gagliardi is a former member of the Michigan House of Representatives, where he also served as the Democratic Floor Leader and chair of the Tourism Committee and the Oversight and Ethics Committee.

“I have been involved in government since the mid to late 70s, when I was county commissioner in Chippewa,” Gagliardi explained. “I was elected to the legislature in 1988 where I was also elected the Majority Floor Leader in the House of Representatives. I stayed there until about 1998 when I was the first group of legislators that were term limited.”

From the state House of Representatives, Gagliardi would retire and then go on to work at Lake Superior State University, his alma mater, where he earned a Bachelor of Arts in sociology. At Lake Superior University, Gagliardi served as the director of corporate and foundation relations.

It was during his tenure as an employee at his alma mater that he decided to create his own consulting firm, Gagliardi Associates LLC. Not long after the consulting firm’s inception, his involvement with Lake Superior University came full circle as he took them on as clients.

The East Lansing resident has worked as a consultant for his firm for the last seven and a half years before being appointed to the MLCC by Governor Whitmer.

“After working with the liquor control commission for eight years, I went back into private consulting and did that for about seven years until Governor Whitmer and I talked about this new position,” he explained. “She was gracious enough to ask me to serve.”

Within the Michigan Department of Licensing and Regulatory



Affairs, the MLCC is tasked with regulating the sale and distribution of liquor in the state. With eight years of experience on the commission under his belt, Gagliardi is confident that he is up to the task of being the chairman of the commission.

“I just like to keep the ball moving forward and that is what I hope to do in collaboration with the rest of the commission,” he explained. “I think in the last number of years the Michigan Liquor Control Commission has done a great job in doing that and I want to continue it.”

As for his duties as Chairman, they are similar to that of the other commissioners as they oversee the business of the commission, the finances, and licensing regulations and violations. Their work spans the State, giving the commission the opportunity to work with a diverse number of people.

Looking ahead to the future, the commission’s newest Chairman looks forward to working with entertainment venues, retailers, and associations, like the Midwest Independent Retailers Association (MIRA), that represent these retailers.

“I just feel so highly honored to be appointed to this position once again and to be able to do what I can to work with all the great entertainment venues in the state of Michigan that have licenses to serve alcohol,” he explained. “It is just a real high honor to work on behalf of the public and I want to thank Governor Whitmer for giving me the opportunity to come back and work for another four years.” ■

## Geralyn Lasher Appointed to Michigan Liquor Control Commission

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

In addition to appointing Patrick Gagliardi as the Chairman of the Michigan Liquor Control Commission (MLCC), Governor Gretchen Whitmer has also appointed Republican, Gerlyn Lasher to the MLCC.

The commission, says Governor Whitmer, is pivotal to the success and growth of the State.

“I’m certain that both Patrick and Geralyn will perform their duties intelligently and thoroughly while serving on the commission,” she explained.

Lasher has been appointed to succeed Andrew Deloney, whose term expired June 12, 2019, for a term that commenced September 9, 2019 and expires June 12, 2023.

Before being appointed to the commission, Lasher served as the Senior Deputy Director for External Relations and Communications for the Michigan Department of Health and Human Services.

She has more than 30 years of experience in public service. As such, she has served as the interim executive Director of the Michigan Health Endowment Fund, Director of Communications for former Governor Rick Snyder and Director of Communications for the Michigan Department of Community Health.

Lasher was no stranger to public service when then former Governor Rick Snyder asked her to serve in his communications department. With several years of experience under her belt, Lasher seamlessly settled into her new role.

The Michigan State University graduate served as the Director of Communications for Snyder’s administration before she was asked to take a position in the Department of Community Health.

“Governor Rick Snyder asked me to come back to the Department of Community Health after two years as the Director of Communications, my time in public was coming back full circle with the way that worked out,” explained Lasher.

Following Snyder’s re-election, Lasher was asked once again to come back to the Department of Community Health.

She has been fortunate, says Lasher. Despite the ever-changing landscape of politics, she has always found a home in local government, in which she has been able to work hand in hand with elected officials and state departments to work towards campaigns and initiatives with the people of Michigan in mind.

“I was happy to continue my role in state service when Governor



Whitmer asked me to serve on this commission,” said Lasher. “I am really enjoying this effort and it is a great way to continue my work from the public health and safety side and just carry that over with the work that is done by the commission.”

During her tenure at the Michigan Department of Health and Human Services, Lasher worked on several projects that were focused on educating residents throughout the State and making sure residents were receiving pertinent information from Lansing.

“It really required a lot of work to make sure that people felt that they were getting the information that they needed from Lansing, while also making sure their concerns were being heard,” she explained.

Lasher believes the priority on health and safety from her previous work is certainly applicable to the work of the MLCC.

“Through the regulation of alcohol sales and distribution and making sure the alcohol is a legal product, pertains to health and safety,” she explained. “We want to make sure that people who partake in it are doing so in a responsible manner.”

As Lasher settles into her new role, she is looking forward to the collaborative effort to keep the MLCC moving forward.

“I think the work that we do in collaboration with the Midwest Independent Retailers Association’s (MIRA) members is very important,” she explained. “We want to work together with MIRA because they work so hard each and every day to ensure their members are taking the appropriate steps to conduct their business legally.” ■





## Retail Safety in the Workplace



■ BY KEN SCHULTE // MIRA DIRECTOR,  
BUSINESS DEVELOPMENT

As the holidays approach and our worlds become much busier, we here at MIRA would like to offer some tips and tricks to keeping you, your employees, and our customers safe during the holidays. Our goal is to ensure that you and the ones within your store go home to their family each and every day.

### HIRING SEASONAL EMPLOYEES

Most seasonal employees are honest workers, but the quick hiring processes that retailers use when finding temporary season help can sometimes result in cutting corners that really shouldn't be cut, such as background checks and employee training. The rapid turnover of the holiday season can also promote careless behavior. But since loss prevention begins internally, be sure

all seasonal employees are properly trained in store protocols and best practices, even if they are only going to be there a few weeks. Also teach them how to properly and legally respond to any incident that would require Law Enforcement.

### PAY EXTRA ATTENTION AT CLOSING TIME

When the store shuts down for the night, securing loose cash and storing merchandise away gets even more important with the added foot traffic the season sees. Also, be sure that all back entrances are closed, as these are often propped open when employees step out for a break or when shipment is coming in. And, make sure that all customers are out of the store before the doors are locked – that's considered standard retail practice, but the long lines and crowds of the holiday season can lead to confusion and mix-ups

on behalf of the staff. Again, train seasonal employees to check these vital locations just in case.

### PREPARE THE STORE

Finally, ensure that all objects, merchandise, and signage are removed from windows and doors, so that there is no obstruction to visibility that could block an open view from the outside of the building. Increasing floor visibility and layout can make it dramatically easier for staff to monitor and secure the floor. Arrange items with visibility and surveillance in mind, minding security cameras and being sure not to create blind spots. Adding extra lighting in dim corners can help video recording efforts and minimize the risk of theft.

### BRUSH UP THAT SURVEILLANCE SYSTEM

Surveillance security systems are vital parts of retail operations year-round, but especially during the wild times of the holiday season. If you don't use or maintain your CCTV often, it may be time for an audit, ensuring that cameras cover the entire perimeter of the store without blind spots or lighting issues. Be sure your video storage is ready to handle the increased hours the season often brings. If there was ever a time for video analytics, this is it. Software such as traffic mapping can help you analyze and identify key traffic spots in your store and staff them appropriately, as well as focus surveillance efforts over there. And appearance tracking and incident prediction can help you keep an eye on suspicious behavior throughout the store. ■





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## Tax Law and Estate Planning Update

■ BY RANDALL A. DENHA, ESQ.\*

You may have heard by now that the Gift and Estate Tax exemption amount was increased by the Tax Cuts and Jobs Act of 2017, which became effective on January 1, 2018. This article is to highlight some of the key estate planning issues under the new tax law.

In 2019, the Gift and Estate Tax exemption as adjusted for inflation is \$11.4 million, and in 2020, the exemption amount will be increased to \$11,580,000. Historically, this is the highest the exemption has ever been. The exemption will continue to increase incrementally due to a built-in inflation adjustment until January 1, 2026, when, absent an act of Congress, the exemption will be decreased to about \$6 million. The value of a decedent's estate in excess of the available exemption upon death will be subject to a 40% estate tax. This dramatic increase (and future expected decrease) in exemption poses a range of estate planning issues which affect all clients, regardless of the amount of your wealth. There are also some opportunities for tax savings.

### INCOME TAX ISSUES

Married couples with assets under \$6 million in value (per spouse, if applicable) who had taxable estates under the previous estate tax laws – in 2008, the exemption was only \$2 million, and in 2000, it was only \$1 million! – may wish to update their estate plans for current income tax planning considerations.

For many years, it has been the practice of estate planners to prepare estate plans to minimize estate tax. The standard estate plan that has been developed for this purpose divides a couple's assets upon the first spouse's death into a Bypass Trust (also sometimes referred

to as a Credit Shelter Trust), Marital Deduction Trust and Survivor's Trust. Generally, the Bypass Trust is funded with assets equal in value to the deceased spouse's available exemption amount and is exempt from estate tax in the surviving spouse's estate. The Marital Deduction Trust receives the balance of the deceased spouse's assets. The Survivor's Trust receives the surviving spouse's assets.

Upon the death of the first spouse, all of the couple's community property and the deceased spouse's separate property receive a new income tax basis equal to the fair market value on the date of death. This is often referred to as a "stepped up" basis. Upon the death of the surviving spouse, the assets of the Survivor's Trust and Marital Deduction Trust receive a second step up in basis; but the assets of the Bypass Trust do not generally receive a second step up in basis.

Under the current law, many estates are now well below the exemption levels, meaning that all of a deceased spouse's assets will pass to the Bypass Trust. The Bypass Trust is exempt from estate tax and will not be included in the survivor's estate for estate tax purposes, but that is beside the point if the assets are not expected to be subject to estate tax to begin with. Unfortunately, due to this bypassing feature, the Bypass Trust assets will not receive a second step up in income tax basis to the fair market value on the surviving spouse's death. This is a missed opportunity for income tax savings.

Some couples may wish to remove the Bypass Trust altogether, leaving the assets to the surviving spouse outright. This is typically referred to as a "Sweetheart Trust". However, there may be non-tax benefits to keeping the trust structure such as creditor protections and ensuring

that assets pass to the deceased spouse's intended beneficiaries upon the surviving spouse's death.

Another option is to include provisions in the Bypass Trust to permit the surviving spouse to elect to take a marital deduction from estate tax with respect to the assets passing to the Bypass Trust. If the election is made by the survivor, the assets of the Bypass Trust will be included in the survivor's estate upon his or her death and will receive a second step up in basis. The surviving spouse may consider, based on the tax law then in effect, whether it makes more sense to shelter the assets from estate tax (depending on the available estate tax exemption at that time) or to receive a second step up in basis.

In general, clients may wish to review their estate plans to add flexibility for tax planning by the surviving spouse, given the changing estate tax laws in the past several years. For example, the surviving spouse may be given a power to withdraw 5% of the Bypass Trust per year with little tax effect. This may come in handy if the surviving spouse wishes to selectively include assets in his or her estate for purposes of receiving the second step up in basis.

### NOTE ABOUT FUNDING PECUNIARY BEQUESTS

If the revocable trust provides for a division into subtrusts upon the death of the first spouse, an outdated formula bequest may cause unintended income tax consequences.

The formula bequest between a Bypass Trust and Marital Trust typically provides for a dollar amount to be funded to one trust – this is a "pecuniary" bequest – and the balance to go to the other trust. When the pecuniary trust is funded, the



transfer of assets to that trust is treated as a sale and will trigger income tax gain if an asset has appreciated in value from the date of death when the basis was stepped up. When the residuary trust is funded, any appreciation in value is not subject to income tax or estate tax.

The increase in estate tax exemption may cause all or the majority of a deceased spouse's assets to pass to the Bypass Trust. If the Bypass Trust is a "pecuniary" trust, the surviving spouse may be advised to fund that trust quickly to avoid gain on funding if the assets appreciate in value from the date of death.

However, the funding formula may be amended in the estate planning documents to provide for the "pecuniary" amount to be distributed to the subtrust which is expected to be of lesser value (i.e. typically, now with the larger exemption amount, the Marital Deduction Trust) and the balance of the deceased spouse's share of assets to the subtrust receiving the majority of the deceased spouse's assets (i.e. typically, now the Bypass Trust). This will be different for each couple depending on the value of the estate and the available estate tax exemption.

## GENERATION SKIPPING TRANSFER TAX PLANNING

Many estate plans include continuing Exempt Family Trusts to utilize the Generation Skipping Transfer ("GST") tax exemption. The GST tax is imposed on transfers to grandchildren or more remote descendants and unrelated persons who are at least 37 ½ years younger than the grantor. Exempt Family Trusts are not subject to estate tax or GST tax and therefore are typically held in trust for the life of the beneficiary. This is to avoid inclusion of the assets in the beneficiary's estate for estate tax purposes.

The GST tax exemption amount currently mirrors the estate tax exemption amount. In 2019, the GST tax exemption is \$11.4

million per person, and in 2020, it will be increased for inflation to \$11,580,000. The GST tax exemption is scheduled to be reduced to \$6 million beginning January 1, 2026.

Under the prior lower exemption levels, many clients planned for both Exempt Family Trusts and non-exempt shares that would pass outright to children and/or grandchildren upon attaining a certain age. However, if the value of an estate does not exceed the new exemption levels it may be that all of the assets pass to the Exempt Family Trusts. Because the assets will not be included in the beneficiary's estate, whether or not such estate tax planning is warranted, the assets will not receive the step up in basis upon the beneficiary's death.

Clients may wish to review their estate plans to make sure the provisions for funding Exempt Family Trusts continue to reflect their wishes. There are non-tax benefits to assets passing in trust, such as creditor protections; however, clients may wish to designate a certain amount to go outright to their children and/or grandchildren.

In addition, the estate planning documents may be amended to add flexibility to address changing tax laws. For example, the beneficiary may be given a power to withdraw 5% of the trust per year in order to selectively include assets in his or her estate for purposes of receiving the basis step up. Also, provisions may be added for someone other than a beneficiary, such as a special trustee or trust protector, to have the power to address changes in tax laws.

## GIFT AND ESTATE TAX PLANNING WITH AN \$11.4 MILLION EXEMPTION

On January 1, 2026, any unused exemption in excess of \$6 million will simply "disappear". Clients with taxable estates under the current law (i.e. clients with assets valued at over \$11.4 million,

per spouse if applicable) may wish to consider making gifts in excess of the future \$6 million exemption amount before 2026 in order to utilize the disappearing exemption amount.

Clients that do not have taxable estates under the current law, but who have assets valued at over the \$6 million threshold (per spouse, if applicable) that will be implemented in 2026, may also wish to consider making gifts in order to take advantage of the disappearing exemption amount.

When considering making large gifts, clients are encouraged to prioritize maintaining sufficient assets to meet their own income needs. However, certain assets can be gifted with little effect on income, such as a residence or vacation property. For example, a gift to a Qualified Personal Residence Trust allows the grantor to live in or use the residence rent-free for a term and then for the rest of the grantor's life pursuant to a rental agreement.

There are also charitable giving strategies available which provide a source of income to the grantor, such as a Charitable Remainder Trust. A CRT may be of interest to clients who have named charitable beneficiaries upon death but want to be able to take advantage of the charitable deduction from income tax during life, or to offset capital gain on the sale of a property or business.

*\*Randall A. Denha, J.D., LL.M., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI. Mr. Denha continues to be recognized as a "Super Lawyer" by Michigan Super Lawyers in the areas of Trusts and Estates Law; a "Top Lawyer" by D Business Magazine in the areas of Estate Planning and Tax Law; a Five Star Wealth Planning Professional; Michigan Best Lawyers; Michigan Lawyer of Distinction and a New York Times Top Attorney in Michigan. Mr. Denha can be reached at 248-265-4100 or by email at rad@denhalaw.com. ■*





## November BWC News from CareWorks Comp

# CareWorks

### **HAPPENING NOW: GROUP RATING & GROUP RETROSPECTIVE ENROLLMENT FOR UPCOMING 7/1/2020 POLICY YEAR**

It's that time of year again: 2020 Traditional Group Rating and Group Retrospective Rating offers are being sent out to employers. Some employers are eligible for both programs (we refer to this as "dual eligibility"). We're eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your organization. The enrollment deadline for the 7/1/2020 Rate Year is November 15, 2019 for Traditional Group Rating, and January 24, 2020 for Group Retrospective Rating.

### **WHAT'S AN EMR AND WHY IS IT IMPORTANT?**

The Experience Modifier Rate (EMR) plays a pivotal role in determining an employer's premium rates and, in some cases, obtaining work as a subcontractor. The BWC calculates the EMR based on a comparison of the employer's experience period claims compared to an industry average expected claim level. The EMR is used as a gauge for future claim costs and serves to adjust an employer's premium if claims are above or below expected levels. The EMR is applied to the base rate and is used as a base rate credit discount or a penalty rate surcharge. When an employer's EMR is above 1.00 they are

"penalty rated". If an employer's EMR is below 1.00 they are "credit rated". Traditional Group Rating programs serve to lower an employer's EMR below the EMR levels they could achieve on their own. There are circumstances when employers must provide their EMR, as a requirement to bid on particular jobs and that is used to gauge the employer's workplace safety. Each June, BWC provides private employers with an on-line experience exhibit that provides their upcoming policy year experience period data including experience claims, base rates for their manual classifications and their Experience Modifier Rate(EMR). For public employers, this experience exhibit is provided in December each year. Please contact CareWorks Comp if you have any questions about your organization's EMR.

### **OHIO BWC OFFERING FREE, INFORMATIVE MONTHLY WEBINARS**

Conducted twice per month, the BWC offers free Webinars that last approximately 20 minutes. The topics of these informational webinars change monthly. You can also view past recorded webinars. Register for upcoming BWC webinars here: [Employer Webinars](#)

### **YOUR BILLION BACK REBATE CHECK IS COMING SOON!**

In June, the Ohio Bureau of Workers Compensation Board of Directors approved a \$1.5 billion rebate to Ohio employers with an active BWC policy. According to the BWC it will distribute rebate checks to nearly 180,000 public and private employers. The BWC began

mailing checks to public employers on September 26th, followed by private employers on October 24th. This will mark the fifth time since 2013 the BWC has returned at least \$1 billion to Ohio employers.

The \$1.5 billion will equate to 88 percent of the premiums Ohio employers paid for the 2017 policy year which ended June 30, 2018. The majority of rebate will go to private employers, while public entities are estimated to receive approximately \$164 million in rebates.

### **CAREWORKS SAFETY LIBRARY: NOW LIVE!**

Looking for an easy way to fulfill your 2-hour Safety Training Requirement for this current 2019 Policy Year? We've got the answer!

Simply go to [www.careworks.com/state-fund-tpa/training](http://www.careworks.com/state-fund-tpa/training). Here you will find previously recorded webinars that you can register for to fulfill your 2-hour Safety Training Requirement. Each webinar is 2 hours long and costs \$25.00. Currently, there are 4 webinars to choose from:

- Employee Engagement
- OSHA Inspections; Prevention, Preparation, & Minimizing Fines
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- Preventing Slip, Trip, Fall, & Overexertion Injuries

Looking for a do-it-yourself Toolbox Talk to give to your employees? Go to [www.careworks.com/state-fund-tpa/training](http://www.careworks.com/state-fund-tpa/training). Click on the orange "VIEW TOOLBOX TALKS" link and you will see 13 different Toolbox Talk programs that you



can download and use to train your employees. The topics range from Emergency Evacuation Plans to Diffusing Workplace Violence and even Parking Lot Safety. Print out each of them and use one at your next employee meeting!

### PERSONAL PROTECTIVE EQUIPMENT – PPE

Personal Protective Equipment, or PPE, is designed to protect workers from serious workplace injury or illness resulting from contact with chemical, radiological, physical, electrical, mechanical, or other workplace hazards. Besides face shields, safety glasses, hard hats and safety shoes, protective equipment includes a variety of devices and garments such as

goggles, coveralls, gloves, vests, earplugs, and respirators.

OSHA deems that using PPE is essential – but also the last line of defense when it comes to protecting employees, after engineering, work practice and administrative controls. Engineering controls involve physically changing a machine or work environment. Administrative controls involve changing how or when workers do their jobs, such as scheduling work and rotating workers to reduce exposures. Work practices involve training workers how to perform tasks in a way that reduces their exposure to workplace hazards.

Employers are required to assess their workplace to determine if hazards are present that require the

use of PPE. If such hazards are present, the employer must select PPE and require workers to use it.

The employer must also train those workers who are required to wear PPE on how to do the following:

- Use PPE properly
- Be aware of when PPE is necessary
- Know what kind of PPE is necessary
- Understand the limitations of the PPE in protecting workers from injury
- Put on, adjust, wear, and take off PPE
- Maintain PPE properly.

For more information, please contact Steve Brazil at (614) 526-7195 or [steve.brazil@yorkrisk.com](mailto:steve.brazil@yorkrisk.com). ■

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## Michigan Lawmakers Fund Program Supporting State Farmers, Families



■ BY ERICA SACRA // THE SHELBY REPORT

Ann Arbor, Michigan-based Fair Food Network recognized Michigan lawmakers for their bipartisan support for a homegrown program supporting farmers and families.

The House and Senate approved \$1 million for the healthy food incentive program Double Up Food Bucks in the state 2020 budget that Gov. Gretchen Whitmer signed Oct. 1. This is in addition to a \$2 million one-time appropriation provided in June. State support is leveraging federal and private funding, bringing additional dollars to Michigan.

“Michiganders are proud of Double Up for good reason—it is a creative solution that provides real economic benefits for Michigan farmers while improving healthy food access for our lowest income families,” says Kate Krauss, executive director and COO of Fair Food Network. “We’re lucky to have lawmakers who champion innovative ways to make a real difference for people in their districts.”

This funding will support growth of the Double Up program to additional counties across the state, generating additional benefits for its farmers and families.

Fair Food Network saluted the governor and the Michigan Department of Agriculture and Rural Development for their involvement with the Double Up program. It also recognized Sen. Roger Victory (R, Hudsonville) and Rep. Greg VanWoerkom (R, Norton Shores), chairs of the Senate and House appropriations subcommittees on agriculture and rural development, respectively, alongside Rep. Ann Bollin (R, Brighton), Rep. Sheryl Kennedy (D, Davison), Sen. Sean McCann (D, Kalamazoo) and Sen. Jim Stamas (R, Midland) for prioritizing Double Up.

Double Up matches SNAP dollars spent on fresh fruits and vegetables. Its benefits are three-fold: a win for state farmers selling more produce; a win for low-income families putting more healthy food on their tables and a win for local businesses and economies. SNAP stands for the Supplemental Nutrition Assistance Program, formerly known as food stamps.

The 10-year-old program—originally piloted at five Detroit farmers markets—is now available at more than 250 grocery stores and farmers markets throughout Michigan. More than 25 states across the nation now offer their own Double Up programs modeled after Michigan’s flagship effort.

In Michigan, more than \$21 million in combined SNAP and Double Up sales have been made since 2009—dollars directly benefiting Michigan farmers and local businesses—bringing 13.5 million pounds of healthy food to families in the state.

Double Up’s track record of proven impact for farmers and families in Michigan and across the nation helped make federal support for healthy food incentives a permanent part of future farm bills. State funding is leveraging this new federal support.

“Double Up Food Bucks has been a unifier from the start,” says Oran Hesterman, founder and CEO of Fair Food Network. “It brings together farmers and families. It brings together communities. And as we’ve seen again this year, it brings together legislators from both sides of the aisle. We look forward to continuing and deepening our partnership with the state.”

This funding joins additional support provided over the years by the Ann Arbor Area Community Foundation, Bank of America, Charles Stewart Mott Foundation, Community Foundation of Greater Flint, Community Foundation for Southeast Michigan, Fred A. and Barbara M. Erb Family Foundation, Frey Foundation, The Kresge Foundation, Michigan Department of Agriculture and Rural Development, Michigan Department of Health and Human Services, Michigan Health Endowment Fund, Newman’s Own Foundation, Open Society Foundations, Osprey Foundation, Ralph C. Wilson Jr. Foundation, Robert Wood Johnson Foundation, Ruth Mott Foundation, United Way for Southeastern Michigan, W.K. Kellogg Foundation, Wege Foundation and Woodcock Foundation, among others. ■



MICHIGAN //

## DTE Energy Tips &amp; Resources

**DTE Energy®****TIPS FOR AVOIDING UTILITY FRAUD**

Unfortunately, both residential and business customers are occasionally targeted by scam artists. Here are some precautions to help protect your account.

DTE Energy strives to help all our customers have dependable, trouble-free service. If you suspect you may be the target of utility fraud, contact us immediately at 800.477.4747. You'll be protecting yourself and helping to keep utility costs lower for everyone.

**BEWARE OF UTILITY IMPOSTERS**

Michigan law helps protect DTE Energy customers against scam artists by making it a felony to impersonate utility workers. Protect yourself and your family from becoming victims by following the tips below.

**At the Door****1 Ask for identification.**

- All DTE Electric and DTE Gas employees and contractors carry photo identification badges, and are required to display their badge if asked. We encourage you to ask for identification.
- If you are unsure about an employee's identification, or want to verify the nature of the work to be done at your home, call us at 800.477.4747.

**2 Do not allow people into your home who...**

- Claim to offer a DTE Electric or DTE Gas refund. Our employees never deliver cash refunds or rebates to customers' homes.
- Attempt to collect a bill payment. We do not collect or accept utility bill payments at customers' homes or businesses.

**3 Do not pay for tree-trimming work by individuals claiming to be from DTE Electric or a DTE Gas contractor. We do not charge for line clearance work.**

**On the Phone:**

- Ask for identification.
- If you suspect the call may be fraudulent, hang up and call us toll-free at 800.477.4747. Ask to be connected to a customer service representative who can confirm the status of your account and make appropriate arrangements for payment, if needed.
- If the caller demands an immediate payment, they are an imposter. If the caller demands you obtain a prepaid debit card, they are an imposter. Hang up and report the incident to local police or DTE Energy immediately.

**On the Internet:**

- The internet is increasingly being used to commit fraud and identity theft. Scammers use e-mail, text messaging and social media sites, such as Facebook and Twitter.

- Never give out personal information, including Social Security, bank account or credit card numbers over the Internet to someone you do not know.
- If you suspect you have been fraudulently contacted, call us at 800.477.4747 to speak with a customer service representative who can confirm the status of your account and make appropriate arrangements for payment, if needed.
- If you believe you are the victim of an online scam, contact your local police immediately.

These scam artists typically target small and medium-sized businesses, such as restaurants. Once the customer provides the debit card number, funds are transferred to an untraceable account.

**CALL DTE ENERGY BEFORE YOU PAY – PAYMENT TIPS**

Customers uncertain about a caller claiming to be from DTE Energy should call 800.477.4747 to confirm the status of their account. Anyone suspecting fraud should contact your local police immediately.

Be aware that DTE Energy does not:

- Endorse or require a prepaid debit card for payment
- Impose unrealistic deadlines for payment nor threaten to shut-off power within a period of hours
- Collect payment at customers' homes or businesses
- Ask for Social Security numbers, bank account or credit card information by phone.

For more information about utility fraud and identity theft visit, [dteenergy.com](http://dteenergy.com). ■





## House Passes E-Cigarette Bill with Broad Bipartisan Support

NACS supports bill that would require ID check at delivery for online sales



■ BY NACS ONLINE

On October 28th, the House of Representatives passed The Preventing Online Sales of E-Cigarettes to Children Act, H.R. 3942, by voice vote. The legislation seeks to prevent minors from accessing e-cigarettes through the internet, the most common retail source to minors.

Introduced by Representative Rosa DeLauro (D-CT) and Representative Kelly Armstrong (R-ND), the Preventing Online Sales of E-Cigarettes to Children Act would prevent minors from purchasing and receiving e-cigarettes via the internet. Their bill updates a 2010 law regulating the online sales of cigarettes and smokeless tobacco products and applies those requirements to e-cigarettes.

“If minors can’t buy e-cigarettes in a store, they shouldn’t be able to buy them online,” Rep. Armstrong said during a speech on the House floor.

The Preventing Online Sales of E-Cigarettes to Children Act would require online merchants to ensure the delivery carrier verifies the age of the recipient upon delivery and would require online merchants to collect and remit the appropriate state and local taxes.

“The convenience store industry strongly supports this commonsense legislation that would close the internet loophole of minors acquiring e-cigarettes,” said Anna Ready Blom, NACS director of government relations. “According to a study published by the American Journal of Health Promotion, the most common retail source of e-cigarettes to

minors is the internet, with more than 32% of minors who bought e-cigarettes at retail reported to have acquired the products online.”

As reported in NACS Daily, two weeks ago, the House Judiciary Committee considered and passed the legislation without objection by voice vote, which advanced the legislation to the House floor for consideration.

During the markup, Rep. Guy Reschenthaler (R-PA) spoke in favor of the bill stating, “In 2010, Congress passed the PACT Act to address the concerns about the internet sales of cigarettes. The PACT Act required internet sellers of cigarettes to verify the age of the purchaser upon delivery and it required internet cigarettes retailers to collect and remit state and local taxes. It only makes sense that we apply the same rules to e-cigarettes. We can significantly cut down on youth access and address illicit online sales without affecting law abiding adults who use these products.”

With the bill passing the House, it is now the Senate’s turn to consider the legislation. The Senate version of the bill, S. 1253, was introduced this spring by Senators Dianne Feinstein (D-CA), John Cornyn (R-TX) and Chris Van Hollen (D-MD).

NACS is asking members of the convenience store industry to click here to ask your senators to cosponsor and support the Preventing Online Sales of E-Cigarettes to Children Act. ■



## Should Legislators Address Vanishing Rural Supermarkets?

With more grocery stores in rural areas closing, state lawmakers consider stepping into the gap

■ BY NACS ONLINE

Some states are stepping in when rural areas lose their grocery stores, Stateline reports.

“When you have a small rural town and the grocery store dies, the town dries up and it just blows away,” said Nancy McCloud, who took over a market in her hometown of Mountair, New Mexico, when it closed two years ago. “There are six towns east of here—they just lost the grocery store, then they lost the gas station, and then they lost the bank and now they’re nothing.”

In North Dakota, legislators created a panel to study food

distribution and transportation in rural areas as the number of grocery stores serving those areas are in sharp decline. “One of the things we’re trying to decide is, are there state resources that are currently in place that could be of some value, whether it’s storage or transportation or things like that,” said state Sen. Jim Dotzenrod, who is on the committee. “It may be when we’re done with this, we’ll have to say we don’t have a solution at hand. But I’m hoping that we can come up with some ideas that will help.”

In New Mexico, lawmakers are working with the governor on finding solutions to the challenges faced by rural grocers. “If states are

going to have economic incentives, whether they’re loans, grants, deductions, I believe rural grocery stores need to be right there at the top of the list,” said state Sen. Liz Stefanics. “It’s not just about bringing in big companies from out of state to set up jobs, it’s also to encourage the economy within these small communities.”

Other states already have laws on the books that offer assistance to rural grocers. For example, Alabama gives low-interest state grants to new or current supermarkets in food deserts, while Oklahoma has a revolving fund for food retailers in rural areas who want to renovate, expand or construct a store. ■

## FDA Dashboard Will Track Food Safety

New tool evaluates success of government’s safety efforts

■ BY NACS ONLINE

In early October, the FDA launched a dashboard, which the agency will use to post metrics relating to implementation of the Food Safety Modernization Act (FSMA) law, reports Food Safety News.

Written by Ned Sharpless, FDA acting commissioner of foods and drugs, and Frank Yiannas, deputy commissioner for food policy and response, the article describes how the dashboard will track the progress and impact of the agency’s food safety system. The new Food Safety Dashboard is part of FDA-TRACK, a tool the FDA uses to

monitor certain FDA programs and regularly updates to ensure transparency to the public.

The FDA believes it will take several years to establish trends in the data, but the initial data show that since 2016, most companies inspected have been in compliance with new food safety requirements and preventive control rules. Additional FDA data shows that, overall, the industry has improved the time it takes to move from identifying a recall event to initiating a voluntary recall. That process took an average of four days in 2016 but dropped to approximately two days in 2019.



The new dashboard introduces metrics for food safety outcomes and associated measures, and with it, the FDA hopes to see an overall reduction in foodborne illnesses attributable to FDA-regulated food products. ■





## Coca-Cola to Debut Energy Drink in U.S. Next Year

The beverage company has scheduled the launch of Coca-Cola Energy for January



■ BY NACS ONLINE

The Coca-Cola Company will bring its Coca-Cola Energy to American shores in January 2020, the Atlanta Business Journal reports. The drink is already on the shelves in 25 nations across

Scandinavia, Europe and Australia.

The delay in launching the energy drink in the United States came because of a dustup with Monster Beverage Corp., of which 17% is owned by Coke. Monster argued Coke's energy drink violated the agreement between the two companies.

However, over the summer, an arbitration tribunal decided that Coca-Cola Energy didn't void the noncompete clause in the Monster-Coke agreement. The decision means Coke is able to continue sales of its energy drink in current markets, as well as expand into new markets like the United States.

Thus come January, Coca-Cola

Energy and Coca-Cola Energy Cherry, along with the zero-calorie versions, will hit U.S. shelves. The cherry flavor will only be available in the United States. The company said the amount of caffeine in its energy drinks is the same as a 12-ounce cup of drip coffee. Coke unveiled its energy products during the NACS Show in Atlanta.

Earlier this year, Coke announced its new Coke Coffee, as well as limited-edition holiday drinks, such as cranberry Sprite and cinnamon Coke. The company is also expanding its bring-your-own-bottle water dispenser line to encourage a reduction in plastic waste. ■

## Altria's IQOS Tobacco Device Debuts in U.S.

The launch will officially take place Friday at its new IQOS store in Atlanta



■ BY NACS ONLINE

Altria has brought IQOS to the United States at last. On Friday, October 11th, the tobacco company will officially unveil its heat-not-burn product at the new IQOS store in Atlanta, CNBC reports. After more than two years of regulatory paperwork, IQOS provides a nicotine rush like cigarettes but with fewer toxins.

"It's perfect timing," said Michael Lavery, an analyst at Piper Jaffray. "I don't think they would have expected some consumer uncertainty around vapor coinciding with the launch of IQOS in the U.S."

In April, the U.S. Food and Drug Administration gave the go-ahead for Altria to sell IQOS in the United States under marketing regulations to ensure only adults use the device.

Altria and Philip Morris International developed IQOS together, then Philip Morris continued the work once the two companies separated in 2008. Philip Morris debuted IQOS in Japan and Italy five years ago, with the device

now in 49 markets. Altria has the licensing agreement to market IQOS in the United States.

In Russia and Japan, IQOS has become popular, but it has yet to catch on in the United Kingdom and Canada. IQOS uses real tobacco, heating the leaves rather than burning them, which doesn't ignite the chemical process smoking does that releases harmful toxins.

Altria will only sell the devices at its own kiosks and stores, but IQOS heatsticks will have a wider distribution. The company has plans to open a second store in Atlanta in a few weeks, plus have mobile stores in the city and pop-up kiosks in convenience stores. ■



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International Wholesale ..... (248) 353-8800  
SpartanNash ..... (616) 878-2248  
T.I. Spices, Inc./Amal Distributing ..... (586) 790-7100  
UNFI West Region. .... (262) 942-3387  
Value Wholesale Distributors ..... (248) 967-2900

## HISPANIC PRODUCTS

La Preferida, Inc. .... (773) 254-7200

## HOTELS, CONVENTION CENTERS & BANQUET HALLS

Genoa Banquet Center ..... (517) 545-1000  
Penna's of Sterling. .... (586) 978-3880  
Petruszello's ..... (248) 879-1000  
Suburban Collection Showplace. .... (248) 348-5600

## ICE CREAM SUPPLIERS

**M** Nestle DSD (Small format only) ..... (616) 291-8999  
**M** Prairie Farms Ice Cream Program **M** .....  
..... 1-800-399-6970 ext. 200

**M** Velvet Ice Cream Co. .... (740) 892-3921  
Blue Bunny Ice Cream ..... (616) 453-6358  
Cedar Crest Dairy, Inc. .... (616) 7971103

## ICE PRODUCTS

**M** U.S. Ice Corp. **M** ..... (313) 862-3344  
Arctic Glacier Premium Ice. .... 1-800-327-2920  
Home City Ice ..... (513) 598-3738  
Taylor Ice Co. .... (313) 295-8576

## IMPORTERS & DISTRIBUTORS

Via Volare Imports ..... 1-847-258-4502

## INSURANCE SERVICES: COMMERCIAL

**M** Conifer Insurance Company (Liquor Liability) (248) 559-0840  
Insurance Advisors, Inc. .... (248) 694-9006

## INSURANCE SERVICES: HEALTH & LIFE

**M** BCBS of Michigan **M** ..... (313) 225-9000  
**M** Blue Care Network ..... (248) 799-6300  
Business Benefits Resource, LLC. .... (248) 482-8282

## INSURANCE SERVICES: WORKERS' COMPENSATION

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

## LEGAL SERVICES

Bellanca Beattie, PC ..... (313) 882-1100  
Cummings, McCloy, Davis & Aho, PLC. .... (734) 261-2400  
Dawda, Mann, Mulcahy & Sadler, PLC ..... (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

## LOTTERY

All-Star Gaming ..... (855) 772-4646  
IGT Global Solutions ..... (517) 272-3302  
Michigan Lottery ..... (517) 335-5648  
Ohio Lottery ..... 1-800-589-6446

## MILK, DAIRY & CHEESE PRODUCTS

 **Borden Dairy Q** .....(216) 214-7342  
 **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  
LaLa Branded Products (*Lipari*) ..... 1-866-648-5252  
Sherwood Food Distributors ..... (313) 659-7300



## MONEY ORDERS

 **Retailers Express Money Orders** ..... 1-800-666-6233

## PAPER PRODUCTS & PACKAGING SUPPLIES

Cartotecnica Cambianese Srl .....  
daniele@cartotecnicaCambianese.it  
YVP Distribution ..... (847) 718-1101

## PIZZA SUPPLIERS

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

## POINT OF SALE & RETAIL TECHNOLOGY

 **Great Lakes Data Systems (*LOC Software*)** .....  
..... (248) 356-4100 ext. 107  
 **Petrosoft LLC** .....(412) 306-0640  
BMC-Business Machines Company ..... (517) 485-1732


## PRINTING, PUBLISHING & SIGNAGE

 **Saxon, Inc. M** .....(248) 398-2000  
CLE Billboards ..... (216) 801-9924  
Fisher Printing ..... (708) 598-1500  
Pace Custom Printing. .... (248) 563-7702


## PRODUCE DISTRIBUTORS

Anthony Marano Company ..... (773) 321-7500

## PROPANE

 **Blue Rhino** ..... (989) 345-0170  
Pinnacle Propane Express. .... (847) 406-2021

## REAL ESTATE

 **Sell Your Business Program.** ..... 1-800-666-6233  
Trade World Consulting. .... (614) 332-8762

## REFRIGERATION SOLUTIONS (COMMERCIAL)

Cooler Fabrications ..... 1-800-396-1480  
Raves Cooler Doors ..... (248) 887-0648  
Sprint Business ..... (248) 893-8017

## RETAIL CONSULTING

White Knight Marketing. .... (901) 494-1352

## RETAIL FIXTURES, DISPLAYS & FLOORING

 **Display Max.** .....(810) 494-0400  
Mitchell's Flooring. .... (248) 887-4864


## REVERSE VENDING MACHINES & SERVICE

UBCR, LLC. .... (248) 529-2605

## SECURITY, SURVEILLANCE & MORE

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

## SODA POP, WATER, JUICES & OTHER BEVERAGES

 **Coca-Cola Refreshments (*Metro Detroit program*)** .....  
..... **Metro Detroit M** (313) 868-2008  
..... Belleville **M** (734) 397-2700  
..... Flint **M** (810) 237-4000  
..... Cleveland **Q** (216) 690-2653

 **Faygo Beverages, Inc. M** .....(313) 925-1600  
Alligator Ice ..... 1-866-594-2867  
Amica Tea LLC ..... (312) 796-7445  
Boom Boom Energy ..... (313) 722-2221  
Monster Energy Company ..... (800) 426-7367  
Pepsi Beverages ..... Detroit 1-800-368-9945  
..... Howell 1-800-878-8239  
..... Pontiac (248) 334-3512  
..... Cleveland (216) 252-7377  
..... Twinsburg (330) 963-5300  
Smart Life LLC ..... (248) 466-0770

## TOBACCO ALTERNATIVES

Feel Good Labs/Star Pods ..... (216) 854-0090  
Grinds Coffee Pouches. .... (412) 414-3155  
JUUL Labs ..... (415) 299-7341  
Swisher International ..... (904) 607-7405

## TOBACCO COMPANIES & PRODUCTS

Altria Client Services ..... (513) 831-5510  
R.J. Reynolds Tobacco Company ..... (336) 741-0727  
Xcaliber International ..... (918) 824-0300


## UNIFORMS, LINENS, WORK WEAR & SUPPLIES

 **Detroit Chemical & Paper Supply /**  
**1st Impressions** ..... (586) 558-8805  
 **UniFirst Corporation** ..... (888) 256-5255 ext. 232

## WASTE DISPOSAL & RECYCLING

 **Midwest Recycling M Q (*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  
Cheurlin Champagne ..... (312) 929-2699  
Cornerstone Wine Distributor ..... (586) 839-2552  
Diageo ..... (517) 349-3790  
Endless West ..... (313) 590-7491  
Heaven Hill Distilleries ..... 1-800-348-1783  
Luxco ..... (313) 333-4637  
Proximo Spirits ..... (810) 278-0599  
Remy Cointreau USA ..... (248) 347-3731  
Tenute Delogu ..... info@tenutedelogu.com  
Vision Wine & Spirits. .... (312) 320-4445

## WINE & SPIRITS DISTRIBUTORS

European Wine Imports of Ohio, LLC ..... (216) 426-0979  
Great Lakes Wine & Spirits ..... 1-888-860-3805  
L'agnappe Beverage ..... (773) 358-2344  
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  
Forgotten Harvest ..... (248) 967-1500  
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  
Mid-Ohio Foodbank ..... (614) 274-7770  
SE Ohio Foodbank & Kitchen ..... (740) 767-4500  
Second Harvest Food Bank of Clark, Champaign and  
Logan Counties ..... (937) 325-8715  
Second Harvest Food Bank of North Central Ohio  
..... (440) 960-2265  
Second Harvest Food Bank of the Mahoning Valley  
..... (330) 792-5522  
Shared Harvest Foodbank ..... (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  
Eastern Illinois Foodbank ..... (217) 328-3663  
Greater Chicago Food Depository ..... (773) 247-3663  
Northern Illinois Foodbank ..... (630) 443-6910  
Peoria Area Food Bank ..... (309) 671-3906  
River Bend Foodbank ..... (563) 345-6490  
St. Louis Area Foodbank ..... (314) 292-6262  
Tri-State Foodbank ..... (812) 425-0775







## NOVEMBER 2019

### MIRF'S "HIGH FIVE" TURKEY DRIVE

As the holiday season approaches, the Midwest Independent Retailers Foundation turkey drive committee has pledged to put a turkey on the Thanksgiving table of over 6,000 needy families throughout Michigan, Ohio and Illinois that may not otherwise enjoy this special meal.

*Michigan // Ohio // Illinois*



## JANUARY 25, 2020

### MIRA'S 104TH ANNUAL TRADE DINNER & BALL

Join over 1,000 leaders in the food, beverage & petroleum industries at this one-and-only black tie gala. Delight in fine cuisine, dancing and entertainment and engage with colleagues and friends to celebrate the strength and vitality of MIRA and the members it serves.

*The Mirage // Clinton Township, MI*



## DATE & LOCATION TBA

### MIRA'S 36TH ANNUAL INNOVATIONS BUYING SHOW

MIRA's longest running trade show has retailers looking to fill their shelves for the spring and summer months.

The Annual Innovations Buying Show is known for high-quality attendees, non-stop interaction and exhibitor satisfaction. Admission for MIRA members is free. Must be at least 21 years old to attend this show.



## MAY 2, 2020

### MIRA'S 3RD ANNUAL CHICAGO METRO GROCERS GALA

Enjoy fine cuisine, network, dance and enjoy live entertainment with more than 500 industry leaders. Sponsorship opportunities available.

*The Empress // Addison, IL*



## JUNE 18, 2020

### MIRA'S 15TH ANNUAL OHIO GOLF OUTING

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

*Shale Creek Golf Club // Medina, OH*

## publishers statement

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