

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 30, NO. 12 // DECEMBER 2019



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How apps are helping employers in the labor force

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and happy new year



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# BottomLine



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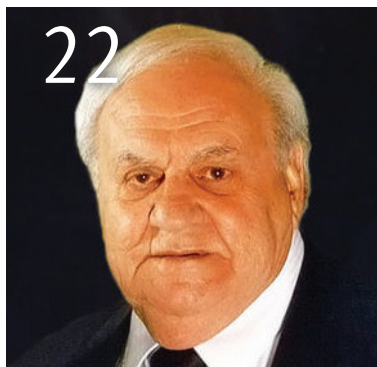
#### DOWNLOADING EFFICIENCY

A recent study estimates that by 2020, 40% of American workers will be independent contractors. Companies are developing apps and other platforms to help freelancers and independent contractors operate businesses and deal with the workforce.



#### MIRA TAKES ANNUAL HIGH FIVE TURKEY DRIVE A STEP FURTHER

Every year, the Midwest Independent Retailers Foundation Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan, Ohio and Illinois that may not otherwise be able to enjoy this special meal.



#### VINCENT "JIM" LIPARI, FOUNDER OF LIPARI FOODS, PASSES AWAY AT AGE 91

With his family by his side, Vincent "Jim" Lipari of Birmingham, Michigan passed away on November 7th. Lipari was 91 years old.



# chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

## A Season for Sharing

**T**hanksgiving has passed and the hectic rush of the holidays is here. It's time for making lists, buying gifts, planning meals, attending holiday parties, work events, and religious services.

It's also a time for sharing and showing gratitude for all the important people in our lives. Our family, friends, neighbors, employees, co-workers, customers, and business partners play a vital role in our lives and achievements throughout the year. The best gift we can share with them during the holiday season is the gift of our time and appreciation. After all the hustle and bustle, the moments we share with one another are what make the holidays enjoyable and memorable.

The MIRA staff strive to spend our time and talent sharing in the challenges and celebrating the achievement of our members. We appreciate your membership and are committed to serving your needs to the best of our abilities all year long.

It's truly a wonderful time of year to enjoy all the good company and blessings of the season. All of us at MIRA wish you and yours the happiest of holidays! ■



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## A Year in Review

Taking a look back at the last year and all that it has brought to the association

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

The last year has brought about several changes for the Midwest Independent Retailers Association (MIRA). From changes to the board to changes in the industry, MIRA has continued to work tirelessly for their members.

### MIRA BOARD SEES SEVERAL CHANGES

In January, MIRA announced the departure of the iconic board member and current Faygo Beverages President, Al Chittaro. He has been just as much intertwined with the Michigan Independent Retailers Association (MIRA) as he has been with Faygo.

Chittaro has served on the association's board for more than 25 years making him one of the longest-running board members in the association's more than 109-year-history.

In addition to Chittaro's departure, the association's board came under changes as discussions about restructuring from the previous year came into play.

A good part of the year included discussions on the structure of the executive board and after months of debates, the board voted to restructure. Members of MIRA's board strongly felt that the association needed to better reflect the industry they are serving. The board will be moving from a 35-member board to a 23-member board.

The board will meet every month instead of only four times a year and there are now only two categories of board members, retailers and suppliers, with more retailers than suppliers on the board.

### CHANGES IN STATE LEADERSHIP

As the new year picked up, states throughout the Midwest found themselves welcoming new elected officials. Ohio and Michigan were both welcoming new governors. Republican Mike DeWine is the new governor in Ohio, where he defeated Richard Cordray to succeed term limited Republican Governor John Kasich. Michigan's new governor is a Democrat, Gretchen Whitmer. She replaced term-limited Republican governor Rick Snyder.

### A GALA IN THE WINDY CITY

MIRA hosted its Second Annual Chicago Metro Grocers Gala in March at the Empress in Addison, Illinois. The event included fine cuisine, dancing, entertainment and a casino night. About 400 people attended the annual event. Members from Chicago and from the Midwest traveled to the Windy City for the night out.

### INSTANT GAMES MOMENTUM CONTINUES

This year has proven to be fruitful in the instant game department.

For the last four years, the Michigan's Lottery instant games has performed at record levels. Final results for 2018 show instant game sales grew an impressive 13% from 2017 to a record \$1.5 billion. The instant games momentum has carried forward into 2019, with sales for the first half of the fiscal year up about 13% compared to the first six months of 2018.

### GAS TAX BACK AND FORTH

The Ohio General Assembly came to agreement on April 1st to pass the Transportation Budget HB62 after the House and Senate missed the initial deadline. The House and Senate approved the report before sending the report to Governor DeWine, who later approved the report without any vetoes.

Alternatively, the chances of a gas tax increase passing the legislature took a hit when the Senate Transportation subcommittee backed out the proposed 45¢ gas tax increase Michigan Governor Whitmer recommended in her budget earlier this year.

The \$2.1 billion that the Governor built into her budget was nixed in favor of a much smaller increase, which would keep a long-term road funding plan separate from the 2019-2020 budget.

### CATCHING UP

Over the course of the association's more than a century long history, many things have changed. From the very name of the association to the names and faces behind it. Each change leaves a lasting mark on MIRA. This is especially true

of individuals like Daniel Papineau, who had the opportunity to work with MIRA, which was then the Associated Food and Petroleum Dealers (AFPD). Today, Papineau is Director of Government Relations for the Michigan Chamber of Commerce.

In addition to catching up with Papineau, MIRA caught up with a two-time Midwest Independent Retailers Foundation scholarship awardee Aya Nasrallah.

Over the course of several years, the Midwest Independent Retailers Foundations has awarded more than \$600,000 in scholarships to students across the Midwest. Catching up with two-time scholarship recipient Aya Nasrallah, crediting her ability to pursue a career in medicine to the opportunity given to her through MIRA's scholarships.

### ANOTHER SUCCESSFUL SCHOLARSHIP LUNCHEON

MIRA hosted their 11th annual scholarship luncheon in June of this year. This year's keynote speaker was Detroit legend Isiah Thomas who spoke of his success and drive - leaving students with a message of appreciation, hope, preparedness and success. In total, 29 students from across the Midwest were awarded scholarships.

### MICHIGAN THE FIRST STATE TO BAN FLAVORED VAPE PRODUCTS

Michigan Governor Gretchen Whitmer announced later in the year that flavored vape products would be banned. This decision from Governor Whitmer positioned Michigan as the first state in the country to ban flavored vape products.

Done in an effort to protect Michigan's youth, retailers struggled with the vape ban as they worked to understand the new laws and regulations that came as a result of the ban.

Agreeing that this must be done, Auday Arabo said, "It's all for the health and safety of our youth, which we support. We have to protect the citizens."

As the back and forth of the vape ban continues, MIRA will keep their members abreast on the issue. ■

EVENT RECAP //

## MIRA Takes Annual High Five Turkey Drive a Step Further

In addition to their annual coordinated efforts, MIRA partnered with the City of Westland to give out turkeys

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

Every year, the Midwest Independent Retailers Foundation Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan, Ohio and Illinois that may not otherwise be able to enjoy this special meal.

“Since 1980, the Midwest Independent Retailers Foundation and its members have provided Thanksgiving turkeys to needy families and each year the list of charitable groups asking for turkeys grows,” said Auday Arabo, president and CEO of MIRA. “We are always looking for new partners who can help us give out more turkeys every year.”

As the list grows, MIRA turns to their members in an effort to alleviate the needs of the community. Each year, members come together to take part in the “paper hands” promotion to make the High Five Turkey Drive successful.

This year, MIRA hosted their Michigan turkey drive on Friday, November 22nd at Motown Snacks. MIRA members and sponsors of the turkey drive came together to hand out turkeys to community members in need.

In another part of the Midwest, MIRF collaborated with community groups and individuals to hand out turkeys to needy families throughout the Cleveland area. The great success of the Michigan Turkey Drive inspired MIRF to expand its program to Ohio in 2014.

“Many retailers and other local businesses have given generously to this program,” Arabo said. “This is one way our local independent retailers work together with the community to provide needy families with a holiday meal.”

MIRF, and MIRF Board Trustee Paul Elhindi, worked in conjunction with Pastor Dr. Darrell Scott, New Spirit Revival Center, Urban Revitalization Coalition, Inc., Northeast Ohio Catholic Charities

and Diamond Cut Barber Shop.

Volunteers spent the afternoon in the Diamond Cut Barber Shop parking lot on Monday, November 18th, handing out turkeys to families in the Cleveland area.

This year, the High Five Turkey Drive moved beyond its traditional form as MIRF teamed up with the City of Westland Police Department to partake in the “Turkeys Not Tickets” initiative. Taking this collaboration one step further, MIRF and the City of Westland Police Department wanted to help community members and families that suffered a tragedy in the last year.

MIRF donated 20 turkeys to this partnership.

“We often forget about people who are mourning a loss or in deep sadness during the holiday season,” said Mayor William R. Wild. “Our officers are very much a part of the community and not only enforce the law and protect citizens, they often give back.” ■





## MICHIGAN DRIVE //



## OHIO DRIVE //







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

The Midwest Independent Retailers Foundation warmly thanks these sponsors who provided goods and services to our 2019 Turkey Drive!



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Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need!





The High Five Turkey Drive is made possible through the generous help from businesses individual donors. We extend our appreciation to this year's donors who have made it possible for us to help needy families in our communities.

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U.S. Quality Food Center  
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Value Fresh Market Place

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Victory Liquor & Food  
Vinatge Wine & Deli  
Vreeland Market  
Ware's Pharmacy  
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Wayne Elementary  
Whitehall Shell  
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Cheryl Armitage  
Don Ash  
Robert Atisha  
William Bailey  
Sandra Bajorek

#### DONORS

*continued on page 9.*



ASK THE MEMBER //

## Why Volunteer at MIRF's Annual Turkey Drive?

Dozens of volunteers came out to our Annual Turkey Drive to help us give our thousands of turkeys to families in need so they too can have a traditional Thanksgiving meal.



"We have to help others. We help those in need, especially in the Detroit area. MIRA & MIRF has been doing this for years. I have been helping since 1995. I help give out nearly 200 turkeys to Sacred Heart Church. It is so important we do this every year." – **DR. JACOB MANSOUR**



"It is a great cause. It is the time of year to give back and we love the opportunity to partner with MIRA and be here for this event. We have at least 50 Blue Cross Blue Shield employees here and so many more would love to be here. All of our employees say they enjoy being at this event and helping give back." – **SANDY FESTER** // BLUE CROSS BLUE SHIELD OF MICHIGAN



"We just love to help those in need. It is a great event and we just like to give back. We, as Lipari, see the need and we want to make sure that Lipari is engaged in the work MIRA & MIRF is doing to help others." – **TONY FRANCHI** // LIPARI

"It is hard work to put on this event. I know, having worked at MIRA. I am happy to be back to volunteer this time around and help others in need." – **ALYSSA FRANCHI** // LIPARI VOLUNTEER



"It is important to give back and support the community and fill households with Faygo for the holidays. We work with these communities all year long and it is important to help the neighborhoods." – **DAWN BURCH** // FAYGO



"We have been hosting this Turkey Drive for many years and we really enjoy it. It is great to see all these people work together and volunteer to give back. Our employees really appreciate it as well." – **JIM O'SHEA** // MOTOWN SNACKS



"This is a wonderful community event. Everyone who is part of MIRA is a DTE Customer and we want to give back. We have about 30 employees here and have participated since the inception. It is a favorite event because when we leave, we all feel like we did something special to give back. We will continue to be here every year." – **SHARON LUX** // DTE



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*continued from page 7.*

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December 6, 2019.*



# government relations report

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

## The Art of Networking

*“...It is evident that the state is a creation of nature, and that man is by nature a political animal. And he who by nature and not by mere accident is without a state, is either a bad man or above humanity...”*

– ARISTOTLE

Why does MIRA exist? Is it for programs? Is it for our nice publications? Is it for our government relations? What purpose does MIRA serve for you? If no program, magazine, or external problem existed for you and your business, would MIRA have a purpose for you? All these tasks that MIRA takes on are important, but not the sole reason for existing for 110 years. MIRA was founded so that you and other retailers could have a space to create the necessary conversations to be in relationship with each other to advance and protect your investment. MIRA exists for the sake of creating a community for retailers.

I remember growing up in 80's and playing with all the neighborhood kids for hours upon hours. We found things to do together and shared memories that last till this day. I remember with fondness the conversations my father would have with his customers. The conversations were geared to the experiences of the neighborhood. In hindsight, it was a way to share and relate to each other that we all belonged to the same community. I remember what this community was and how we interacted with one another without phones or the internet. MIRA is this community for retailers if we look beyond the programs, publications and trade shows.

Folks tend to blame technology for loss of this community. I would argue that it has only devolved into chat groups and social media friendships. The playgrounds are empty, and the loss of community

isn't a result of technology but transformation on what a community is. We no longer look for community amongst ourselves. Technology has only served to replace what people have not wanted. We enjoy our isolation from each other because it's safe. No one will know our needs or problems. We have built new communities farther and farther away with no sidewalks to connect each subdivision to each other. It wasn't technology that created this loss of community. It is our own fear of being amongst others, our fear of the unknown results if somehow, we shared our issues and worked together to improve our community.

The archaic meaning of state in Aristotle's Politics is more easily defined as community in today's understanding. We are born with the need to be in relationship with others. Communities thrive when members are in relationship with each other. Many retailers I have interacted with look for a transactional relationship: “what will MIRA give me today to join/renew?” I challenge that mindset. The true question is do you need a community of retailers that have the same issues, problems and more importantly dreams as you do? This commonality is the first reason MIRA exists. Where you take MIRA depends on what the community deems necessary for its survival. This organization exists for the noble enterprise of putting you in relationship with each other.

Let us practice the art of building relationships amongst each other in the coming year. Let us work on issues and problems impacting you and other retailers. But let us work on them together. Let us all participate in our Political Action Committee, trade shows, and events. These are opportunities to come together and build community. Our power to enact change is a direct result of the community you decide to build. Let us continue to build this noble enterprise so that our community can look back in 220 years and thank us for taking the risk and challenge to build community. ■



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**BRAD MILLER**, Senior Director, Market Development, **630-743-9226**

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# petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

## 2020 Planning Time... Is Now

**T**he beginning of a new calendar year is the appropriate time to make plans for the future and review plans that were implemented in the past. I always suggest that whether you are a family, a small business, or a large business, planning for the future is of utmost importance. The old adage: "No one plans to fail, but many fail to plan" is as true today as it ever was; perhaps even more important. Review the plan(s) you put together last year and evaluate how your performance compared to your objectives.

Schedule a meeting to plan ahead when your situation is stable to plan ahead, and you can evaluate without emotion. Then, write down your plans and objectives for the next one, three and five years. Your plans for the near term need to be more specific and measurable while your longer-term plans can be more general, but in all cases the objectives need to be measurable.

When the business climate becomes chaotic, that is when you need to refer back to your business plan and objectives for guidance. If the plan that was conceived and established during calm, routine times it should serve as your "security blanket" when times are tumultuous. That's the time to use your plan to determine if the decision will lead to your pre-planned objectives and get you back on course.

Now, addressing objectives, is the appropriate time to decide upon or expand alternative profit centers for your gas station operation. For the most part, the refiners have divested themselves of their retail holdings. And the vast majority of industry analysts project continued sparse margins on retail

gasoline sales. The refiners continue to forecast this trend. And other, non-traditional fuel retailers, continue to enter the marketplace. Every grocery chain seems to have added gas pumps to their offerings and use gasoline as a loss-leader to attract customers. The momentum of that trend shows no signs of letting up.

Hence, you need to explore other profit centers for your operation. And if you are lucky enough to already have alternative profit centers that produce more than adequate returns on investment, then figure out how to optimize it to an even greater extent. If you are not complimenting your operation with an alternative profit center, start researching today! Whether it's adding offerings to your c-store or upgrading your vehicle repair operation, start to evaluate additional products and services and start to promote and sell. Keeping up-to-date products and services for your customer are more important than ever today. Visit and talk to other businesses in your trade area to see what you might be able to cross-merchandise with them. Or, determine what product or service they could possibly outsource to you! Explore any and all unorthodox situations, who knows what may develop.

Ask your regular customers what items or services they are buying somewhere else, that you could provide for them. Increase the per visit customer amount this way.

Check out all the programs offered by MIRA and pick out the ones that can benefit you. Look at the programs from both a sales standpoint and a cost-savings viewpoint.

Then, incorporate those new offerings when planning objectives. That'll give you something to aim for each and every day. Share the plans and objectives with your employees so, as a team, you can produce favorable results. Your employees can't help meet your objectives if you keep them out of the loop. And lastly, provide the employees with the tools they'll need to accomplish your objectives.

Enjoy a happy and safe holiday season. ■





## How to Get Customers From the Pump to Inside the Store With a Low-Tech Solution

I have read a lot of information about new technologies that can give early adopters a competitive edge. One area that really piqued my interest recently was new technologies and services at the fuel dispenser that included ordering food items or watching advertisements in order to receive discounts. These programs are all designed to transition the consumers from the pump to inside your store with the intent of having them buy more products. However, as independents we must target our investments and may not have the resources to invest in these areas until they are more mainstream.

So, what are some simple strategies that we can implement that will be effective at getting fuel shoppers to come inside the store and why should we implement them? According to a recent study done by Coca-Cola Co, 74% of C-store shoppers buy gas and never enter the store. While many of us have seen similar studies like this before, drilling down into the consumer's thought processes can provide us clues on how to develop a low cost but effective strategy. It's not surprising to find out that consumers don't feel the need to go into the store, because they didn't need anything inside the store. However, the report has identified that 31% of shoppers decide whether to enter the store while standing at the gas pump and 47% of the shoppers read signage at the pump while pumping gas with the top motivating pump messages being promotions, food and drink purchases. This provides the perfect opportunity to build your food service sales.

Here is a simple low-cost strategy to help convert that fuel customer and grow your food service sales. Invest in pump toppers and signs that promote your in-store food and beverage promotions. Every pump should have a pump topper with a promotion! Make sure the images you are using on your sign look appetizing and reflect the products you are offering in your store. You don't need to be a sophisticated food service operator in order to implement this type of program. You can accomplish this with a handful of programs like roller grill, pizza, prepackaged breakfast sandwiches, coffee and fountain drinks. With the exception of the beverage fountain, all of these programs can be offered with a total equipment cost of less than \$3,000.

Besides attractive signs, the perceived value of promotion by the consumer is key. Cost vary on products and there are different philosophies on creating a promotional price. If you're struggling with coming up with promotional price point that you feel will be attractive and offers value, here is a simple rule to get started. Make your full margin on your highest priced items and ten to fifteen cents on the second item.

Here are some promotion recommendations for breakfast. Coffee and a donut or snack cake, coffee and breakfast sandwich and a "two for" breakfast roller grill items. For all other dayparts you can offer a "Two for" promotion on roller grill and pizza slices. If you have a fountain machine you can easily incorporate a drink in making a very attractive bundled offering.

All these products are available from any one of MIRA's three endorsed convenience store wholesale partners, S. Abraham and Sons, Inc, Team Sledd and McAneny Brothers. Besides receiving a MIRA member rebate on these products from these three distributors, you can earn additional rebates dollars by using the manufacturers that are offered in the MIRA Program Book. With the distributor rebate and the manufacturer rebate combined these can collectively be over 10% which can significantly help with the promotional cost. ■



# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## Year-End Recap for Ohio Legislature

**A**s we enter the holiday season, the end of 2019, and look forward to 2020, MIRA continues to work on issues that are helpful to our membership. As previously mentioned, MIRA has an outstanding relationship with the Ohio Lottery Commission. After several meetings and conversations with the Ohio Lottery they agreed that Pick 3 and 4, as well as Keno, would not be offered online. They also agreed that online winnings could be cashed at brick and mortar stores with the same restrictions currently in place. The commission is also committed to seeking more funding to place newer machines in stores across Ohio. They have expressed their appreciation to MIRA for being willing to work with them and they look forward to a long and successful relationship.

Across Ohio several small cities have enacted bans on the use of plastic bags in convenience stores and grocery stores; which has resulted in a hodgepodge of rules. MIRA has joined with several other groups to support two bills pending in the legislature that would give the State sole authority to regulate use of

bags so that the law is consistent throughout Ohio. Of course, the Municipal League, County Commissioners Association, Township Trustees Association and various environmental groups will oppose these bills. The House Bill is HB242 and in the Senate's is SB222. We will support both and keep members advised of the outcome.

MIRA had a very good meeting in Columbus with Representative Bill Seitz, a member of the House Majority Leadership. MIRA has long wanted to see Ohio liquor laws consider ways to increase the number of licensed dealers since Ohio has far fewer liquor outlets that neighboring states. Representative Seitz has asked for a wish list on liquor laws and feels this may be the right time to pursue a change in liquor laws in Ohio. Lastly, several members in northern Ohio have reported that curb-side price signs at service stations are listing gas prices as much as 30¢ lower than their competitors. But when you pull up to the pump the price is not 30¢ lower and then you need to sign up for a quick pay program with access to a checking account in order to get the discount. MIRA is in the process of looking into this matter to see if there is deceptive advertising and if so, what can be done.

Lastly, we at MIRA want to take this opportunity to wish all our members Happy Holidays and Happy New Year! ■





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# MIRA MEMBER EXCLUSIVE



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On time. Every time.  
All the time.

### Details:

**New & current customers are eligible for the following rebates:**

- 2% Non-Tobacco/Non-Cigarette
- Additional 1% on Energy Supplements (Total of 3%)
- Additional 2% on Foodservice products (Total of 4%)
- Additional 2% on Supplies (Total of 4%)

### Requirements:

Customer must purchase the following categories:

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

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

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

Customer must maintain good credit standing

### • TOTAL VALUE TO YOU •

**\$1,350** Estimated Rebate\*  
(Annual Total Paid Quarterly)

**\$2,000** Est. MIRA Member  
Program Savings

**\$3,350** Total Member Benefits  
PER LOCATION

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

For more information on Team Sledd, call the office at **800.333.0374**  
or E-mail Sheila Reilly at [SReilly@TeamSledd.com](mailto:SReilly@TeamSledd.com)





# michigan lottery report

BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

## Preliminary Results Show Record 2019 Fiscal Year for Michigan Lottery; Retailers Receive Record Commissions

**T**he preliminary results for the Lottery's 2019 fiscal year bring very good news for retailers, the Lottery, and most importantly, public education in Michigan.

Preliminary numbers show that Lottery sales broke the \$3 billion mark for the fourth straight year. This impressive record is the result of teamwork between the Lottery and its 10,500 retailers across the state. The 2019 figures show nearly \$3.9 billion in Lottery sales,

topping the previous record set in 2018 by about \$300 million. Retailers also enjoyed a record commission year in 2019 at \$284.8 million, up about 7% from the previous high of \$266.5 million set last year.

The Lottery's instant game portfolio once again was a major part of this success. Instant games remain a favorite for the most loyal Lottery players, as well as casual players, and make up nearly 43 percent of overall sales. The Lottery's team puts a great deal of focus and effort into developing instant games that will attract players to retailers and boost sales. The Lottery's marketing team developed a number of strong advertising campaigns to support new instant games, helping to raise awareness of our games and boost sales for retailers. That work paid off in a big way in 2019, with total sales of instant games surpassing \$1 billion for the fifth straight year. Instant game sales increased an impressive 11.3% from 2018 to \$1.7 billion. The 2019 fiscal year also marked the sixth straight year of double-digit growth for these games.

The hard work of retailers and the Lottery also led to a record contribution to the state's School Aid Fund. Preliminary figures indicate the Lottery's contribution to the School Aid Fund will total more than \$1 billion for the first time ever. It is the fifth consecutive record annual contribution. Since it began in 1972, the Lottery has provided more than \$23 billion to support public education in our state.

The record results in 2019 wouldn't have happened without each retailer's hard work and commitment to serving customers and the Lottery's mission. We're excited about the opportunities that 2020 presents and look forward to working with retailers to break even more records! ■

*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).*

### INSTANT TICKETS // PULL TAB TICKETS

#### NEW INSTANT TICKETS:

##### On sale December 3rd:

- IG 320 Winter Winnings – \$5
- IG 314 Bingo Slots – \$5
- IG 332 Triple Bonus Cashword – \$10
- IG 323 Lucky 7's – \$20

#### INSTANT GAMES SET TO EXPIRE:

##### 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

##### Expiring January 6th:

- IG 210 Lucky 7's – \$1
- IG 211 Lucky 7's Doubler – \$2
- IG 212 Lucky 7's Tripler – \$5
- IG 213 Lucky 7's Multiplier – \$10
- IG 217 \$50,000 Triple Diamonds – \$2
- IG 224 \$5,000 Gold Rush – \$1
- IG 225 \$50,000 Gold Rush – \$2

- IG 226 \$500,000 Gold Rush – \$5
- IG 227 \$1 Million Gold Rush – \$10
- IG 238 Cashword – \$2

#### NEW PULL TAB TICKETS:

##### On sale December 3rd:

- MI 564 Yeti or Not – \$1
- MI 529 Silver Reels – \$2
- MI 578 \$2,000,000 Cash – \$5

#### PULL TABS SET TO EXPIRE:

##### Expiring December 10th:

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

##### Expiring December 10th:

- MI 504 American Pride – \$1

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

# 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.

There's plenty for you, too, with more than \$6.8 million in retailer commissions. So, stock up on the holiday gift that offers big winnings, big sales and is everyone's go-to: holiday instant tickets.





## Policy Watch

VANESSA DENHA-GARMO // FOUNDER, DENHA MEDIA GROUP

### Showing Gratitude With Discounts for Men and Women Who Protect and Serve

**S**ome do it and others don't. There are different thoughts about the practice of giving discounts to military members and police officers.

If you search on the internet, discounts for police, fire and military, lists of websites appear with locations that offer such discounts. On Veterans Day, media covers a slew of freebies and discounts for American veterans, from free food to deals & discounts.

When my own father owned Lindsay Drugs in Detroit in the late 70s to early 90s, he always gave a free deli sandwich to officers who lived or worked near the store. I once asked him why and he replied, "It is good to have the presence of uniformed officers in the store on a regular basis and they work hard to protect us."

As a veteran who served in the U.S. Air Force, Mike Mitchell can appreciate the generosity of store owners who give discounts to men and women in the military or in law enforcement. "We don't have a policy per se today in our stores," said Mitchell, "but if I see someone in the military come into the store, I will buy him or her a cup of coffee."

At his first store, a pizza place in Ingham County, Mitchell did offer a 25% discount to the local police and sheriff deputies but after some education by the Sheriff at the time, Mitchell stopped the formal policy. "He explained to me that these officers could afford to buy their own pizza and it might not be perceived well by

customers in the community that officers were getting discounts, so we stopped the practice."

Contributing to the question of a discounting practice is the image of police officers today. "There is no doubt that it is tough to be a police officer today," said Mitchell. "The climate in this world today is not always favorable to police officers. So, giving them free meals or discounts doesn't always go over well with the general community."

There is this perception that store owners are paying for extra protection. "That is not really the case," said Mitchell. "We are showing gratitude and we do appreciate their service. No doubt it is a safety issue. It is good for any business to have uniformed police officers come in, but not everyone sees it that way. We have to be careful and walk a fine line."

As an owner of four businesses, Mitchell does what he can to show his gratitude to those who protect and serve. "We do a lot to support our veterans," said Mitchell. "Every time someone in military uniform enters our store, from the time they walk in, to the time they leave, three to four people have thanked them for their service."

#### 24/7 DAY

The NACS Foundation and the convenience retailing industry annually celebrate first responders and others who support communities 24/7 on July 24th. Called "24/7 Day", the NACS Foundation celebrated the inaugural event earlier this year. The annual event was created to honor first responders, fire and police, EMT, doctors and nurses, military and disaster relief volunteers who work around the clock to support communities when disasters happen. The event was launched by the NACS Foundation, along with participating convenience industry partners in support of the American Red Cross. ■



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# DOWNLOADING EFFICIENCY

How apps are helping employers in the labor force.

A recent study estimates that by 2020, 40% of American workers will be independent contractors. Companies are developing apps and other platforms to help freelancers and independent contractors operate businesses and deal with the workforce.

Hyer, is a mobile platform that helps businesses, small and large, with their fluctuations in labor. Hyer would eventually like to scale to all types of labor from general labor to certified nurses, but currently are only dealing within certain types of labor.

They are solving a problem in the labor force by enabling organizations to secure labor on-demand through a large, independent workforce that is ready and qualified to work.

According to Hyer research, employers today are facing high employee turnover, increased costs in turn-overs and short-term immediate labor needs. Current

temporary replacement services are slow and costly.

They presently work in stocking, reset work, car cleaning, floral delivery, floral in-store help, Edible Arrangement deliveries and event staffing.

"We started development in August of 2018, then began doing live tests on the app in December and joined the Apple app store on April 1, 2019. At the end of September, we made it on to the Google Play store as well," said Dan Dempsey, VP of Sales and Operations, Frictionless Enterprises Inc.

The Hyer app is developing into a platform where a freelance worker could find tasks for a variety of different industries in one place, growing from general labor into more specialized fields. "For example, you could not only find someone to walk your dog, but also you could find a certified nurse to take care of an elderly relative," said Dempsey.

Currently, the Hyer app is being used to help with the



fluctuation in company businesses. Staffing, day of, for increases or decreases in business. “The business uses the app as an alternative to how they have staffed for part-time work in the past,” said Dempsey. “A manager could use the app to account for call-offs that they might encounter on a daily basis.”

Hyer is a new, modern way to find your temp workers in an economy that has increasingly shifted towards freelance/independent contractors. “We provide a 97% fill rate, and you can find someone up to two-hours before a shift needs to start. People are looking for flexibility and enjoy being their own boss,” said Dempsey. “We have around 4,500 people who have downloaded the app across the country, and the majority are here in Metro Detroit. Metro Detroit is where we have launched the application.”

Marketed as the first integrated, scalable network for the labor-on-demand in the gig economy, their vision is to connect people to opportunities, and businesses to resources, while also elevating relationships, driving quality interaction and supporting the communities they serve.

According to statistics, companies that integrate and leverage in the gig economy worker are seeing a 35% reduction in labor costs and at the same time, an increase in service levels and in-stock rates. Also, according to research, companies that are leveraging the gig economy worker during peak demands are experiencing in excess of 25% increase in top line revenue.

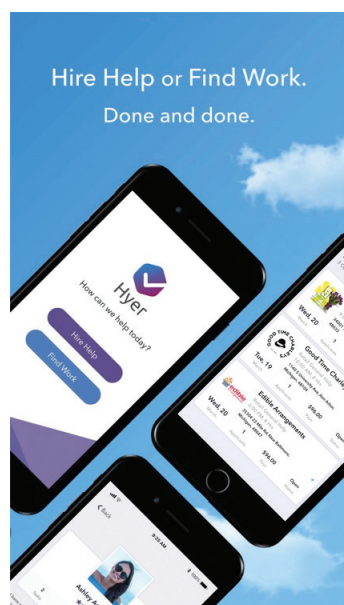
Meanwhile Fairway Pay’s software creates and sends

electronic checks via email. The sender/user sets up an account with FairwayPay – which is about a 5-minute process – using any checking account. Using a PC, tablet, or smart phone, they can then pay anyone, anytime, from anywhere and only need to have the recipient’s name and email address.

“About five years ago, our staff of computer programmers began developing custom software technology for the State of Illinois and Aflac to use for disbursements. This “one size fits all” version was finished about a year ago,” said KC Kirkpatrick, CEO of Fairway Pay. “We like to say this product is for any company who pays bills; meaning it’s for ALL companies. Currently using it are dentists, a property management company, real estate brokers, manufacturing companies, and building contractors. Our customers can create and send between 1 and 5,000 checks with one click of the mouse.”

Compared with paper checks, this product is less expensive, faster, more secure, greener, and easier for record keeping. It costs \$4.95 per month and 39¢ per eCheck. It’s comparable in cost to ACH (Automated Clearing House) or EFT (Electronic Funds Transfers) but they offer more timing control as an instantaneous “push payment” so there’s no one having the access and authority to “pull” money out of the business’s bank account.

“We’d like to see FairwayPay eChecks replace all B2B paper checks, which believe it or not still make up 50% of all B2B payments in the US,” said Kirkpatrick. ■



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You'll also find links to the website to our YouTube video ad.

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<https://www.fairwaypay.com/fairwaypay/viewcheck.html?538=1677KC0r1SbDOMsMHeJKdg>





## Vincent “Jim” Lipari, Founder of Lipari Foods, Passes Away at Age 91

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

With his family by his side, Vincent “Jim” Lipari of Birmingham, Michigan passed away on November 7th. Lipari was 91 years old.

“Jim has been a mentor, leader and friend to many, not only in the food industry, but also to anyone who crossed his path. His kindness and generosity set Jim apart from others,” said Lipari Food Distributors in a statement. “Jim was an extremely charitable individual and had a very generous nature and a soft spot in his heart for the charity Feed the Children.”

“Jim was a true salesman and always reminded his employees that the customer comes first and nothing happens until ‘someone sells something.’ For all he did for others and for his success in business, Jim Lipari will never be forgotten.”

Lipari founded the Warren-based distributing company in 1963. While the company operates across 15 states today and considered a household name among industry professionals, the company initially operated out of Lipari’s trunk in the 1950s.

Working a sales route on his days off from working as a meat cutter and operating a full line grocery store, the first product Lipari distributed was his very own barbecue sauce, Bazzo’s. Lipari’s introductory product was created by him and his partner.

Not long after the creation of Bazzo’s, Lipari would go on to create Bella Mia Spaghetti Sauce. In 1963 Jim formed Lipari Food Distributors in order to continue distributing Bazzo’s and Bella Mia Spaghetti Sauce.

For several years Lipari’s line of products continued to grow. However, it was not until 1967 that Lipari got his “big break” when Frank’s Tea and Spice appointed Lipari Food Distributors as their official distributor. This appointment resulted in Lipari’s famed moniker as the “spice man.”

Lipari continued to grow as much of their customer base began to include independent grocery stores and businesses.



“He meant everything,” said Tony Franchi, Lipari Food. “He founded the company out of his station wagon. He never gave up. He had a big heart. He was a very giving man. He always said stay humble and keep your feet on the ground.”

Beyond his business acumen, Lipari was an active member of the community. Melding with his business, Lipari Food Distributors forged several community-oriented partnerships.

In addition to their partnership with the Make A Wish Foundation, Lipari has a long-standing partnership with the Gleaners Food Bank of Southeast Michigan. The distributing company contributes to Gleaners overall mission of feeding the hungry and nourishing the community.

Lipari’s tireless work in the industry has paved the way for both retailers and distributors.

“He was a man of his word and believed in the old way of doing business with a handshake,” said John Denha, former Chairman of MIRA Board. “He had a such a good heart. He understood that the independents were of value in the industry. He never neglected us. He knew how to take care of his customers. He knew how to market his product.”

Moreover, Lipari has left a lasting impression on the community and on the industry.

“He was faithful to his employees and he was a man of integrity,” said Franchi. “He made a huge impact on my career at Lipari. He taught me to always put the customer first. He was a great influence on my life and family that I will never forget. He was a family man and foremost. His famous quote was “nothing happens until you make the sale” ■

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[liparifoods.com](http://liparifoods.com)







## Displays, Prepared Food a Holiday Staple

As the holidays march on, retailers stress the importance of holiday displays and the promotion of prepared foods

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

While the seasons change, the fundamentals of running a successful retail operation have not. What's true during the warmer months continues to hold during the colder ones. In store displays and the promotion of prepared foods are an integral part of any retailer's holiday game plan.

With the holiday season in full swing, retailers everywhere are transforming their stores into holiday and winter wonderlands. From the entrance to the exit, these displays are an added measure in improving a business' turnover.

While customers are likely to already have a list of items they need, displays, when executed correctly, can persuade to additional purchases outside of their list. It also doesn't hurt that the change in retail scenery will put customers in a happier and more joyful mood.

"Holiday themed displays are important because they put customers in a festive mood and lets them know we have the special products they will be looking for when it gets closer to the holidays," explained Johnny Karmo of Market Square Stores.

Alternatively, Bryan Bandyk, CEO of The Westborn Market Group, stresses the importance of holiday displays as they influence what he calls the "emotional" purchase.

"Holiday themed displays are important as a retailer to capture emotional sales," he explained. "As a retailer, we have these small

windows of time that consumers are more apt to spend their money based on emotion verses a need. Retailers have to be ready when the consumer is ready to spend."

Taking what they know, coupled with customer trends, Westborn Market is modifying displays throughout their stores to capture the aforementioned emotional sale.

"There are several key items in all of our departments that we have enough historical information that tells us what customers will be looking for as they plan their holiday meals," Bandyk explained. "In produce its dominated by fresh vegetables, meat department its fresh turkey and standing rib roasts, bakery its fresh baked pies. Every department has those type of key items that we need to have and make sure we have enough to meet demand."

At Market Square, displays are taken seriously as they not only increase the floor displays throughout the store, but also include a special display to coincide with each department in the store, similar to Westborn's strategy.

A twist on the classic in-store displays are holiday displays that include the majority, if not all, ingredients for certain holiday specific dishes. Displays of this nature are essentially a one stop shop for customers who want to avoid aisle hopping to find all the components for a dish. In some cases, these displays may even inspire customers to make a dish they were not initially going to make.

While Westborn does not utilize

the recipe driven displays, they do employ cross merchandising between departments.

"We might display our Westborn Market Cucumber Dill dressings next to our Persian Pickle display. We might display a great cracker line next to our Westborn Cheddars that we are featuring," Bandyk explained. "Wine and champagne will be stacked throughout our stores during peak holiday months to capture that extra impulse sales as consumers overindulge. Our format is more about suggestive selling all year, but it becomes more intense during the holiday season."

In addition to ramping up the focus on displays, retailers are also ramping up their promotion of prepared foods. As customers get busier during the holidays, the need for prepared foods increases and retailers step up to fill that need.

At Westborn, everything from charcuterie trays to full holiday meals are offered.

"We focus mostly on a new tray program that we have developed. They are very nice, artisan trays that focus on sandwiches, charcuterie and specialty cheese trays," explained Bandyk. "These are promoted though brochures, our website and social media. In addition, we offer complete holiday meals, fully cooked, chef inspired meals. These are also promoted through the same channels as our new artisan trays."

Prepared foods are especially popular during the holidays as consumers are pressed on time or lack the ability to make certain specialty dishes, says Bandyk. ■



A photograph of three diverse people (two men and one woman) sitting at a table in a cafe, smiling and looking towards the left. The man on the left is holding a coffee cup. The background features exposed brick walls and industrial-style pipes.

# A FORCE FOR GOOD

Strong communities are the foundation of a healthy, thriving environment for all people. That's why you can count on DTE Energy to support local organizations that are having a real impact. We are proud to partner with MIRA.

**DTE**





December 2019 BWC News from CareWorks Comp

# CareWorks

## DEADLINES APPROACHING: 2020 RATE YEAR GROUP RETROSPECTIVE ENROLLMENT

The deadline to enroll into Group Retrospective Rating with CareWorks Comp for the upcoming July 1, 2020 policy year is **January 24, 2020**. Group Retro is a performance based program where the group's claims incurred for the policy year are compared to the group's premiums paid to the BWC. The participants will receive premium rebates as long as the claims incurred for that policy year is lower than the overall premiums paid to the BWC.

## BWC: NEW RESERVING SYSTEM COMING

Now that the Ohio BWC has moved away from using ICD-9 Codes to using ICD-10 Codes for categorizing injuries and illnesses, they will be changing from the MIRA II Reserving System to the new ACES Reserving System. The ACES (Actuarial Claims Estimating System) process will be implemented on 7/1/2020. ACES uses very similar cost drivers (input variables) as MIRA II. Reserves are a key component in determining what your company's EMR (Experience Modification Rate) will be for the upcoming policy year. Simply put, Reserves are estimated future costs of a claim. If Reserves are present on a claim when the BWC takes their annual EMR "snapshot"

on September 30th, then there is a possibility that your EMR will be higher than anticipated for the upcoming policy year. The BWC's calculation for how they arrive at a claim's Reserve is proprietary, but they do look at such variables as claimant's age, type of injury and expected recovery time.

## WHAT TYPE OF EXAM IS YOUR INJURED WORKER GETTING?

- **BWC 90-Day examination:** 90 day examinations are required by statute and are conducted when an injured worker has received 90 consecutive days of temporary total disability compensation. This exam addresses a number of issues, including continuing compensation, return-to-work barriers, potential RTW solutions, need for further medical treatment or supportive care and potential for rehabilitation.
- **BWC Physician Review (MEDCO-21):** These file reviews are normally regarding an additional allowance request or anything that had been requested in the claim that requires a medical opinion but does not need a full exam to make a decision.
- **BWC Independent Medical Exam (IME):** An IME is an objective medical evaluation conducted by an independent, qualified medical specialist

at BWC's request and is for the purpose of clarifying an injured worker's medical and disability status.

- **C92 Examinations:** C-92 examination provides an unbiased, objective estimate of the whole person, percent of impairment for a given allowance referred to as percentage of permanent partial (%PP, %PPD, or, most frequently, C-92) awards. This must be based on the most current edition of the American Medical Association's Guides to the Evaluation of Permanent Impairment, using the available medical documentation, history and physical examination.
  - These are initially completed by the BWC to determine a PPD% award and will support their tentative order. The injured worker/attorney and the employer/TPA/attorney can also have this exam completed to obtain their own PPD% as defense to get it increased or lowered.
- **Industrial Commission - IME:** This is normally done in regard to permanent total disability (PTD). A physical and psychological (if psych is allowed in the claim) IME will be completed based on the industrial commission request.
  - For a PTD issue, there will be IME reports from the IC, IW and the employer, if needed.
- **IME/IMR – TPA/Employer:** These are reports obtained by the TPA claim examiner, the employer, or the employer's attorney.



## **\$4 MILLION SAVED FOR CAREWORKS COMP CUSTOMERS: HOUSE BILL 207**

As an Ohio employer participating in the State Fund, if one of your employees is injured in a motor vehicle accident and you can establish that the claim is a result of a non-at-fault incident involving a third party, the BWC may exclude 100% of the claim's cost from your experience.

With the passage of House Bill 207, any motor vehicle accident occurring on or after July 1, 2017 can apply for this cost relief. CareWorks Comp has a dedicated Cost Containment team who will assist you in navigating this process and will guide you through securing the necessary information to file a claim under this provision. Our team has assisted Ohio employers in removing over \$4 million in claims cost since the passing of HB 207.

Some important facts to remember regarding eligibility are:

- You must have active BWC coverage on the date of injury
- You must be current on all BWC payments
- The third party at-fault driver must have active insurance coverage at the time of the

accident or your business must have active uninsured motorist's insurance coverage

- A copy of the police motor vehicle accident report from a law enforcement agency must be secured
- A copy of the citation showing that the third party is responsible for the accident
- You have 12 months from the date of injury to file the application for relief

If you have an employee that was involved in a motor vehicle accident, please reach out to our office to discuss whether the claim qualifies for the Non-at-fault motor vehicle accident application process.

### **IMPORTANT DEADLINES:**

- **December 21, 2019:** BWC Premium Installment due if you pay on a Monthly, Bi-Monthly, Quarterly, or Bi-Annual basis.
- **January 24, 2020:** Group Retrospective Enrollment deadline for the 2020 Rate Year.

### **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 and costs \$25.00. Currently, there are 4 webinars to choose from:

- Employee Engagement
- OSHA Inspections; Prevention, Preparation, & Minimizing Fines
- OSHA Recordkeeping
- 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/) and 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! ■

## **➤ Training sessions**

*Join CareWorks Comp and learn more about workers' compensation topics and meet the Ohio BWC's two-hour safety requirement. Attend in person, via webinar or watch a video recording, and get the training you need, when it's convenient for you.*





## Family Business Transfers in an Uncertain Landscape

■ BY RANDALL A. DENHA, ESQ.\*

When a family business owner's goal is to ultimately pass ownership of the business on to the next generation, business succession planning and the owner's estate planning are inextricably linked.

The most difficult issues and decisions presented in the family business succession planning context often relate to business control and personnel—identifying or choosing who will control and manage the business and how to keep key employees in place. This article will not address these difficult topics. Rather, this article will illustrate how, after ownership, personnel and management succession decisions have been made, careful estate planning through lifetime transfers might lessen the family's eventual estate tax burden.

The focus of this article will be lifetime transfers of closely-held business interests, and how transferring (partial) ownership of a family-owned company during lifetime might significantly reduce the estate tax that will be owed at death. It is important to note that intra-family business transfers and transactions are complex and that this article does not address all (or even most) types of transactions or the issues and risks that require careful analysis before undertaking lifetime transfers. Instead, the discussion below provides a simplified example of the potential federal estate tax savings associated with lifetime transfers

in one specific family business situation. All real-life business succession situations are unique. If your situation is different than that set forth below, that is to be expected—estate tax planning for your family might be structured differently. The point is that good estate planning can result in substantial estate tax savings.

A key point of this article relates to the relative uncertainty of the future of U.S. federal estate tax law. Generally speaking, under current federal estate tax law each U.S. citizen can give, during life or at death (or some combination thereof), up to \$11,400,000.00 (\$11,580,000 in 2020) of assets to non-spousal beneficiaries free of federal gift or estate tax. This exclusion from gift and estate tax is often referred to as the “Gift and Estate Tax Basic Exclusion Amount” (the “Exclusion Amount”). However, current law also provides that, absent intervention by Congress, the Exclusion Amount will be reduced to pre-2018 levels, or \$5,000,000.00 per donor (indexed to inflation), starting on January 1, 2026. This tax law provision is referred to as a “sunset clause.” With current federal estate tax law being about as taxpayer-friendly as it has ever been, and in light of the impending sunset date and the divisive current political climate, business owners and affluent individuals may want to consider taking advantage of their increased Exclusion Amount before it is a thing of the past.

Here are the family facts that we will use for purposes of our

illustration:

- Sammy and Sharon are married and have three children: Adam, Betsy, and Chris.
  - Sammy currently owns and manages 100% of ABC Co., LLC (the “Company”), a successful distribution company valued at \$20,000,000.00. (Important Note: Small and mid-sized family businesses often have a higher value, as determined by the IRS, than the owners anticipate. While we will use a business valuation of \$20,000,000.00 for this illustration, your business need not be valued that high in order to achieve savings from careful estate planning.)
  - Sammy and Sharon want their three children ultimately to become equal owners and to take over management of the Company.
  - Sammy and Sharon currently own assets, other than the Company, totaling \$5,000,000.00 in value.
  - Sammy and Sharon will pass away 20 years from now.
- Here are important legal and financial assumptions that we will make for the purposes of our illustration.
- The Company, and Sammy and Sharon's other assets, will appreciate at a rate of 4% annually.
  - The Exclusion Amount, which currently is \$10,000,000.00 (indexed to inflation at \$11,400,000.00 for 2019) per donor, will revert back to pre-



2018 amounts (\$5,000,000.00, per donor, indexed to inflation), as of January 1, 2026. We will assume further that the Exclusion Amount will be \$6,500,000.00 per donor when Sammy and Sharon pass away in 20 years. (Important Note: As discussed above, this assumption is consistent with the sunset clause provision of the current law. Without action by Congress, the recently-increased Exclusion Amounts will decrease to pre-2018 levels as of January 1, 2026).

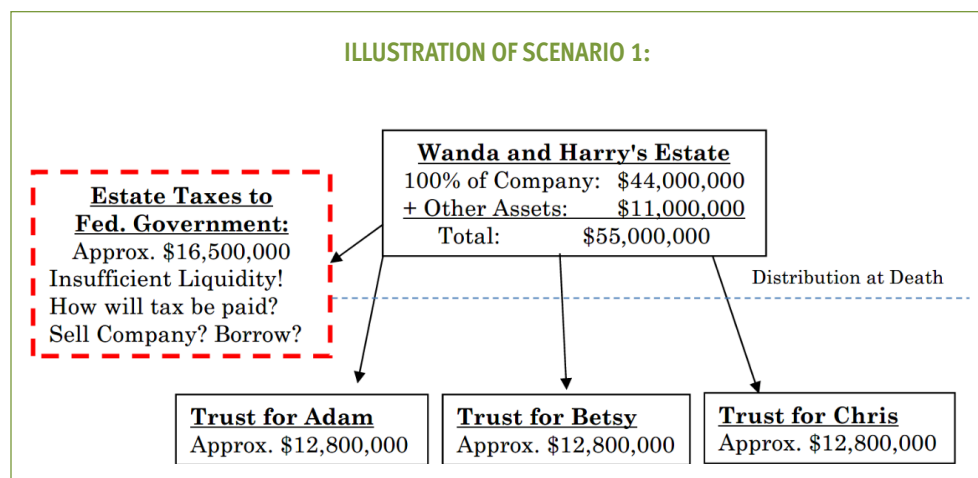
Illustrative calculations and explanations of the potential federal estate tax consequences of two different estate planning scenarios, as applied to the above facts and assumptions, are included.

#### SCENARIO 1:

Sammy and Sharon do not undertake lifetime transfers of the Company to their children, and instead, when they die in 20 years, their wills leave Sammy's ownership interest in the company to the three children, or to trusts for the three children, in equal shares.

#### THE RESULT UNDER SCENARIO 1:

Due to the appreciation of Sammy and Sharon's estate, more than \$16,500,000.00 of estate tax is owed when they pass away in 20 years. Based on the assumptions made above, Sammy and Sharon's taxable estate will have appreciated to nearly \$55,000,000.00 over the course of 20 years—with nearly \$44,000,000.00 of that value being attributable to the Company. In that case, Sammy and Sharon's estate will exceed their combined



available Exclusion Amounts (\$13,000,000.00) by more than \$40,000,000.00. Applying that figure to a 40% estate tax rate is how we arrive at an estate tax estimate of \$16,500,000.00. Note that the amount of estate tax owed under this scenario exceeds the value of the non-Company assets that pass as part of Sammy and Sharon's estate—creating a liquidity crisis that may be a very difficult problem for the kids to sort out.

#### SCENARIO 2:

With the advice and assistance of their professional advisors, Sammy and Sharon undertake carefully planned lifetime transfers of Sammy's interests in the Company to the children or to trusts for their benefit.

#### RESULT UNDER SCENARIO 2:

Due to the removal of future appreciation on the business ownership interests (and income therefrom) achieved through lifetime transfers to the three children, less than \$5,000,000.00 of estate tax is owed—that is more than \$11,500,000.00 in estate tax savings as compared to Scenario 1.

Here is how:

Sammy works with his attorneys to recapitalize the Company into voting and non-voting LLC interests. After the recapitalization, all of the voting rights associated with Company ownership are contained in 1% of the LLC ownership interests, and the other 99% of the ownership interests have economic rights to Company earnings but no voting authority with regard to business management. As a result of this recapitalization, the non-voting interests in the Company are worth less, with the IRS having approved valuation discounts for non-voting interests equal to at least 30%. Sammy then gives 25% of the Company ownership interests to each child (or to a trust for each child) and retains 25% of the Company—including the 1% voting interest so that she can continue to control the Company. After applying a 30% discount, the gifts of 25% of the Company ownership interests to each child will have a discounted value for gift tax purposes equal

#### LEGALLY SPEAKING

*continued on next page.*



**LEGALLY SPEAKING**  
continued from previous page.

to approximately \$3,500,000.00 (or \$10,500,000.00 in total, for all three gifts), but no gift tax is owed at the time of the transfers because Sammy applies his increased Exclusion Amount to the gifts. After the transfer of the 25% ownership interest to each child (or to his or her trust), those interests continue to appreciate outside of Sammy and Sharon's Estate. Ultimately, under this scenario, Sammy and Sharon's estate is valued for estate tax purposes at approximately \$18,700,000.00 (rather than \$55,000,000.00, as in Scenario 1) at the time of their deaths 20 years later. After applying Sharon's

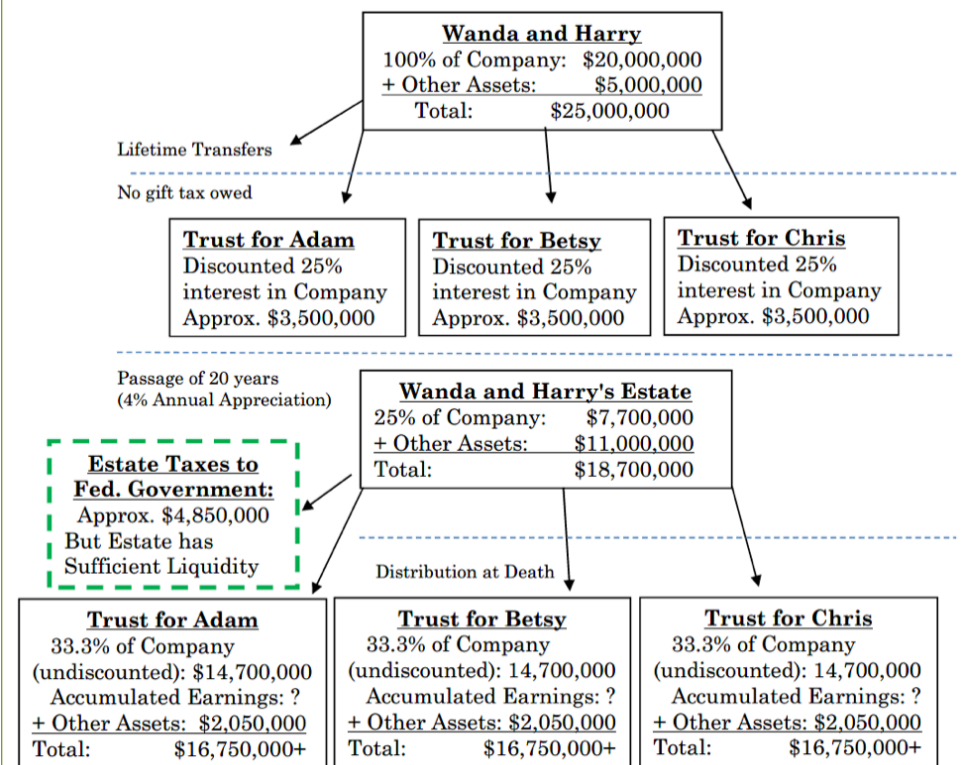
\$6,500,000.00 Exclusion Amount to Sammy and Sharon's remaining estate, only about \$4,850,000.00 of tax would be owed. The remainder of the estate, and the previously gifted ownership interests in Company (as well as all appreciation thereon and all income produced therefrom), pass to the children.

As you can see, under the right circumstances, lifetime transfers can generate tremendous estate tax savings. In addition, if the transfers are made to trusts for the children (rather than to the child, outright) it may be possible to achieve additional benefits, including increased protection against lawsuits, dissolving marriages, and future estate taxes. However, these types of

transactions are not without risk and downside and must be carefully vetted by experienced tax and legal advisors. One very important downside to lifetime gifting is that, unlike assets that pass as part of a donor's estate, gifted assets do not receive a basis adjustment for income tax purposes at the time of the donor's death. Another downside is that the donor generally is not able to benefit economically from the gifted assets after they are transferred. However, in cases where the donor is concerned about divesting his or herself of the transferred asset (and the income therefrom), it is possible that the transfer could be structured as a sale, rather than a gift, in order to provide increased cash flow back to the transferor.

Lifetime transfers are not a silver bullet for all situations. However, given the uncertain future of federal estate tax law, business owners and affluent individuals should consider making lifetime transfers to take advantage of their increased Gift and Estate Tax Exclusion Amount before it becomes a thing of the past.

**ILLUSTRATION OF SCENARIO 2:**



\*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](mailto:rad@denhalaw.com). ■



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## FDA Raises Health Concerns Regarding CBD

The agency issues warnings to consumers and manufacturers

■ BY NACS ONLINE

The U.S. Food and Drug Administration recently updated its position on CBD, saying that the cannabis derivative may have the potential to harm users, reports Marketwatch.

Cannabidiol, or CBD, is derived from the cannabis plant and is believed to be nonintoxicating. It has been showing up in food, beverages, cosmetics and other consumer products, even in states where marijuana is not recreationally or medically legal. Those items are available from major retailers, including drug stores such as CVS, Walgreens and Rite Aid.

Last summer, the FDA announced that it was looking into CBD and its effects on the human body. The agency has approved CBD in only one product, Epidiolex from GW Pharmaceuticals, which is used to treat severe forms of childhood epilepsy. The FDA has updated its warning to consumers, using stronger language and adding that, "CBD has the potential to harm you, and harm can happen even before you become aware of it."

Now, the FDA notes that based on a lack of scientific information, it cannot conclude that CBD is "generally recognized as safe among qualified experts for use in human and animal food." Rather, the compound "can cause" liver injury, affect other drugs, and when combined with alcohol or

other depressants can increase the risk of sedation or drowsiness. It also has the potential side effects of drowsiness, gastrointestinal distress and mood changes.

The FDA added that many aspects about CBD remain unknown, such as the effects of taking CBD daily for extended periods, its impact on the developing brain and how it interacts with herbs and botanicals.

Cannabis companies have been trying to break into the CBD market because of the potential for entry to states where marijuana sales are not legal. The FDA has issued warning letters to 15 companies for selling CBD products in ways that allegedly violate the Federal Food, Drug and Cosmetic Act, reports CNBC. According to the warning letters, the companies are marketing CBD products as remedies for diseases and other therapeutic uses in humans and animals. Some have promoted CBD products as dietary supplements and added CBD to human and animal foods or CBD products for infants and children.

The companies receiving warning letters are:

- Koi CBD LLC, Norwalk, California
- Pink Collections Inc., Beverly Hills, California
- Noli Oil, Southlake, Texas
- Natural Native LLC, Norman, Oklahoma
- Whole Leaf Organics LLC, Sherman Oaks, California
- Infinite Product Company LLP, dba Infinite CBD, Lakewood, Colorado
- Apex Hemp Oil LLC, Redmond, Oregon
- Bella Rose Labs, New York
- Sunflora Inc., Tampa, Fla./ Your CBD Store, Bradenton, Florida
- Healthy Hemp Strategies LLC, dba Curapure, Concord, California
- Private I Salon LLC, Charlotte, North Carolina
- Organix Industries Inc., dba Plant Organix, San Bernardino, California
- Red Pill Medical Inc., Phoenix, Arizona
- Sabai Ventures Ltd., Los Angeles, California
- Daddy Burt LLC, dba Daddy Burt Hemp Co., Lexington, Kentucky

The FDA wants responses from each company within 15 working days stating how they will correct the violations. Failure to correct violations could result in legal action, including product seizure and/or injunction, the letters said.

CBD's presence in food and beverages has been debated for months. In May 2019, the FDA held its first public hearing on CBD in food and beverages and created a working group to spearhead these questions and concerns. The agency will continue exploring ways for various types of CBD products to be lawfully marketed and plans to provide an update on this progress in the coming weeks. ■



## New Deloitte Study Looks Ahead to the Future of Fresh

### ■ BY THE SHELBY REPORT

Two-thirds of shoppers have increased their spending on fresh foods over the past two years, with more than 60% of consumers spending up to 30% of their average monthly grocery budget on this category, according to the Deloitte “Future of Fresh” survey released on November 13th.

### KEY TAKEAWAYS

- Over the last two years, two-thirds of consumers increased spending on the fresh food category.
- Over 60% of consumers spend up to 30% of their average monthly grocery budget on this category.
- Price is one of the most important considerations of fresh food purchases, with 92% of consumers citing cost as an important aspect in their purchasing decisions.
- In the survey, 80 % of consumers actively seek healthier versions of the food they purchase and 77% avoid preservatives and chemicals in their food.
- When purchasing perishables, 58% of consumers actively consider sustainability aspects, such as local sourcing, recyclable packaging and water neutrality.

### WHY THIS MATTERS

To gain deeper insight into fresh food consumers as well as fresh food manufacturers and retailers, Deloitte’s “Future of Fresh” study surveyed 2,000 consumers and 153 fresh food industry executives.

The survey provides key insights into consumer behavior and how manufacturers and retailers can grow the fresh food category.

### GROWTH IN CONSUMER DEMAND, SHELF SPACE OUTPACES FRESH FOOD SALES

With two in three consumers reporting more fresh food purchases, retailers are increasing the space allotted to fresh foods in their stores to meet the rise in consumer demand. But despite these trends, total fresh food sales continue to be outpaced in growth compared to overall food sales, creating untapped potential for retailers and manufacturers.

“Despite the prominence given to fresh foods in stores, growth rates are not living up to their potential. Retailers should better understand and centralize management of the fresh food category to help address the issue from not only the consumer demand side, but also the manufacturing and retail side,” said Barb Renner, vice chairman and U.S. consumer products leader at Deloitte LLP.

### HOW AMERICANS SHOP (OR DON’T SHOP) FOR FRESH FOODS

Advanced analysis on U.S. fresh food consumers’ attitudes and behavioral patterns revealed three distinct buying personas:

- **Forwards (31%):** consumers who are very committed to health and wellness, actively choose health over convenience, place a high value on sustainability and are more willing to pay a premium for fresh foods.



- **Followers (47%):** consumers who display interest in healthier options and sustainability and have a willingness and ability to purchase fresh foods but aren’t as enthusiastic as Forwards.
- **Neutrals (22%):** consumers who show the lowest commitment to health and wellness, prioritizing price and convenience over health.

### HOW RETAILERS AND MANUFACTURERS ARE PRIORITIZING FRESH FOODS

Much like consumers, companies in the retail and manufacturing spaces are also embracing the fresh food category at varying levels. When assessing companies on the criteria of percentage of revenue from fresh foods in relation to the annual budget for technology and supporting processes, four types of organizations emerge: Leaders, Learners, Aspirers and Testers.

Leaders are achieving higher fresh food sales with smaller teams and greater investment in technology and supporting processes. Leaders are more than

**THE FUTURE OF FRESH**  
*continued on page 36.*





## FMI Releases CBD Best Practices Following FDA Consumer Advisory/Enforcement

■ BY FOOD MARKETING INSTITUTE

FMI understands that significant consumer interest in CBD, or cannabidiol, has resulted in many companies considering whether and how to enter this space, if they haven't already done so. However, the absence of comprehensive federal guidance with regard to CBD products, coupled with a developing patchwork of state laws regulating the products, has created a lack of clarity for both retailers/wholesalers and customers. Therefore, FMI partnered with the law firm Baker Hostetler to develop a guide including useful background information and general recommendations to help ensure food retailers and suppliers understand

the key regulatory issues pertaining to CBD products. We intend to update and build on this document as more clarity occurs, so please don't hesitate to reach out with questions or suggestions. We look forward to your feedback.

While FMI was finalizing this CBD guide, the FDA was busy sending warning letters to 15 businesses manufacturing what FDA has determined to be unlawful CBD products. In addition to continuing to warn against making unsubstantiated health claims to market CBD products, FDA clearly reiterated its stance that it remains illegal to use CBD as an ingredient in human or animal food, even noting the agency doesn't have evidence to conclude that CBD is generally recognized as safe (GRAS). The

agency also issued a revised Consumer Update titled, "What You Need to Know (And What We're Working to Find Out) About Products Containing Cannabis or Cannabis-derived Compounds, Including CBD," detailing ongoing safety concerns about CBD products, including a list of negative effects potentially associated with CBD and stressing the many gaps in research which must be addressed before FDA can confirm the safety of CBD and establish a pathway forward.

FDA has said that it will provide an update on its progress regarding the agency's approach to CBD products in the coming weeks. In the meantime, FMI will continue urging FDA to expedite a pathway forward for the use of CBD in regulated products. ■



TIM WALLS

## Lipari Foods Names Tim Walls President and Chief Operating Officer

On November 18th, Lipari Foods announced Tim Walls has been named President and Chief Operating Officer (COO), effective immediately. As President and COO, Walls will oversee all company operations. He will report directly to Chief Executive Officer Thom Lipari.

"By bringing Tim into this new role, we are ensuring the existing operations continue to have the attention needed to grow and prosper." Thom Lipari, CEO of Lipari Foods says: "This will allow me more time to concentrate on the expansion of the business as we continue our strategic position to be one of the premier perimeter of the store and specialty grocery distributors in the US."

Walls comes to Lipari Foods with a wealth of experience from his previous employer, Schreiber Foods, a \$5 billion dairy company specializing in yogurt,

natural cheese, processed cheese and cream cheese. During his 20 years at Schreiber, Walls successfully led company-wide projects including many supply chain optimizations such as the launch of Lean Six Sigma. Walls held roles of increasing responsibility at Schreiber starting as a Production Manager and working his way up to Executive Vice President and a member of the Board of Directors. He believes strongly in the role of communications and the power of employee engagement. Walls is passionate about giving back to the community and has done so as a Board Chair with Curative, an organization that supports individuals with disabilities or limiting conditions.

A graduate of the United States Air Force Academy, Walls also holds a Master's Degree in Organizational

Management from the University of La Verne. He currently resides in Green Bay, Wisconsin with his wife, Robyn and two children. He is passionate about sports and outdoor activities.

### ABOUT LIPARI FOODS

Lipari Foods was founded in 1963 by Jim Lipari, who began his career by delivering unique products from the back of his Buick station wagon. Today, Lipari Foods is a leading independent "perimeter of the store" distributor in the Midwest, delivering a wide range of quality bakery, dairy, deli, packaging, seafood, meat, specialty grocery, international specialty, foodservice, confectionery, convenience food and beverage, and health, wellness and beauty products to over 6,000 customers across 15 states. ■



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## Trump Pursues Federal E-Cigarette Age Hike

The White House aims to raise the age to purchase electronic cigarettes from 18 to 21

■ BY NACS ONLINE

President Donald Trump Friday announced that his administration will pursue raising the federal minimum age to purchase electronic cigarettes from 18 to 21 as a way to combat youth vaping, reports AP News.

“We have to take care of our kids, most importantly, so we’re going to have an age limit of 21 or so,” said Trump, speaking outside the White House on Friday.

More than one-third of states have already raised their tobacco sales age to 21. To make it a federal law, congressional action is needed.

The effort already has bipartisan support in Congress, including a bill introduced in May by Senate Majority Leader Mitch McConnell.

“We really want to make sure we’re data driven on this and striking the right balance between adult choice and protecting kids,” said Joe Grogan, a top policy advisor to President Trump. Grogan said the White House believes e-cigarettes are “a viable alternative to combustible cigarettes.”

Some tobacco companies, including JUUL, support a federal “Tobacco 21” law to reverse teen use of both e-cigarettes and

traditional tobacco products amid the current underage vaping health epidemic.

Raising the age will limit the supply and access to young adults, especially those who are used to getting it from older friends. One in four high school students reported vaping in the previous month in the latest federal survey of teen tobacco use. JUUL was cited as the top brand among high schoolers who use e-cigarettes, with mint the popular flavor. Last week, the company announced it voluntarily would stop selling mint-flavored pods, leaving only tobacco and menthol flavors on the market. ■

### THE FUTURE OF FRESH *continued from page 33.*

three times as likely to have a centralized staff for fresh foods (20%) than Learners (6%) and tend to have smaller teams, with 71% having less than 20 people managing their fresh foods categories. Leaders also tend to have a slower growth in fresh food staff with only a 27% annual increase compared to 53% for Learners. Leaders also show more caution when growing their budgets, with a 57% annual increase compared to 79% for Learners.

When it comes to managing fresh foods, manufacturers cite the following challenges: quality control of raw materials on the factory floor (25%), processing (20%) and procurement of raw materials (13%). For retailers, key

challenges are spoilage (32%), product pricing (16%) and shelf life (15%). Storage also is a key concern for both manufacturers (20%) and retailers (24%).

### IMPLEMENTATION OF MORE ADVANCED TECHNOLOGIES IS LOW

Technology can be a key enabler, but most organizations are in their nascent stages of implementing more advanced technologies. For example, only 38% have partially or fully implemented artificial intelligence-based warehouse management to monitor fresh food stocks, with 3% using in-store technologies that allow for consumers to access product information using a smartphone. Further, only 9% are using big data and analytics to identify actionable insights and trends and only 4% are using blockchain to

track the movement of fresh foods throughout the supply chain.

Across all organizations, the most common barriers to technology implementation include the extent of time required to implement technology (78%) and a lack of skilled workers (28%).

“Retailers and manufacturers have ample opportunity to stimulate consumer demand by targeting ‘Followers’ as well as ‘Forwards’ and highlighting value proposition of fresh food through communication on sourcing, safety, and healthy eating. As companies create additional demand, they should look to implement technologies and analytics that help to deliver on the Fresh promise and improve their costs,” said Stephen Rogers, executive director, Deloitte Insights Consumer Industry Center at Deloitte LLP. ■



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Tamar Designs, LLC ..... (248) 760-7211

## C-STORE & TOBACCO DISTRIBUTORS

**McAneny Brothers, Inc.** ..... (304) 559-1510  
 **S. Abraham & Sons, Inc.** ..... (616) 453-6358  
 **Team Sledd** ..... 1-800-333-0374  
Apollo Eyewear. .... (630) 260-5100  
Capital Sales Company ..... (248) 542-4400  
Eby-Brown ..... (630) 536-3968  
H.T. Hackney-Grand Rapids. .... 1-800-874-5550  
Seaway Cash-N-Carry. .... (216) 361-5757  
United Custom Distribution ..... (248) 356-7300

## C-STORE MISC. TAXABLE MERCHANDISE

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

## CAR DEALERSHIPS & TRANSPORTATION

Superior Buick ..... 1-877-586-8665

## CHECK CASHING

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

## CHIPS, NUTS, CANDY & SNACKS

**Lipari Foods, Inc.** ..... (586) 447-3500  
Better Made Snack Foods ..... (313) 925-4774  
D&B Grocers Wholesale. .... (734) 513-1715  
Devon's Mackinac Island Fudge ..... (231) 436-5356  
Frito-Lay, Inc. .... 1-800-359-5914  
Motown Snack Foods  
(lays, Cape Cod, Tom's, Archway, Stella D'oro). .... (313) 931-3205  
Sugar Foods Corporation ..... (830) 515-0981  
Western's Smokehouse LLC ..... (503) 551-8799

## COFFEE

Goodwest Industries, LLC (Bulk Cream/Iced Coffee) .....  
1-800-948-1922  
Ronnoco Coffee, LLC ..... (314) 371-5050

## CONTRACTORS & CONSTRUCTION

**Duraguard Commercial Roofing** ..... (810) 730-2532

## COUPON REDEMPTION/MONEY TRANSFER/ BILL PAYMENT

**MIRA Coupon Redemption** ..... 1-800-666-6233  
..... (405) 525-9419  
DivDat Kiosk Network ..... (248) 399-0715  
Fairway Pay, LLC. .... (833) 321-7929

## CREDIT CARD PROCESSING

**MIRA Credit Card Processing** ..... 1-800-666-6233  
Clearent ..... (248) 444-8009

## DELI & MEAT MANUFACTURERS & DISTRIBUTORS

**Lipari Foods, Inc.** ..... (586) 447-3500  
Concord Premium Meats Ltd. .... (905) 738-7979  
Dearborn Sausage Co. .... (313) 842-2375  
Premier Snacks Distributors. .... (248) 289-1088  
Harvest Sherwood ..... (313) 659-7300  
Wolverine Packing Company ..... (313) 259-7500

## ENERGY, LIGHTING & UTILITIES

DTE Energy ..... 1-800-477-4747  
DTE Your Energy Savings ..... 1-855-234-7335  
Mid-American Energy Services, LLC ..... (563) 333-8570  
Running Right ..... (248) 884-1704  
U.S.E.C. LLC ..... (713) 772-0446

## FOOD EQUIPMENT, MACHINERY & KIOSKS

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

## FOOD MANUFACTURER

Barilla America ..... (847) 405-7575  
Nino's LLC. .... (847) 685-0478  
Pastificio Fabianelli SPD ..... luca@fabianelli.it

## FRANCHISING OPPORTUNITIES

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

## FURNITURE

Matress Firm ..... (248) 218-0606

## GAS STATION BRANDING & MAINTENANCE

**Oscar W Larson Co.** ..... (248) 620-0070

## GASOLINE WHOLESALE

Central Ohio Petroleum Marketers ..... (614) 889-1860  
High Pointe Oil Company, Inc. .... (248) 474-0900  
Markham Oil Company, Inc. .... (517) 861-7366  
Obie Oil, Inc. .... (937) 275-9966  
Teer Management LLC, Exxon Mobil ..... (810) 584-7975

## GREETING CARDS

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

## GROCERY WHOLESALE & DISTRIBUTORS

**Lipari Foods, Inc.** ..... (586) 447-3500  
D&B Grocers Wholesale. .... (734) 513-1715  
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

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

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

## ICE PRODUCTS

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

## IMPORTERS & DISTRIBUTORS

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

## INSURANCE SERVICES: COMMERCIAL

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

## INSURANCE SERVICES: HEALTH & LIFE

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

## INSURANCE SERVICES: WORKERS' COMPENSATION

**Conifer Insurance Company** ..... (248) 559-0840  
 **CareWorks** ..... 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  
Harvest Sherwood ..... (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

## 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  
Lagniappe 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







**JANUARY 25, 2020**

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

Join over 800 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*



**APRIL 28, 2020**

## MIRA'S 35TH 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.

*Andiamo Banquet & Events // Warren MI*



**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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### CONTACT:

T: (800) 666-6233

F: (866) 601-9610

E: [info@MIRAmw.org](mailto:info@MIRAmw.org)

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