

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 39, NO. 8 // AUGUST 2019

Growing the  
Customer Base  
and Basket  
Purchases with  
Technology

pg 20



■ Annual Holiday Food & Beverage Buying Show  
// PAGE 4

■ The Importance of Powers Attorney for Kids  
Heading Off to College // PAGE 26



# Keep it cool with ice



**usice**



Michigan's Largest  
Independent Ice Manufacturer

U.S. Ice Corp • [usicecorp.com](http://usicecorp.com)  
10625 W 8 Mile • Detroit, Michigan 48221  
313-862-3344

NET (Kg)

CRYSTAL PURE ICE ★ MADE IN MICHIGAN

Proud to be making crystal pure ice in Michigan since 1984.

PURE  MICHIGAN



## columns

### 02 CHAIRMAN'S MESSAGE

Three-Legged Stool

### 06 GOVERNMENT RELATIONS REPORT

Protecting Your Investment

### 08 PETROLEUM NEWS & VIEWS

Taking Advantage of  
Hidden Perks

### 10 C-STORE NEWS & VIEWS

Turning Coffee Into  
Black Gold

### 12 MICHIGAN LOBBYIST REPORT

Legislative Break Sets Stage for Fall  
Showdown on Roads and Budget

### 14 MICHIGAN LOTTERY REPORT

Cashword Millions Coming in August;  
Gives Players Chance to Win \$1 Million

### 16 OHIO LOBBYIST REPORT

Ohio Assembly Finally Agrees on Budget

### 18 OHIO LIQUOR REPORT

August-October Approved Displays

## departments

### 23 ASK THE MEMBER

What Challenges Do You Face  
In The Industry Today?

### 24 SUPPLIER SPOTLIGHT

Representing Healthcare on your Board

### 28 EXPRESS LINES

Industry-Wide Items of Interest

### 30 SUPPLIER DIRECTORY

Your Resource for Products and Services

### 32 MIRA CALENDAR

Upcoming Industry Events

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS  
VOL. 30, NO. 8 // AUGUST 2019

## features



### ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

Open to members and non-members alike, the Midwest Independent Retailers Association's (MIRA) Annual Holiday Food and Beverage Buying Show draws more industry professionals each year. This year, MIRA will be hosting their 21st buying show on Monday, September 16th from 2 to 9 p.m. at Suburban Collection Showplace in Novi, Michigan.



### COVER STORY //

### GROWING THE CUSTOMER BASE AND BASKET PURCHASES WITH TECHNOLOGY

A scholar of American culture, Leonard Sweet once said that "Stagnation is death. If you don't change, you will die." That could be applied to all aspects of life including in the retail industry as it relates to technology. "It's all about budgeting for it," said Paul Elhindi, retailer and MIRA board member. "Some retailers say it's too expensive but in reality, it could cost you dearly if you are not using it."



### THE IMPORTANCE OF POWERS ATTORNEY FOR KIDS HEADING OFF TO COLLEGE

Turning 18 changes everything – except the fact that many of our teens are still largely dependent on us – so what can we do to ensure our continued ability to look out for them? It may seem morbid to prepare health care documents for healthy young people, but accidents and illnesses happen to young adults, and don't you want to be the one making decisions for your kids once they leave home? This is especially important when our young ones leave for college.





# chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

## Three-Legged Stool

**H**ave you ever sat on a one or two-legged stool? Of course not! A stool needs three legs for balance. A successful trade association also needs three 'legs' to provide stability, strength, and endurance. The three legs of MIRA are its Members, Staff and Board of Directors. Each leg or group plays a vital role in the functionality and success of the association. Weakness by one leg damages the entire association.

MIRA members are the foundation of our association. Our members keep our staff updated with reliable information affecting the industry and suggest changes as needed. The exchange of information between our members, staff, and consultants helps the association properly address the changes and challenges taking place in the marketplace. We rely on our members to assist in the recruitment of new members, help raise funds, participate in community events, and support all the efforts of the association.

MIRA's CEO is responsible for overseeing the day-to-day operations of the association. Under the leadership and direction of the CEO, the association staff executes plans and projects by continuously monitoring changes in the marketplace and activities at the regulatory level. The staff communicates any supplier procedural changes and any legislative or regulatory changes with members in a timely manner. MIRA staff is always available to provide information and support to our members.

The Board of Directors has very defined roles, duties, and responsibilities within the organization. The board is instrumental in ensuring that there are adequate financial resources necessary for the operation of the organization. The board is responsible for deciding levels of membership fees, developing fund-raising projects, recruiting donors and volunteers, and acting as MIRA ambassadors within their communities. Board members gauge the pulse of the supplier and customer base and share essential information with the staff.

The Board of Directors hires the CEO and assesses the overall direction and strategy of the association. The board develops policies to guide its own actions and is always looking ahead at the "big picture" to evaluate how their own personal unique skills, talents, and resources can help improve the association. In coordination with information from association members, each board member defines funding sources, programs, and projects that will help the association flourish.

The three 'legs' or pillars of MIRA stand strong together so our organization can be effective, influential, and enduring. MIRA is never idle! We believe in moving forward together toward our goals rather than risk falling behind. ■

### BOARD OF DIRECTORS

Paul Elhindi	Chairman, Corner Market
Bobby Hesano	Treasurer, D&B Grocers Wholesale
Jerry Crete	Secretary, Ideal Party Stores
Michael Mitchell	Retail Vice Chair, Markham Oil
Saad Abbo	Supplier Vice Chair, U.S. Ice

### RETAIL BOARD OF DIRECTORS

Joe Abro	Princess Superette
Najib Atisha	Indian Village Market
Frank Ayar	Walter's Shopping Place
Clifton Denha	Wine Palace
John Denha	8 Mile Foodland/Huron Foods
Jim Garmo	Kuzana Enterprises
Mazen Jaddou	Mazen Foods
Rishi Makkar	Rishi International
Roy Rabbán	Jackson Save-A-Lot

### SUPPLIER BOARD OF DIRECTORS

Tony Franchi	Lipari Foods
Ken Hebert	Great Lakes Coca-Cola
Eric Medwed	Heaven Hill Brands
Brad Miller	UNFI Midwest Region
Dave Orlando	Prairie Farms Dairy Co.
Tiffany Albert	Blue Cross Blue Shield of Michigan
Brian Pizzuti	RNDC of Michigan
Orlando Woods	Faygo Beverages, Inc.

### EMERITUS DIRECTOR

Phil Kassa	Heartland Marketplace/ Saturn Food Center
------------	--

### STAFF & CONSULTANTS

Auday P. Arabo, Esq.	President & CEO
Ed Weglarz	Director, Petroleum
Juan Escareño	Director, Government Relations & Community Outreach
Jim Green	Vice President, Program Development
Ken Schulte	Director, Business Development & Vendor Liaison
Ila Konja	Bookkeeper
Raneen Samona	Accounting Assistant
Mary Ann Yono	Business Development/ Front Desk Administrator
Mahasen Salman	Business Development
Andrea Valente	Illinois Business Development
AJ Abuhamdeh	Ohio Business Development
Kristine Zrinyi	Event Coordinator/ Publication Sales
Mary Jaddou	Event Assistant
Raquel Dombrowski	Event Assistant
Curt Fiedler	Michigan Lobbyist, Capitol Strategies Group
Terry Fleming	Ohio Lobbyist, TC Fleming & Associates
Curt Fielder	Illinois Lobbyist, Morrill & Fiedler, LLC
Tamar Lutz	Graphic Designer, Tamar Designs, LLC
Vanessa Denha	Magazine Writer, Denha Media Group
UHY-MI	Certified Public Accountant





16 Categories

Over 140 Items



We believe in providing a unique blend of quality, simplicity, and affordability when it comes to vitamins and supplements. We also believe local grocers and pharmacies want to provide a trustworthy, thoughtfully sourced brand of vitamins and supplements. Active Life Daily exists to bring together those looking to embark on a journey towards a healthier, more active life.

For more information on how to become an Active Life Daily retailer, contact [info@activelifedaily.com](mailto:info@activelifedaily.com)

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

Distributed Exclusively by

**LIPARI**







## Annual Holiday Food & Beverage Buying Show

Constantly growing, the annual buying show is widely attended each year

■ BY ASHOURINA SLEWO // DENHA MEDIA GROUP

Open to members and non-members alike, the Midwest Independent Retailers Association's (MIRA) Annual Holiday Food and Beverage Buying Show draws more industry professionals each year. This year, MIRA will be hosting their 21st buying show on Monday, September 16th from 2 to 9 p.m. at Suburban Collection Showplace in Novi, Michigan.

As Michigan's premiere holiday show, the association works each year to introduce new elements to make the show better than the last.

"This is going to be the biggest and best show ever," explained Auday Arabo, MIRA President and CEO. "We're going to have more suppliers, more new products, and we might even have some liquor tasting competitions with different mixologists. We're working on things to spice up the event."

To bring as much variety to the holiday and beverage show, MIRA invites and encourages companies to exhibit their products at the show. For companies that exhibit at the show, they have the unique opportunity to meet and sell to buyers in seven hours. MIRA's annual Holiday Food and Beverage Buying Show attracts more retailers than any other buying show in the state of Michigan.

"This year's show," says Arabo, "will be bigger than ever."

"It's going to be bigger this year, because of the growth of business and more companies from

Republic National Distributing Company (RNDC) and because Great Lakes Wine and Spirits will be taking part in the show," he explained.

RNDC alone will have about 32 booths at the show.

"We are the largest provider of booze at the liquor show, we have approximately 30 to 32 booths each year and all of our suppliers that we represent at RNDC participate," explained Mike Cavin, RNDC.

Each year the show is attended by a variety of people from across the industry. Retailers and on- and off- premises licensees come from miles away to attend and sample the variety of products.

The buying shows are attended by industry leaders, buyers and retailers from convenience stores, grocery stores, liquor stores, drug stores, gas stations, and bars and restaurants.

It is at this show that attendees have the opportunity to get an exclusive first look at new products and gift sets that will be hitting the market for the fall and holiday season.

"It gives them a first look, from an inside standpoint, at all the stuff that is available during the holiday," explained Cavin. "...the show is the earliest time that we will be having a conversation about gift sets and specialty items that are available during the holidays. We don't normally even discuss these things until the liquor show. The show gets priority..."

As for special pricing, those in attendance can look forward to

showing only promotions on most products at the show.

"You can't legally discount liquor," explained Arabo. However, show only pricing is available for most other products.

"There is special pricing for other products," said Cavin. "Your food vendors and so on and so forth, they will have special, showstopper pricing on certain things and these prices will only be offered at the show and nowhere else."

All in all, says Arabo, the show is about helping retailers learn about new products and specialty items in an atmosphere that is relaxed. Keeping retailers in mind, the show is on a Monday, in hopes that retailers will have an easier time getting away from their businesses to attend the show.

"We are hosting it on a Monday, which is a little slower and will hopefully make it easier for people to come to," he explained.

Taking into consideration the feedback the association has received over the years; MIRA hopes to consistently provide for retailers and host a buying show that everyone enjoys and benefits from.

"The association is not in show business. We are in the business of providing retailers what they want and that's why this show is so important and continues to grow," said Arabo. "We know it's a struggle to find good help or to get out of your stores for a few hours, but if there is an opportunity to do so, it should be this show." ■





# SAVE THE DATE!

## 21<sup>st</sup> ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

SEPTEMBER 16, 2019  
2-9PM

SUBURBAN COLLECTION SHOWPLACE  
NOVI, MI



MIRA's 21st Annual Holiday Food & Beverage Buying Show is known for its high-quality attendees, attendee satisfaction, special show-only deals & discounts and non-stop interaction. This show continues to be the best and most important trade show in this region for our industry and for your company's success.

To see and hear first hand from past exhibitors and retailers attending our show, visit MIRA's YouTube channel at [www.youtube.com/MIRAtube](http://www.youtube.com/MIRAtube).

Booth space is now available. Prime exhibit spaces go fast! Please call Kristine Zrinyi at (800) 666-6233 to reserve your booth today!





# government relations report

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

## Protecting Your Investment

*“Above him shall the quiver rattle, the spear and shield shall glitter.” – JOB 39:23*

It is fitting for the logo of MIRA to be represented by a shield. A shield denotes the need to protect oneself from impending assaults. Without the shield of government relations at MIRA; regulators, legislators, and big box lobbyists are looking for ways to undercut your livelihood. They look for ways to reduce regulation when it can give the big box stores an advantage over independent retailers. In some cases, the regulators and legislators look for new regulations to stifle the growth of your business while increasing the coffers of government. The big box lobbyist is looking for ways to reduce competition for itself at the expense of your investment.

Every day the independent retailer like yourself is faced with challenges to his livelihood. The market is continually evolving. The rules are changing. In every facet of your business, challenges are presented. But together, banded as a united front against our common foes, or with one voice to teach our allies; we can defend the livelihood of independent retailers. We must proudly lift our shield in harmony as a reminder that we will remain vigilant and do our best to let other independent retailers know that we are here for them too. Here are some updates on current MIRA campaigns:

### FOIA EXEMPTION

In Michigan, all liquor sales are posted on the Michigan Liquor Control Commission (MLCC) website since the State of Michigan is selling liquor to stores. Since the MLCC removed the half-mile rule for liquor stores, folks gaming the system have been using the MLCC website to find stores with high volume sales and vacant store fronts nearby. We are working with our legislative allies in Michigan to exempt the MLCC from having

to place the sales on-line. This will help reduce the proliferation of stores in high traffic areas and level the playing field for folks wanting to open new stores.

### EXPUNGEMENT FOR LIQUOR VIOLATIONS

In Michigan, a liquor violations will go on the store owners record for life. A majority of liquor store owners do the right thing but a few have made mistakes in past. We want to apply the same expungement principal used for serious criminal offenses. After seven (7) years of compliance, the record would be expunged for the liquor store owner.

### LIQUOR REFORM

In Ohio, the state has a chokehold on the liquor business. What we seek is a system similar to Michigan's to improve competition, and opportunity for small business owners to expand. We need thousands of small business owners liquor stores in Ohio. Michigan has 1 million less people than Ohio but 4500 off premise licenses, while Ohio has around 450 agency stores. Liquor in Michigan is also regulated by the state but liquor stores are private businesses. The stores become licensed by the state, and have a state minimum price at which they may sell liquor.

### UNFAIR WORK WEEK

In Chicago we continue to fight against labor and progressives trying to burden small and independent retailers with a scheduling law. The City of Chicago has already passed a \$15 an hour law, Mandatory Sick Leave, bag tax, and costly workers compensation laws on almost every employer in the city. We are attempting to improve the ordinance to minimize the impact on our members.

All these fights are MIRA's government relations priorities. We are fighting to defend your investment by educating legislators and pushing back to ensure that they understand that good regulation is good for business. Bad regulations are bad for business. Continue to support our PAC efforts in your state. This becomes another tool we can use to defend your investment. ■



# Transforming the World of Food



**With 60 distribution centers we deliver more options and more value!**

We proudly provide over 45,000 customers with:

- On time delivery of the best products from Grocery, Frozen and Dairy to Bakery, Deli, Natural and Organics.
- Expertise in logistics, merchandising, store operations, retail technology and professional services.
- Superior Private Brands and a wide variety of the best Fresh, Natural and Organic options.
- Robust technology that delivers detailed data to help drive sales today and into the future.



**For More Information Please Contact Our Midwest Region:**

**BRAD MILLER**, Vice President Of Sales, **630-743-9226**

**CRAIG LITTLE**, Market Development Manager, **262-357-4403**

8401 WEST 102nd STREET, SUITE 500, PLEASANT PRAIRIE, WI 53158

**GREEN BAY D.C.** 451 Joannes Ave, Green Bay, WI 54304

**STEVENS POINT D.C.** 2828 Wayne St, Stevens Point, WI 54481 | **FORT WAYNE D.C.** 4815 Executive Blvd, Fort Wayne, IN 46808





# petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

## Taking Advantage of Hidden Perks

When we think about streamlining our businesses, we look at sales opportunities and expense reduction. And, both of these functions are vitally important. Let me call to your attention another perk you may be overlooking.

Many of your suppliers might offer co-op advertising funds. When we think of suppliers, don't limit your thinking to your fuel supplier only. Often times there are "hidden" co-op programs that other suppliers offer that you might qualify to participate. But, you need to ask!

Advertising and promoting products and services are the obvious choices. Don't fail to consider grand opening or customer appreciation events. If you are near a highway that allows billboards or inter-state "blue" info signs, these often qualify for co-op funds.



Coupon mailouts and local newspaper advertising are other avenues to explore. Consider sponsorships at neighborhood golf outings and festivals. Communicate with local schools and service organizations to determine promotional opportunities. There are many customers at these organizations.

Co-op tuition funds are often available for you and your employees. Pre-authorization of the course content and successful completion of the course are usually requirements to receive funds.

Encouraging employees to attend classes makes them know you are interested in their future, and they tend to be better employees. ■



## MIRA MERCHANT SERVICES



*Exclusive credit card processing program for MIRA members. No matter how you want to accept payments, MIRA has a solution that will flawlessly fit your business needs!*

Let us review 2 or 3 of your monthly statements and we will guarantee you savings. If MIRA can't beat your current rate, we will pay you \$1,000 (small format only).



### Payment Processing

We offer an array of payment processing solutions to help you grow your business and accept payments in-person.



### Emerging Markets

Do you need to accept payments in a non-traditional way? We offer a wide array of customized solutions in emerging markets such as healthcare, education, rent, and business-to-business transactions.



### Reporting

Our reporting system gives your business the ability to stay up-to-date with real-time reporting at your fingertips any time, any where - making it easy to manage your business.



### eCommerce

Safe and secure solutions that allow your business to accept payments online with online shopping cart integrations.



### Business Funding

We partner with a direct lender that provides funding to small businesses nationwide. Your business can receive loans, cash advances, or credit lines to help your business prosper.



### Security

Protect your business and your customers. We make it a priority to educate you on how to reduce counterfeit and fraud through acceptance and best practices.

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



# ***We'll help you fill your customer's bags for less!***



## **YOUR TOTAL FOOD DISTRIBUTOR**

Beef, Pork, Poultry, Processed Meats, Lamb, Veal, Seafood, Deli, Full Line of Dairy and Eggs, Frozen Foods, Hispanic Products, Bakery, Food Service, Grocery and Kosher

**313-659-7300**

sherwoodfoods.com





## c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

### Turning Coffee Into Black Gold

C-Store operators are always looking for ways to increase foot traffic in their stores in an industry where transaction volume has decreased in 2018. One category C-stores should re-examine is coffee. The coffee category is a great way to attract new customers and build sales. The coffee category has evolved so much over the last decade and consumers are looking for more than just a hot cup of coffee. Retailers having success in this category continue to elevate the coffee bar with fresh, carefully sourced ingredients and offerings. They are doing well in the coffee space with premium blends, iced coffee and cold brew coffees. There is a lot of good data to help operators understand the changing consumer demands. According to Technomic's C-Store MarketBrief Q4 2018 approximately 40% of consumers who are increasing their foodservice purchases are doing so because c-stores have good quality coffee. Men are leading the growth of foodservice sales. However, women and Gen Z are driving innovation in coffee and beverage. Approximately 70% of females purchase foodservice beverage items when they visit c-stores, and 75% of Gen Zers do the same. When looking at the data I was surprised to learn that 51% of coffee consumers purchase coffee from C-stores once a week or more often. By calibrating your coffee offering to meet today's consumer expectations you will create a tremendous opportunity to attract new customers to your stores.

Cold brew and iced coffee sales continue to rise. Traditional iced coffee has experienced a growth rate of 33% on menus since 2007, according to

Datassential, with a big bump in interest in recent years due to the introduction of cold brew. Cold brew is surging in demand, with younger generations and higher income brackets driving an overall consumption uptick of 30% in the 12 months ended February 2018. Cold Brew is unlike any other type of coffee. Cold Brew is crafted, made by slowly steeping ground coffee beans and then filtering them to produce a coffee concentrate. That concentrate is diluted with cold water and served chilled over ice. Cold Brew is created entirely without added heat. This slow, gentle process draws out the best of the beans, delivering a smooth end-cup with rich, clean coffee flavor and none of the bitterness and acidity of hot brewed coffees — a flavor profile particularly attractive to younger consumers. Datassential pegs the four-year growth of cold brew at a whopping 424.5% and is a favorite of the all-important millennial customer base. Despite this impressive growth, however, the beverage does not have widespread presence in C-stores.

Making iced coffee and cold brew part of your coffee program are good places to start, however there are other opportunities for boosting these beverages' appeal and maximizing their potential. Many customers sweeten and/or lighten their iced coffee and cold brew. Offer them an opportunity to customize these beverages while they're at it. In addition to the usual cream, milk, and sugar, consider flavored creamers, syrups, whipped cream, a selection of different sugar substitutes and alternative sweeteners such as brown sugar, raw sugar, maple and honey.

For retailers looking to improve their coffee offering, I urge you contact one of MIRA's C-store wholesale partners. S. Abraham and Sons, Inc, Team Sledd or McAneny Brothers. All three distributors have coffee programs that can provide you coffee, coffee equipment and solutions that meets today's consumer demands. ■



— REBATES —  
Available in KY, MD, OH, PA, VA & WV

# MIRA MEMBER EXCLUSIVE



# INNOVATORS -- NOT -- IMITATORS

**Take Advantage Of MIRA'S Group Buying Power  
With The Region's Top Retail Convenience Distributor**



Special **MIRA**  
Program Available

## Team Sledd

CONVENIENCE DISTRIBUTOR

Your **Retail** Partner!

[www.TeamSledd.com](http://www.TeamSledd.com)



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 lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

## Legislative Break Sets Stage for Fall Showdown on Roads and Budget

**W**hen the legislature broke for summer recess in early June, they left nearly a dozen work days in Lansing on the calendar for a potential agreement on future road funding and the budget. So far, none of those days have produced votes on either issue.

Legislative leaders have huddled together to craft a proposal to address the road funding shortfalls that excludes the 45-cent gas tax increase proposed by the Governor. Details of a proposal have not been released, but rumors have swirled throughout the summer from new toll roads to bonding out the Michigan Public School Retirement System to free up billions of dollars to put towards roads. While both proposals merit discussion, toll roads have proven to be a nonstarter for legislators in the past, given Michigan's geographical positioning as a peninsula. Raiding a separate retirement fund hasn't been wildly received either, as interest groups on both sides of the isle have slammed the move as fiscally irresponsible. So, where does that leave us with just over a month until the bell rings on a new fiscal year? Pundits in Lansing expect both sides to give up positioning and meet near the middle on the issue. It is likely that the Governor won't get near the \$2.5 billion in funding she asked for and it is just as likely that the legislature will pass some sort of a gas tax increase totaling roughly \$1 billion in new money.

### LEGISLATURE CRAFTING EXPUNGEMENT BILLS FOR LIQUOR VIOLATIONS

During the summer break, legislators in Lansing have been working on a bill to expunge liquor violations after a certain period of time for retailers who keep a clean record after an initial violation. Mirroring other statutes in Michigan, Representative Matt Hall (R- Calhoun County) worked closely with MIRA lobbyists in Lansing to establish a system through which retailers can have MLCC code violations expunged. Currently, MLCC violations remain with the retailer in perpetuity, regardless of the nature of the violation.

Representative Hall plans to introduce this bill during the fall session with hopes of immediate consideration. ■

## MICHIGAN LENDER FOR MICHIGAN GROCERS

In today's food retail market, consumers have more choices than ever. Investing in your store is key to staying competitive.

- Better Inventory
- New Equipment
- Property Improvements
- Marketing

### GET FINANCING & BUSINESS ASSISTANCE

We provide financing from \$2,500 to \$6 million and expert business assistance to help grocers achieve their goals.



Have questions? We're here to help.  
734.213.3999 x212 or [MIGoodFoodFund.org/submit](http://MIGoodFoodFund.org/submit)



— REBATES —  
Available in MI, OH, IL, IN, KY & WI



# MIRA MEMBER EXCLUSIVE

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



Delivering Innovation, Providing Solutions,  
Exceeding Expectations in Distribution, Marketing  
and Technology.

## C-STORE REBATES

### DETAILS

New & current customers are eligible for the following rebates:

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

#### TOTAL VALUE TO YOU:

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

\$2,000 Est. MIRA member program savings

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

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

### RETAILER QUALIFICATIONS

- Customer must purchase weekly.
- Customer must average 50 cartons of cigarettes and \$1,500 non-cigarette purchases per week.
- Customers need to maintain good credit standing.
- In order to qualify, the customer must purchase the following required categories and 2 of the "Flex" categories:

#### REQUIRED:

- Cigarettes
- OTP
- Candy
- Supplies
- Hostess
- Meat snacks
- All other categories typically offered by distributor like HBC, grocery, etc. (if offered by the retailer)

#### FLEX:

- Coffee (if offered by retail operator)
- Associated Distributors (cell phone accessories)
- Ice Cream (requires a bunker freezer or the purchase of 12 SKU's)



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



# michigan lottery report

BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

## Cashword Millions Coming in August; Gives Players Chance to Win \$1 Million

Cashword instant games ranks among the most popular games offered by the Michigan Lottery. The proven crossword theme offers players an extended play opportunity as well as an interactive second chance game that is nearly as popular as the game itself.

The Lottery took Cashword to new heights in 2017 with the launch of Super Bonus Cashword. For the first time, players had the opportunity to win up to \$1 million playing Cashword. The popularity of the game was unparalleled. Players liked the extended play format of Cashword and the chance to win more than ever before.

The Lottery plans to build on that success on August 6th when it launches the Cashword Millions instant game. Each \$20 ticket will offer players a chance to win up to \$1 million and more than \$98 million in total prizes. The new game will offer players the most play value of any Cashword game on sale with four unique puzzles and four bonus words. Additionally, entry codes from non-winning Cashword Millions tickets may be entered at MyMICashword.com for a second chance to win free play coupons and entries into a weekly drawing for \$100 in instant game tickets.

Despite the enhancements, the Cashword Millions ticket was designed to make it easy for retailers to sell. The game's four-inch wide format can be dispensed from any Lottery dispensing mechanism, plastic dispenser, or self-serve equipment.

We expect the new Cashword Millions game to be very popular with players. The excitement generated by the new game is expected to boost sales of the already popular Cashword games for retailers.

### PULL TAB TICKETS // INSTANT TICKETS

#### NEW PULL TAB TICKETS:

##### On sale August 6th:

- MI 545 – Card Sharks – 50¢
- MI 549 – Pull ‘Em – \$1
- MI 546 – Stacks of Cash – \$1

#### PULL TABS SET TO EXPIRE:

##### Expiring July 16th:

- MI 514 – Triple Diamonds – \$2
- MI 516 – Bank Buster – 50¢
- MI 517 – Polar Dough! – \$1

##### Expiring August 13th:

- MI 508 – Money Bags Multiplier – \$1

##### Expiring September 12th:

- IT 875 – Quick Cash – \$1
- IT 876 – Last Call – \$1
- IT 877 – Winning Streak – \$2
- IT 878 – Money Maker – \$5

##### Expiring September 17th:

- MI 519 – Coin Quest – 50¢
- MI 521 – Bankroll Riches – \$2

#### NEW INSTANT TICKETS:

##### On sale August 6th:

- IG 302 – Cashword – \$2
- IG 304 – \$500,000 Triple Play – \$5
- IG 312 – Cashword Millions – \$20

#### INSTANT GAMES SET TO EXPIRE:

##### Expiring August 5th:

- IG 231 – Golden Ticket – \$10

##### Expiring August 6th:

- IG 222 – Double Bonus Cashword – \$5

##### Expiring September 2nd:

- IG 782 – Amazing 8’s – \$2
- IG 784 – Triple Million – \$10

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

### FAST PACK PROMOTION BEGINS AUGUST 1ST

Fast Cash games proved to be immensely popular with players and their performance has far exceeded expectations. Fast Cash also has been a successful game for retailers. More than 99% of Fast Cash prizes may be claimed at Lottery retailers creating new opportunities for redemption commissions and repeat sales.

To capitalize on player interest in Fast Cash, and promote the Lottery's popular Club Keno game, the Lottery will offer players who buy a \$20 Fast Cash ticket – Jumbo Jackpot Slots or 100X The Cash – a free four-spot Club Keno ticket valid for four draws.

The free Club Keno ticket will print on a separate ticket immediately following the qualifying Fast Cash ticket. The \$20 Fast Cash ticket will include a message notifying players of their free Club Keno ticket. The free ticket will be clearly marked “Not for Resale.” ■



**MICHIGAN  
LOTTERY™**



**Aug. 1-31**

# **Fast Pack**<sup>SM</sup>

**A good deal for players.  
A great deal for retailers.**

**Four FREE  
chances to win!**



**Pays 100%  
of the *FastCash*  
Jackpot + \$250,000!**



- **Customers who Buy a \$20 Fast Cash Ticket get a 4-Draw Club Keno Ticket FREE!**
- **Retailers earn 20% higher sales commissions on every \$20 Fast Cash ticket sold!**
- **And don't forget the Redemption Commissions retailers earn for all of those Fast Pack winners!**



FREE CLUB KENO TICKET IS A 4-SPOT, 4-DRAW EASY PICK WAGER ONLY.  
Overall odds of winning Club Keno are from 1 in 4 to 1 in 17. Overall odds of winning a 4-spot game: 1 in 3.86. The Club Keno mark is a registered trademark with IGT Global Solutions Corporation. Overall odds of winning a \$20 Fast Cash game: 1 in 2.88. Overall odds of winning the Progressive Jackpot: 1 in 400,000. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.







# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## Ohio Assembly Finally Agrees on Budget

**A**fter 16 days of meetings the Ohio House and Senate finally came to agreement on HB166 that creates a two-year, \$69 billion-dollar annual operating budget.

Here are the changes that impact MIRA members:

### TAXES

On taxes there were a number of significant changes and as always you should consult your accountant to make sure you are aware of how these changes affect your business. The bill eliminated all taxes on the first \$21,750 dollars for all taxpayers. So, if you make less than that you will pay no income tax in Ohio. All other income tax brackets were reduced by 4%. The small business tax still excludes the first \$250,000 from taxation and then caps at 3% on income above that threshold for sole proprietors, partnerships and LLC's but it excludes lobbyists and lawyers from these changes. The Senate had wanted a 17% increase on all vapor products containing nicotine but after negotiations with industry groups including MIRA, they changed that to 5¢ per milliliter of either liquid or solid vapor products but then they decided on 10¢ per milliliter (or \$2.95 per ounce) and the House agreed

with them. A retailer can only buy vapor products from a vapor distributor. A retailer who is also a vapor distributor can sell to another retailer. These changes go into effect on October 1, 2019.

### TOBACCO

On the tobacco side there was no tax increase, but they did raise the age to purchase tobacco products to 21, also effective on October 1st. I assume the Ohio Department of Taxation will be sending out a letter to all retailers to go over these changes.

### WORKERS COMPENSATION

The Bureau of Workers Compensation Budget was also agreed to after the conference committee removed language that would have included PTSD for first responders being eligible for benefits. The Senate said they wanted to have a separate bill on this issue so there could be more discussion without a time limit.

The other major issues between the two Houses were on education, PBM's and Health Care, all of which were resolved by the conference committee.

The conference committee report after passing both Senate and House will go to Governor for his signature. He does have line item veto power and usually there are several line item vetoes. Vetoes could be overturned by two thirds vote of General Assembly but that rarely occurs. The legislature will now go into summer recess and probably return in late September or early October. ■







**Outstanding Service • Unusual Flexibility**  
**Family Owned Traditions and Values**  
**Big Business Opportunities • Small Business Service**

*We flawlessly execute these basics everyday:*

SERVICE LEVEL

SHIPPING  
INTEGRITY

CATEGORY  
MANAGEMENT

EDI DATA SUPPORT

PROMOTIONAL  
TOOLS

SALES SUPPORT

***MIRA rebate program details:***

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

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

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

*Subject to pre-qualification by McAneny Brothers*



# ohio liquor report

JIM V. CANEPA // OHIO DIVISION OF LIQUOR CONTROL

## August-October Approved Displays

**O**hio Liquor (OHLQ) approved displayable products for Vendors/ Brokers to recommend to Agencies for use during the months of August, September, and October. You may begin requesting product for these displays now.

OHLQ encourages you to work with your Vendor/ Broker representatives to determine a display strategy or category that works best for your Agency, including the number of displayable spaces available.

You must request a display by adding the increased quantity amount to your weekly Transfer Order (TO) and emailing the Liquor Enterprise Service Center (LESC) to notify OHLQ of the increased quantity/ request for display. The LESC will collect the following information:

- Agency Name
- Agency Number
- Contact email address for person making the request (email address must match one of the email addresses for an Agency listed on Ops. OHLQ.com)
- Ohio Brand Code(s) and product name requested for the display
- Number of cases requested for the display (cannot exceed 15 cases)
- Reason display was selected (i.e. event, seasonal, top seller, etc.)

This request will be sent to the Allocations team, which will review the ticket information and the TO, and compare the request with the list of approved displays. If the display requested is pre-approved, the Allocations team will update/resolve the ticket to indicate the display has been approved and the TO will not be altered.

If the item(s) requested for a display is not pre-approved, the Allocations team will mark the ticket as resolved with a note indicating the display has not

been approved and will remove the additional cases from the TO.

Once product has been received, to be considered effective, your displays should:

- Be kept clean and clutter free
- Focus on high-proof spirits
- Limit the amount of non-spiritous liquor items in the display
- Not interfere with ADA compliance
- Not create a safety hazard
- Be removed by the end of October

Once a display is established, you must maintain it for the duration of the promotional period for which the display was approved. To maintain the overall appearance and the amount of product needed for the display, you must add the quantity of product needed to stock the display to your weekly TO and follow the standard requirements for large additions to TOs.

### BONUS COMMISSION PROGRAM

We are pleased to announce the launch of a Contract Liquor Agency Commission Bonus Program. This program was designed with input and feedback from representatives of Contract Liquor Agencies.

This will be an annual program moving forward, running each fiscal year (July 1-June 30) for retail sales of high proof spirituous liquor. It will launch Monday, July 1, 2019 for Fiscal Year 20. This is a voluntary program.

Under the terms of the bonus program, Contract Liquor Agencies will have the opportunity to earn as much as an additional one percent bonus commission in addition to their current six percent commission. For an Agency that sells \$750,000 in retail, this would amount to a \$7,500 maximum bonus commission.

We want to emphasize that to qualify for the bonus, Agencies must be in compliance with all Ohio Liquor (OHLQ) expectations and requirements. In addition, there are several prerequisites that must be met for the bonus program to move forward.

Again, we are excited for this rollout, and hope you are as well. Please take some time to review the criteria below for the program. Contact the Liquor Enterprise Service Center at (877) 812-0013 or [liquoragencyhelp@com.state.oh.us](mailto:liquoragencyhelp@com.state.oh.us) with any questions. ■





# MIRA's Business Insurance Partner.



Conifer  
Insurance  
Company

## MIRA members enjoy a 10% discount\*

- Liquor Liability
- General Liability
- Commercial Property
- Worker's Compensation  
(Michigan only)

## MIRA's Member Exclusive Endorsed Insurance Program:

- Michigan based carrier
- Competitive rates
- Experienced underwriting and  
claims handling

**Proud to serve all MIRA members:**  
Independent grocery stores, convenience stores, gas and  
auto service stations, restaurants, bars and taverns  
in Michigan, Ohio and surrounding states!

Toll-Free: (866) 412-2424  
[www.coniferinsurance.com](http://www.coniferinsurance.com)

\*10% discount is subject to minimum premium requirements.



MIRA MEMBER EXCLUSIVE





# Growing the Customer Base and Basket Purchases With Technology

■ BY DENHA MEDIA GROUP





A

scholar of American culture, Leonard Sweet once said that “Stagnation is death. If you don’t change, you will die.” That could be applied to all aspects of life including in the retail industry as it relates to technology. “It’s all about bud-

geting for it,” said Paul Elhindi, retailer and MIRA board member. “Some retailers say it’s too expensive but in reality, it could cost you dearly if you are not using it.”

“For the independent retailer, it is not about what technology will do for you, it is about what you will do with the technology,” said Jason Baylis, Vice President Great Lakes Data Systems (GLDS). “Some of these retailers see some technology and think they need to have it or must do something like online shopping, but they fail to do the research and see if it will work. They are trying to capitalize on a generation.”

From a C-store perspective there is a lot going on with manufacturers and data collecting. “They are offering discounts, for example in the tobacco industry, if you scan your products,” said Elhindi. “If you are not submitting this data, you are truly at a disadvantage. If your competitor is doing this and you are not, they can offer the same product at a lower price.”

Companies like RJ Reynolds are offering loyalty programs and products at a discount. “These are similar to reward programs. Retailers need to invest in scan data. The C-store and party store are in similar situations. If they don’t have the gas that entices people to stop then they need SCAN data.”

Elhindi says that if MIRA has members who are not scanning, they are 20 years behind the industry times. “You have to be able to scan product,” he said. “You have to scan to submit data. You have to have a program to submit scan data. These modules added to backroom and software system will cost you money or you pay a third-party company to do it for you, but you have done your due diligence and research. Scan data is an investment.”

With grocery stores, it’s the programs that offer discounts for pumps. “They have these loyalty cards at the grocery level and the consumer gets discounts when they pump gas at their stores,” said Elhindi. “This is part of using technology to stay competitive. Customers figure they are going to buy groceries no matter what, so why not buy from a store that offers incentives.”

“Keeping up with technology benefits our company in many different ways,” said Ronnie Farida, co-owner of Value Center Market. “First, you need to budget for it to keep up with the advancing ways of the world. UPC’s and scanning always evolves for the better. It used to be just to simply ring an item up. Now it is used for so many things such as loyalty programs, item movement, theft recognition, customer data, information and so much more.”

When it comes to online shopping, store owners need to think about infrastructure – delivery or curb pickup, dry goods, coolers, lane set up with it up, pick times and “will this produce a higher bottom line and bigger basket size,” said Baylis. All online shopping is convenience for new generation. Capitalizing on a generation who use their phones everywhere works if you do it right. It is an express lane. Very seldom, are you going to find 50 to 70 or 100 online sale. People save time and are more efficient. It is about fast and convenience for last minute items.

Baylis encourages his clients to focus on loyalty programs. “If I can get a store to focus on 1,000 customers who are part of their loyalty program and we get an increase in purchase by \$20 a basket or even \$30 to \$35, you are increasing your bottom line and staying competitive. You’re creating bigger basket sales.”

At GLDA, they can customize a program to each store. Some stores have a large customer base on the Women, Infant and Children (WIC) program. Baylis explained that store owners can use the loyalty program to target those customers and keep them abreast of products they need such as baby formula.

The technology today allows retailers to target markets within their own neighborhoods. “A customer on a loyalty program is more inclined to purchase more items at a store knowing they are getting rewarded to do so.”

Another value of technology and loyalty programs is that a store operator can assess the shopping trends of customers and can reach out to those who have not been in the store in more than 30 or 60 days. “You can send out offers to incentivize a customer to come back,” said Baylis. “We can create 35 different programs simultaneously that is unique for each store. That is just an example. We can customize this technology to fit your store needs.”

The loyal programs can benefit the grocer, as well as the C-store operators. “Loyalty programs are the number one technology tool that every retailer should be participating in,” said Baylis. “It is the best way to boost the bottom line.”

Technology also supports retailers who struggle with a labor base. “Finding good labor has been tough and seems to be a generational thing,” said Baylis. “We are doing a tremendous amount with self-checkout. One of our customers, Value Center in Livonia, Michigan, runs an incredible operation and are very much into their customer service. We created six self-checkouts with one person manning them. This allowed the retailer to free up employees to support customers around the store. It changed the entire shopping experience.”

“Customer engagement is still very important to every business. Customers like to feel well taken care of,” said Farida. “They appreciate friendly, familiar faces who help out when needed. Customers are usually in a hurry and don’t like waiting in lines. We used



# MODERN RETAIL SOLUTIONS

Integrating Freshop's robust e-commerce platform with LOC Software's SMS POS allows a store to stay in sync with orders being placed online. Saving the store time and money while fulfilling orders as well as ensuring a positive customer experience that keeps them coming back.



## **Fulfillment**

*Reconciliation of Fulfillment orders*



## **Transaction**

*Creates Suspended Transaction*



## **Products**

*Supports Weighted and Product Ratios*



## **Price**

*Uploads Price Files Nightly*



## **Register**

*Eliminates Register Ringing*



## **Reports**

*Native Discretionary Reports*

**MAXIMIZE YOUR PROFIT:**  
Call Now **(248) 356-4100**

**www.glds.net**





to have two express lines, but only kept one open. We would open up the other as needed, even though that was our busiest lane with customers. Going to self-service checkouts has had a dramatic effect on getting in the convenience customer in the store. We get much more of that customer type in now, because we now have six open for very quick service and no waiting. Most customers love self-serve checkouts, because they are used everywhere for fast shopping. You cannot afford to lose these valuable customers.”

The big box stores don’t always have staff supporting self-checkout but at Value Center Livonia, that is a priority, “so they continued with their customer service approach that has been a big part of their success.”

In fact, their program has been such a success that Value Center Livonia has been the focus of National writeups on Shelby Report and ToshibaGlobal.com for their use of Great Lakes Data Systems. “We created a cool, fast efficient flow at that store,” said Baylis. “The program allowed them to re-deploy the labor force. In the past videos showed customers walking up and down aisles not finding what they needed and leaving the store without buying anything. Now with employees on the floor helping customers, they have actually increased sales.”

Scan-and-Go operation are trending in the chain stores and big box stores, but security is a major issue with this technology. “It is a good program, but tough to police it. You risk a lot of theft.”

“It is very important to use new ‘proven’ technologies,” said Farida. “Do your homework because not everything is worth the money invested. It is very expensive but most pay for themselves within a few years. A few examples that we have used would be the self-serve checkouts, LED lamps, non-wax flooring, high efficiency motors and handheld computers. Our new register system can do a lot of tasks, such as electronic coupons, loyalty programs, age verification, WIC item verification, etc. All of these save time and money over a short period of time.” ■

#### ASK THE MEMBER //

#### WHAT CHALLENGES DO YOU FACE IN THE INDUSTRY TODAY?



I am in the insurance industry and there are many day to day challenges that include the insurance reform going into effect sometime next year. A landmark deal will be put in place that will dramatically affect the state’s no-fault insurance programs. One major development will be that drivers will be presented an option of a five tier Personal Injury Protection Coverage plan. I will offer every reassurance I can in helping my clients understand and explore their options. These changes could either strongly benefit the client or they could be at a disadvantage if they are not properly educated. We are urging our clients to please ask questions and educate themselves. We strive on giving our clients outstanding customer service. We accredit our business to building relationships that will also result in referrals. We value our clients and believe the key to success is honesty and exemplary customer service.

– SPENCER MIO // INSURANCE ADVISORS



There are so many challenges in the industry today that its kind of hard to pinpoint one thing. There are many issues that we try to address. From the wholesale side of things, you’ve got mergers and acquisitions, tobacco regulations, and even finding drivers as some of the main challenges we are facing. I think those would be the three main challenges, though.

– ROB SKATTIE AND GEORGE ABDO // S. ABRAHAM & SONS



We have some new competitive challenges with Bang. They’re a legit competitor. They’re new to the market and they’re having great success. We’re a little late with our competitive response, but Reign is available. It’s certainly something we’re happy with and it’s going to do wonderful. Other challenges in the market that are probably still around with beverage are the sugar and health conscious factor. Monster has addressed this by introducing a whole line of zero calorie, zero sugar beverages. Reign is one of them. We are working to address that concern that we have faced for a while.

– JEFF EVANGELISTA // MONSTER ENERGY



Taking care of customers and making sure they are satisfied is one of the main challenges. Another challenge, probably the biggest challenge is finding the right people to work for you. It’s getting harder and harder to find people to do the work, who also enjoy and respect the work they’re doing. You can’t find people. Meanwhile, people complain that there aren’t any jobs. I’m sorry, there’s a lot of jobs; we have hard time finding people to fill positions. To find the right people who will do a good job and satisfy the customers is not easy. The biggest challenge is finding people who will do the work. I have people who love what they do and as a result, they do an amazing job.

– SAAD ABBO // U.S. ICE



I think one of the challenges that we have been facing recently is the loss of some of our independent stores that are closing due to the opening of dispensaries. Some of the guys can’t find employees to run their businesses. There is a shortage of employees out there that want to work in the grocery business and they’re choosing to go to the dispensary business. The dispensary business is easier for them; they don’t want to do the hard work of stocking shelves, building displays and things of that sort.

– ORLANDO WOODS // FAYGO



## Representing Healthcare on your Board

■ BY DENHA MEDIA GROUP

**T**iffany Albert, Senior Vice President, Health Plan Business, Blue Cross Blue Shield of Michigan has been on the MIRA board since 2010. Albert has oversight over new group sales, account management, distribution channel partnerships and sales operations.

As Senior Vice President of Health Plan Business at Blue Cross Blue Shield of Michigan, she is responsible for management and strategic oversight of relationships with the Big Three (Autos), key accounts and large group customers, mid-sized and small groups, distribution channel partners (including chambers and associations) and sales operations both locally and nationally for those entities outside Michigan.

“Given that I am in the health insurance industry, I most enjoy learning about the challenges facing independent retailers and how MIRA is an advocate offering solutions and a legislative voice for our members. I have also grown quite fond of the other directors. It is a great team,” she said about serving on the MIRA board.

Albert maintains an accident and health insurance agent license in the State of Michigan and her unique experience in the insurance industry spans more than 25 years. Starting her career in information technology and operations for an independent preferred provider organization led Albert to several leadership and executive positions.

She has achieved tremendous success. “I am most proud of my family. I have a fantastic husband and three children (ages 20, 12 and 7),” she noted. “Professionally, I’m proud of my growth within the BCBSM enterprise over the last nine years. I joined BCBSM in 2010 as a director and have since served as the CEO for two of the subsidiaries — LifeSecure Insurance Company (LSI) and Blue Care Network of Michigan (BCN) — and was recently promoted to SVP at the parent company. In my most recent role as president and CEO for BCN, our team achieved record-setting growth in membership, improved financial performance and introduced a new strategic framework that secured our position as an asset for the enterprise.”

Albert is a member of numerous professional

organizations and has been an active member of the National Association of Health Underwriters (NAHU) since 1997. She is past president of both the Metro Detroit Association of Health Underwriters (MDAHU) and the Michigan Association of Health Underwriters (MAHU), where she previously served as vice president, secretary and treasurer, among other roles.

An active member of the National Management Association (NMA), Albert received the Detroit and Lansing chapters 2018 Executive of the Year award, as well as the 2018 National NMA Executive of the Year award. Albert, a graduate of both Leadership Oakland and Leadership Detroit, has been recognized for her leadership by a number of organizations including NAHU, MDAHU, Leadership Oakland, MichBusiness and Who’s Who in Black Detroit. Albert was named to Inforum’s 2019 “Inner Circle,” as one of Southeast Michigan’s most accomplished and admired women in business, civic and community life. Most recently, Albert was recognized as the 2019 Outstanding Corporate Leader by the National Organization of Black County Officials (NOBCO).

As someone well versed in the health arena, Albert prides herself on a balanced life. “I enjoy mentoring, volunteering in my community, and spending time with my family,” she said. “When I have ‘free time,’ I also love to read. I currently serve on the executive board for Big Brothers Big Sisters of Metropolitan Detroit and on the campaign cabinet for United Way of Southeastern Michigan. I co-chair the Health and Human Services facet for the Renaissance (MI) Chapter of the Links, Incorporated, an international women’s service organization, and I am a proud member of Jack and Jill of America, Incorporated and Alpha Kappa Alpha Sorority, Incorporated.”

Over the years, she has built several relationships within the MIRA family. “It’s been an honor and a privilege to serve on the MIRA board,” said Albert. “Auday is a dynamic leader and I’ve enjoyed watching him take our organization to the next level.”

Albert is a graduate of the University of Michigan in Ann Arbor, and currently lives in southeast Michigan with her husband and their three children. ■







# DTE

# 10% SAVED WITH EFFICIENCY

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

If you'd like to manage energy use to save money at your business, visit [dteenergy.com/savenow](http://dteenergy.com/savenow).



## The Importance of Powers Attorney for Kids Heading Off to College



■ BY RANDALL A. DENHA, J.D., LL.M.\*

Turning 18 changes everything – except the fact that many of our teens are still largely dependent on us – so what can we do to ensure our continued ability to look out for them? It may seem morbid to prepare health care documents for healthy young people, but accidents and illnesses happen to young adults, and don't you want to be the one making decisions for your kids once they leave home? This is especially important when our young ones leave for college.

**Q: Why do young adults need Financial Powers of Attorney and Health Care Directives?**

**A:** At age 18, your child is legally an adult. Because of increasingly protective privacy rules, without these documents in place parents can't access their adult child's medical or financial information, or be involved with making medical decisions about their child. Try calling their college

and asking questions about your child if you doubt this.

For example, if your child goes to school out of state or even in state and you receive a call that they have been involved in an accident, medical staff very likely will not speak to you about your child's condition until you present a medical power of attorney.

Also, health care providers may not consult you about your child's care if your child does not have a healthcare directive in place.

**Q: What issues do a Financial Power of Attorney and Health Care Directive cover?**

**A:** A Financial Power of Attorney should address who your child wishes to manage his or her finances, if something were to happen.

It should allow access to your child's educational records and information, so that in an emergency, you can speak to the school; very helpful if your child is studying abroad. Also, a Health

Care Directive will allow your adult child to designate who he or she would like to act on their behalf in a medical emergency, if they are unable to make their own decisions.

**Q: Are these documents easy to prepare? Can a parent find them online and fill them out themselves?**

**A:** Yes, parents can find the documents online and prepare on their own.

However, I caution against doing that simply because it would be very easy to use documents that are not compliant with the law, or that don't cover all of the necessary issues. Be cautious.

**Q: What do you suggest parents do?**

**A:** When your child turns 18, make arrangements to have him/her execute a Financial Power of Attorney and Health Care Directive.

Before your child leaves for school, schedule a meeting with an estate planning attorney. Remember, the child is the client, not the parents, even if they are paying the bill, so the child must be present to understand and execute the documents.

Once the documents are executed, put them in a safe place and upload the documents to your phone so you can access and send quickly if needed.

*\*Randall A. Denha, J.D., LL.M., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham and West Bloomfield, MI. Mr. Denha can be reached at (248) 265-4100 or by email at rad@denhalaw.com. ■*





More Products for Consumers!  
More Value for Retailers!



Nestlé

Good Food, Good Life

Discount Programs for Qualified Customers!  
Anthony Paterno (630) 421-7819



## The Grocery Store of the Future is Closer than You Think

■ BY DAVID CIANCIO // CHAIN STORE AGE

Forget the headlines. Grocery stores are nowhere near extinction due to the battle between online and brick-and-mortar grocery stores. Although online grocery is now the fastest growing grocery channel with a CAGR of 19.5%, it represents only 2.0% to 4.3% of the \$700 billion U.S. grocery market, and has a long way to go to dethrone physical grocery stores. According to IGD, the U.S. online grocery market was \$23.9 billion in 2018 and is predicted to grow to \$59.5 billion by 2023, still less than 10% of the size of the entire grocery channel.

Grocery stores are in fact in a new period of growth and reinvention. Although the Amazon effect is placing pressure on both brick-and-mortar and online retailers, it is also ushering in a future of transformative changes for grocery stores. Here are some of the changes coming.

### CUSTOMER EXPERIENCE WILL BE HUGE

In the future, stores will cater to shoppers' insistence on a seamless experience whether they are in the store or shopping online. Retailers will create experiences that easily guide customers through the store to make shopping trips faster and easier. For example, some stores are activating customer data and working closely with brands to create new in-store experiences that make shopping easier for customers including organizing product sections around consumer needs, such as gluten-free and organics, or moving ready-to-eat meals to the front of stores. Metro, Canada has created new in-store experiences in dairy, frozen food, and beverage and snacks.

Grocers will also be taking a page from retailers that are creating "experience

destinations" based on the needs of their communities. For example, Raley's is building a new flagship store that "will emphasize healthy living and destination meal offerings, with key features including a loft dining area, wine tasting room, sushi and bakery departments and 25,000 square feet of outdoor seating."

Future shoppers' grocery store visits will be driven by a desire for inspiration in their leisure time, instead of just needing to restock their kitchens. They'll visit to experience new products in-person and via augmented reality, participate in cooking demonstrations, and enjoy activities like wine tastings.

### CONVENIENCE WILL BE CENTER STAGE

Twenty years ago Jeff Bezos predicted that brick and mortar stores would survive only if they provided either entertainment value or immediate convenience, and that has proved largely true for grocery stores. Shoppers in the future will continue to be pressed for time and will want to shop at stores that are conveniently located, have the right variety of products to meet their needs, and where they can get into and out of quickly.

Before even leaving for home, the shopper's integrated smart home will help inventory what items need to be purchased and add those items to the list that is then automatically relayed to the retailer to prepare for the shopper for either home delivery or click and collect in store. Once the shopper arrives, the retailer will alert the shopper of real-time promotions that are based not only on their shopping patterns but also on other variables such as the weather. On a rainy day, a shopper may have soup coupons displayed on their phones, whereas on a hot day a shopper may have coupon deals

for a barbecue dinner.

Once inside, shoppers can open a mobile app to enable personal pricing on digital shelf edges. They will also be able to scan and pay for their items with their phone. Before exiting, shoppers will also have "infinite" options available for home delivery or click and collect.

### GROCERY STORES WILL SHRINK

While the superstores and hypermarkets still command the largest share of the customer basket today, future grocery stores will be one third to one half the size of what they are today. The average grocery store built over the last 10 years has a footprint of 45,000 square feet but newer stores are already shrinking with many closer to 20,000 square feet. Future grocery stores will be even smaller.

The stores will carry about 5,000 items compared to today's stores that have 45,000+ SKUs. The stores will focus more on local, regional offerings as well as on private brands. Dark stores will likely attach to the smaller footprint store from where products will be picked and staged for pickup or delivery.

### DISCOUNT GROCERY SHARES WILL CAPTURE INCREASING MARKET SHARE

Beginning with the Great Recession, consumers have become very price conscious and have grown used to looking for the lowest prices for their groceries. And more than 10 years later, consumers remain very price conscious resulting in the price sensitive and low-income consumer demographic is the fastest growing demographic. So, it's not surprising that 2018 saw a 30% increase

---

**GROCERY STORE OF THE FUTURE**  
*continued on next page.*





OHIO //

## New Stickers to be Affixed to County Gas Pumps

■ BY MONICA MORAN // FRANKLIN COUNTY AUDITOR

A new sticker will soon be affixed to most gas pumps in the county notifying consumers of the tax rates they are being charged, Franklin County Auditor Michael Stinziano announced on Monday, July 1st.

The stickers are required by the recently-passed state transportation budget, which also raised the state tax on gasoline by 10.5¢ per gallon on July 1st. The diesel fuel tax increased by 19¢ per gallon.

Proceeds from the fuel tax are used to maintain and upgrade Ohio's roads and bridges.

"These stickers are another informational tool that will benefit consumers. It increases the transparency of fuel prices for Franklin County residents," Auditor Stinziano said.

The approximately four-inch by four-inch stickers will show a breakdown of state, local and federal taxes that are being levied on gasoline and diesel fuels, along with the total tax amount.

They are being created by the Ohio Department of Agriculture, per the new law, and will be distributed and affixed by the Auditor's office.

They will be installed during routine inspections conducted by Auditor's office Weights and Measures Staff. All stickers are required to be displayed on fuel pumps within 90 days. They do not need to be used if the tax information is displayed in another way, such as on a video screen or in a prominent place at the gas station. ■

### GROCERY STORE OF THE FUTURE *continued from previous page.*

over 2017 in new grocery store openings, according to real estate services firm JLL, that were largely propelled by the number of discount stores openings.

Aldi opened 82 stores in 2018, accounting for nearly 16% of all grocery stores opened during the year.

Aldi alone opened 82 stores accounting for nearly 16% of all grocery stores opened in 2018. Over the next five years, the discounter will build 800 more stores and have just shy of 3,000 stores in the U.S. In fact, Aldi plans to be the third largest grocer - after Walmart and Kroger - by 2022. Trader Joe's, part of the Aldi Global family, also plans to add 25 to 30 new stores this year and due to its superior focus on price and quality was named for the second year in a row as the top-rated grocery retailer in dunnhumby's Grocery Retailer Preference Index. Lidl recently announced plans to open 25 more stores in the U.S. as it continues its expansion in the U.S. market.

Discount stores are the second fastest

growing grocery channel next to online grocery and are expected to grow at a CAGR of 5.8% and will be \$514 billion by 2022. With discount stores offering lower prices, private brands that consumers are growing to love, and with nimble stores to get into and out of quickly, it is not surprising they are expected to continue growing at a brisk rate in the future.

### THE ROBOTS ARE HERE - AND MORE ARE COMING

Robots, drones and other forms of automation have already arrived to a number of grocery retailers and more will be coming. Some retailers are already using automation and artificial intelligence to closely monitor inventory and picking in the warehouse and to make sure their inventories can be replenished within a day instead of weekly. Drones will also be used to hover above the aisles and scan inventory. In fact, Pensa, a startup based in Austin, drone solution that does just that is expected to be in stores by the end of the year.

Grocery stores will be automating routine

and time-consuming tasks, to not only save money but also free up customer service people to engage with customers. Retailers that have built up troves of customer data through loyalty programs over the years will also be at an advantage. By utilizing video analytics and artificial intelligence, retailers will be able to predict customers' state of mind and then be able to make timely recommendations to customers as they shop.

Autonomous vehicles delivering groceries, similar to the ones Kroger has introduced, will also be in play delivering groceries to customers who don't want to shop in the store. And, robotic assistants like Giant Food Stores' "Marty" will be common place scanning shelves, identifying spills, and even scrubbing floors.

Online or offline, customers will demand an exceptional experience from retailers. And the best way for retailers to ensure they are creating the store of the future their customers want is to make sure they understand not only the technology on the horizon, but more importantly are listening to what their customers are already telling them through their data. ■

# make sure to support these mira supplier members



Indicates a supplier program that has been endorsed by MIRA

**M** Indicates supplier only available in MI

**O** Indicates supplier only available in OH

**I** Indicates supplier only available in IL

## ARMORED TRUCK

Davis Bancorp, Inc. .... (847) 998-9000

## BAKED GOODS DISTRIBUTORS

Cateraid, Inc. .... (517) 546-8217  
Chicago Sweet Connection Bakery .... (773) 283-4430  
Kordas' Metropolitan Baking Company.. (313) 875-7246

## BANKING, INVESTING & CONSULTING

Mercantile Bank of Michigan .... (248) 434-5925

## BEER DISTRIBUTORS

Eastown Distributors..... (313) 867-6900

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates. .... (248) 865-8500  
UHY Advisors-MI .... (248) 355-1040

## BUSINESS BROKERAGE

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

## BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

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

## CHARITABLE GAMING

All-Star Gaming .... (330) 779-0888

## CHECK CASHING

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

## CHIPS, NUTS, CANDY & SNACKS

**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  
(*Jays, Cape Cod, Tom's, Archway, Stella D'oro*).... (313) 931-3205  
Sugar Foods Corporation..... (830) 515-0981

## 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  
Premier Snacks Distributors..... (248) 289-1088  
Sherwood Food Distributors. .... (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

## 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  
Pastifigo 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. M I.**..... (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 M**  
..... 1-800-399-6970 ext. 200  
**Velvet Ice Cream Co.** ..... (740) 892-3921  
Cedar Crest Dairy, Inc..... (616) 7971103

## ICE PRODUCTS

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

## IMPORTERS & DISTRIBUTORS

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

## INSURANCE SERVICES: COMMERCIAL

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

## INSURANCE SERVICES: HEALTH & LIFE

**BCBS of Michigan M.**..... (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 O** ..... 1-800-837-3200 ext. 7188

## LEGAL SERVICES

Bellanca Beattie, PC .... (313) 882-1100  
Cummings, McClorey, Davis & Acho, 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

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





Indicates a supplier program that has been endorsed by MIRA

**M** Indicates supplier only available in MI

**O** Indicates supplier only available in OH

**I** Indicates supplier only available in IL

#### MILK, DAIRY & CHEESE PRODUCTS

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

#### MONEY ORDERS

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

#### PAPER PRODUCTS & PACKAGING SUPPLIES

YPV Distribution	(847) 718-1101
------------------	----------------

#### PIZZA SUPPLIERS

Omni Food Concepts <b>M O</b>	1-888-367-7829
Tringale's Pizza Pinwheels ( <i>Lipari</i> )	(248) 943-5090
Hunt Brothers Pizza	(615) 259-2629

#### POINT OF SALE & RETAIL TECHNOLOGY

Great Lakes Data Systems ( <i>LOC Software</i> )	(248) 356-4100 ext. 107
BMC-Business Machines Company	(517) 485-1732

#### PRINTING, PUBLISHING & SIGNAGE

Saxon, Inc. <b>M</b>	(248) 398-2000
American Solutions for Business	(216) 672-3819
Fisher Printing	(708) 598-1500
Pace Custom Printing	(248) 563-7702

#### PRODUCE DISTRIBUTORS

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

#### PROPANE

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)

Raves Cooler Doors	(248) 887-0648
Sprint Business	(248) 893-8017

#### RETAIL CONSULTING

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

#### RETAIL FIXTURES & DISPLAYS

Display Max	(810) 494-0400
-------------	----------------

#### REVERSE VENDING MACHINES & SERVICE

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

#### SECURITY, SURVEILLANCE & MORE

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

#### SODA POP, WATER, JUICES & OTHER BEVERAGES

Coca-Cola Refreshments ( <i>Metro Detroit program</i> )	
..... Metro Detroit <b>M</b>	(313) 868-2008
..... Belleville <b>M</b>	(734) 397-2700
..... Flint <b>M</b>	(810) 237-4000
..... Cleveland <b>O</b>	(216) 690-2653
Faygo Beverages, Inc. <b>M</b>	(313) 925-1600
Alligator Ice	1-866-594-2867
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

#### TOBACCO ALTERNATIVES

Grinds Coffee Pouches	(412) 414-3155
JUUL Labs	(415) 299-7341
Swisher International	(904) 607-7405

#### TOBACCO COMPANIES & PRODUCTS

Altira Client Services	(513) 831-5510
R.J. Reynolds Tobacco Company	(336) 741-0727

#### 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 <b>M O</b> ( <i>Clothing recycle boxes</i> )	(313) 304-9099
Commercial Waste Systems ( <i>Cardboard recycling buyers</i> )	(517) 349-3790
.....	(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
Heaven Hill Distilleries	1-800-348-1783
Luxco	(313) 333-4637
Proximo Spirits	(810) 278-0599
Remy Cointreau USA	(248) 347-3731
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
Imperial Beverage Co.	(269) 382-4200
Lagnippe 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





**SEPTEMBER 16, 2019**

**MIRA'S 21ST ANNUAL HOLIDAY  
FOOD & BEVERAGE BUYING SHOW**

As Michigan's largest liquor show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for MIRA members is free. Must be 21 years or older to attend this show.

*Suburban Collection Showplace // Novi, MI*



**NOVEMBER 21 & 22, 2019**

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

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

*Michigan // Ohio // Illinois*



**JANUARY 25, 2020**

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

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

*The Mirage // Clinton Township, MI*



**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*

## publishers statement

MIRA Bottom Line (USPS #2331; ISSN 0894-3567) is published monthly by Midwest Independent Retailers Association (MIRA), at 5779 West Maple Road, West Bloomfield, MI 48322. Materials contained within MIRA Bottom Line may not be reproduced without permission from MIRA.

**CONTACT:**

T: (800) 666-6233

F: (866) 601-9610

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

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

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

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

*MIRA works closely with these associations:*





# HELPING INDEPENDENT RETAILERS BE MORE PROFITABLE, EFFICIENT, AND INFORMED.



## SpartanNash®

Support Services Group

- Advertising Support
- Asset Protection
- Category Management
- Customer Service & Order Entry
- Environmental Health & Safety
- Financial Services
- Graphic Services
- IT & Point of Sale Systems
- Marketing
- Merchandising
- Pharmacy
- Pricing
- Reclamation
- Retail Development & Consulting
- Retailer Education
- Shelf Technology & Planograms
- Supply Solutions

**CONTACT US TODAY AND LEARN HOW WE CAN HELP YOUR BUSINESS!**

Visit [SpartanNash.com](http://SpartanNash.com) or Call:

Jim Gohsman 616-878-8088 | Ed Callihan 330-903-8076 | Roger Delemeester 989-245-0337

Are your employees  
covered wherever  
they go?  
**Count on it.**



Confidence comes with every card.®

Count on Blue Cross Blue Shield of Michigan and Blue Care Network to give you the peace of mind that comes with knowing we've got your company and employees covered. Blue Cross does more to give our members the choices, access and expertise that equal better health care coverage at an even better value. Learn how Blue Cross can save your business time and money at **[chooseconfidently.com](http://chooseconfidently.com)**, or call MIRA at **(800) 666-6233**.