

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 31, NO. 2 // FEBRUARY 2020

U.S. Changes Tobacco Buying Age to:

21

It is now against federal law for retailers to sell tobacco products to anyone under the age of 21

pg

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■ 104 Years of Celebrating the Association  
// PAGE 4

■ H & H Mobil: Celebrating 50 Years in Business  
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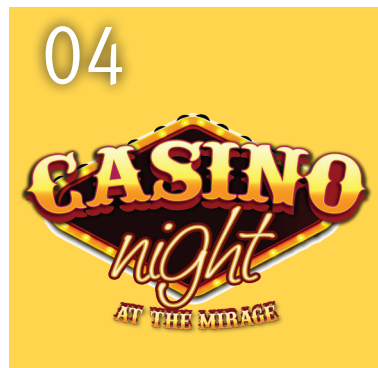
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# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS  
VOL. 31, NO. 2 // FEBRUARY 2020

## features



### EVENT RECAP //

#### 104 YEARS OF CELEBRATING THE ASSOCIATION

This year marks the 110-year anniversary of the association's inception having started out as the Meat Cutters Association and evolving into the Midwest Independent Retailer's Association (MIRA). A mere six years after becoming an organized group in 1910, the members celebrated with an annual party.



### COVER STORY //

#### U.S. CHANGES TOBACCO BUYING AGE TO 21

On December 20, 2019, President Donald Trump signed a bill into law that included a new minimum age regarding the sale of tobacco products. According to the U.S. Food and Drug Administration (FDA), this new law will prohibit the sale of tobacco products to anyone under the age of 21. This law is now in effect.



### H & H MOBIL: CELEBRATING 50 YEARS IN BUSINESS

H&H Mobil was established in 1969 by Mobil Oil and Jim Little, a dealer. He opened a small store with a three-bay garage and gas pumps; that was the original business. "We have always prided ourselves on being a neighborhood business that loves our community. As the years have passed, we have grown, enlarging our convenience store, adding three more repair bays and increasing the size of our towing fleet."





# chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

## It was Important to Get Together

It was wonderful seeing many of you at MIRA's 104th Annual Trade Dinner and Ball. Getting together in a social atmosphere with retailers, wholesalers, suppliers, and manufacturers who make the wheels of our industry run smoothly is a very valuable and rewarding experience.

The trade dinner and ball is the one annual event that brings all members together to celebrate our industry. It's an opportunity to take a well-deserved break from daily business and get to know each other on another level by allowing us to put faces with names we've only encountered via emails or phone conversations. These types of events enable us to rekindle old relationships and develop new ones.

Thank you to everyone who attended this year's annual dinner and ball. As an industry, we are stronger together than any one segment individually. MIRA constantly strives to ensure all segments of the industry are functioning and thriving to benefit all our members at all times. Therefore, I encourage all of you to stay connected and make time to attend and support MIRA sponsored events, read Bottom Line magazine and weekly e-blasts. Also, don't forget to access the MIRA website and Facebook links for important information that can keep each segment of our industry strong! ■



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UHY-MI	Certified Public Accountant





*Each month, MIRA will feature a decade in the association's history. During our 110-year existence, the association has seen many changes along the way. We are updating the history book this year and to celebrate, we are sharing with you snippets from each decade.*

## 1960s: A Decade of Change, Opportunity

This 1960s brought opportunity for retailers as much as it brought change.

■ BY ASHOURINA SLEWO // DENHA COMMUNICATIONS & COACHING\*

The landscape of the retail industry is always changing. This is a fact we know as we look at the industry today, but especially as we take a look back over the years. Each decade is earmarked by a handful of changes brought on by everything from retailers' drive to compete, to riots that engulfed the city of Detroit.

The 1960s was a decade that drastically changed the landscape of the retail industry and the Associated Food Dealers of Greater Detroit (AFD).

In the early half of the decade, small shop owners remained vigilant and found themselves rising to become formidable competitors to big box and chain stores.

Harvey Weisberg, owner and operator of Chatham Supermarkets, the Fink Family, operators of the Great Scott! stores, and Don LaRose, head of Food Giant are just a few examples of small retailers successfully breaking into big-time operators. LaRose would go on to own a 17-store independent chain.

The association has witnessed several examples of independent retailers purchasing chains over the years, and converting them to independently owned store locations. In many cases, independents have acquired grocery chains left behind by companies such as Farmer Jack and A&P.

The early half of the decade also saw a noticeable trend in interest in convenience stores, which continues today as they are fast growing in

numbers and respect. Convenience stores grew in popularity as they touted longer store hours, staying open well after most supermarkets closed. These smaller markets offered consumers quick service and, as the name implies, were conveniently located for easy access.

Before the 1967 riots would forever change the retail industry in Detroit, there was an influx of Chaldeans immigrating to the United States. It wasn't long before these immigrants found themselves working in the grocery business, primarily in Detroit. Fueled by an entrepreneurial drive, they soon bought businesses of their own and joined AFD.

It was not long before licensing issues presented themselves to this class of immigrants turned business owners; non-U.S. citizens could not own licenses such as liquor, beer, and wine. Before AFD entered to help these retailers, many of them sought partners who were U.S. citizens to remedy this issue. AFD, however, fought for these retailers, making it possible for them to hold such licenses.

"AFD changed that for us," said Mike Denha, grocer and AFD member. "If you had a Green Card you could not hold those licenses, but AFD worked hard to change that law and in the late '60s we were able to own our own businesses outright. We didn't need partners with U.S. citizenship to hold our licenses."

In the summer of 1967, the city of Detroit was ravaged by a riot so fierce, the city would never be

the same. For five nights, the smell of smoke and the constant glow of flames consuming buildings assaulted the senses of those who were not able to leave during the riots. The after effects of the riots still resonate within the city, and especially the industry today, more than 50 years later.

"I remember vividly the smell of smoke and at night the rapid fire of machine gun and small arms," said James Bellanca, longtime in-house counsel for AFD. "I remember a tank passing in front of my house, in an upper middle-class neighborhood. I remember machine gun nests protected by sand bags at the corner of Jefferson and Woodward."

By the time the riots had ended, there was an estimated \$30 million worth of destruction, with \$7 million lost due to business interruption. The industry had taken a beating and recovery did not seem possible. Detroit's food and beverage stores had shrunk in number by nearly 450.

While chain stores viewed Detroit as unviable, independent retailers saw an opportunity to become part of a community that would come to embrace them.

Coming into their own, independent retailers became a force, rivaling the big box and chain stores. As such, when the dust had settled following the 1967 riots in Detroit, independent retailers moved in while chain stores moved out. ■

*\*Writers with Denha Communications & Coaching are content creators for the MIRA Bottom Line.*

EVENT RECAP //

## 104 Years of Celebrating the Association

This year marks the 110-year anniversary of the association's inception having started out as the Meat Cutters Association and evolving into the Midwest Independent Retailer's Association (MIRA). A mere six years after becoming an organized group in 1910, the members celebrated with an annual party. The Trade Dinner & Ball has attracted more than a thousand people to the annual event over the years taking place at venues all over Southeast Michigan.

This year's event took place at The Mirage in Sterling Heights on Saturday, January 25th. President and CEO Auday Arabo welcomed everyone to the event. "We are here today to celebrate the members," said Arabo. "We purposely designed this night to be about the party and not the program. It is not about hearing elected officials speak, it is about all of you enjoying the night."

Michael Cavin, Sales Manager of RNDC for Michigan, led the crowd in the Pledge of the Allegiance and National Anthem, while Jim Evans from Borden Dairy offered the night's Invocation. There was also a special tribute to the sponsors. During dinner and throughout the night, The Simone Vitale Band sponsored by UNFI Midwest Region, performed while people danced. Gaming tables for the "Casino Night" theme opened at 9:30 p.m. and door prizes were announced at 11:30 p.m.

"It is so great to see people I don't get to see throughout the year. The association always puts on a fun party. I truly enjoy mingling with everyone," said Fyrial Yono, with husband and long-time MIRA board member, Jerry Yono. Even though Yono sold his six stores in Detroit many years ago, he is still passionate about the industry. "I love coming here and talking to everyone and still being part of the industry," said Jerry Yono.

Another long-time advocate of MIRA is former chairman Nabby Yono "It is a way

to see people in the industry and interact with them. Sometimes you speak with them on the phone or via email and here you get to see them in person," he said.

Cocktail hour hors d'oeuvres started the night with shrimp donated by Lipari Foods. The cappuccino station with stylish and sophisticated gourmet coffee was sponsored by Oscar W. Larson Co. The cigar patio with premium cigars was sponsored by Nestle. The dessert station with a variety of sweets was sponsored by Lipari Foods. The donut bar featuring Detroit Mini Donuts after dinner was sponsored by Altria Client Services.

Green-screen photos for onsite pictures with your guest or group was sponsored by Kroger. The ice cream Station featuring an array of flavors from Ashby's Sterling and was sponsored by Prairie Farms Dairy Co. The gaming tables were sponsored by D&B Grocers Wholesale. The potato chip display offering a variety of chips was sponsored by Frito Lay. Step & repeat photos offering a red-carpet pose was sponsored by Faygo/Sundance. Valet & coat check were sponsored by Ascension and the wine and cheese Bar was sponsored by Great Lake Wine & Spirits. ■



### EVENT SPONSORS...

Midwest Independent Retailers Association graciously thanks the following sponsors for their generous support of our 104th Annual Trade Dinner & Ball

**SATURDAY, JANUARY 25, 2020**

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**THANK YOU!**

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





# CASINO night

AT THE MIRAGE







## ASK THE MEMBER //

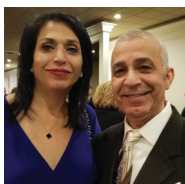
### What is Your Favorite Memory of MIRA?

While in cocktail dresses and evening wear, we caught up with guests at the 104th Annual Trade Dinner and Ball to ask our monthly ATM question.



"There's a lot of memorable moments with this association. A few include, every time we lobby on behalf of our members and we meet our goals in protecting them and make sure their voices are always heard whether it's in Lansing, Columbus, Chicago, or any of the states that we serve. Another memorable moment is during the scholarship luncheon. Seeing the new generation getting involved and accepting the scholarship award that we offer to them is something you will never forget."

– PAUL ELHINDI // MIRA BOARD CHAIRMAN



"This gala event. It allows us to see people we don't always get to see every day. We do a lot of business over the phone and we get to see these people at this gala."

– MIKE KINAIA // PRESIDENT OF DREAM MARKETS



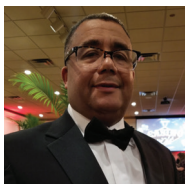
"The fun things we do like this gala, the scholarship luncheon and the Annual Turkey Drive are memorable, but the most memorable is really when someone asks you for help and you can lend a hand. When they have a situation in their business and you are able to help as an association, those are my favorite memories."

– NABBY YONO // FORMER MIRA BOARD MEMBER



"I have so many good memories of the association. My favorite can be comprised in three words – bridging the gap! It is not one race. It is a multicultural race. That is my best memory."

– STEVE HOOD // CONSULTANT TO MIRA SINCE 2010



"They are community players. They are friendly to the city of Detroit and so are their members. They have done a lot for the image of independent retailers."

– MARK JONES // OUTREACH MANAGER, DTE ENERGY



"Electing Paul Elhindi as Chairman of the Board. He works hard and he is hands-on. It runs through his blood. He takes care of this association like it's one of his own businesses."

– JIMMY GARMO // MIRA BOARD MEMBER



"I used to serve on the Board of Directors and it was wonderful to serve the community and the association all those years. I really enjoyed it. I had six stores in the city and they are still operating, but I have sold them since. I made sure all the new owners were happy with me. I brought the new owners in for three months and paid them to work with me, so they knew how the store operated before they bought the stores. Really though, my most memorable moment was the 1967 riots. It wasn't a favorite memory, because it was a dark time but it was memorable. I was the only store on Linwood that was not touched. I had the community standing outside with signs that read, 'leave our store alone' We were even featured in Time Magazine. That is definitely the most memorable. I still have that magazine."

– JERRY YONO // FORMER MIRA BOARD MEMBER  
AND TWO-TIME BOARD CHAIRMAN



"I am very involved with the Turkey Drive and have been for years. It is truly my favorite MIRA event. I love it and love being able to help those in need."

– DR. JACOB MANSOUR



"My memorable moments are all my text messages to the board members but I cannot reveal any of them. You have to be 21 years or older to read them."

– JOHN DENHA // FORMER MIRA BOARD CHAIRMAN



"For me it was about becoming a board member and seeing how the board works. It will always be the most memorable for me."

– FRANK AYAR // MIRA BOARD MEMBER



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# petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

## Precautions and Preparations Provide Protection

**Y**ou may have implemented methods and procedures that control “shrinkage” and losses inside your building; but what have you done to address the issue of robbery and holdups?

Gas stations and convenience stores are ripe targets for the bad guys who are “carrying heat” or are bold enough to imply that they are a threat. News reports are filled with stories about retailers who are victims of robberies. As you address any other challenge; you need to be pro-active and take matters into your hands before an attempted robbery.

### CAMERAS

The old philosophy was to install hidden cameras. But the more modern approach is to have multiple, visible cameras, both inside and outside the building. Bad guys might think twice if they feel they might not get away unnoticed. Also, make sure the recorder is recording! Fake cameras and/or recorders that don’t work are comparable to taking an unloaded gun into battle.

### CLEAR WINDOWS

Use of signage in windows should be limited. Your cashier needs to be able to see who is outside, and the police need to be able to see inside. Keep that requirement in mind when installing signage on your windows. The bad guys are less prone to approach a business with unobstructed windows.

### CASH-HANDLING PROCEDURES

Establish and enforce a policy that maintains a minimum amount of cash in the drawer. Frequent “drops” need to be an established procedure in your store. Statistics reveal that if the bad holdup guy gets more than \$400, he’ll probably return to strike again.

And if he gets very little or no money, the bad guy tends to be violent. So a “cash in the drawer” range of \$150 to \$300 is the safest way to operate.

### SECURITY OPTION

Encourage police to visit your store for a free cup of coffee. Crooks who case your place are less likely to select you for a target if they occasionally see a police cruiser parked on the premises. If you are concerned about the fall-out of offering such a program, provide the cops with a frequent coffee buyer card that they can show, so other customers don’t question the transaction. Routine police visits will also discourage loitering neighbors. Customers are not comfortable buying fuel at stations where people are loitering.

### LIGHTING

Lighting is the cheapest form of security, and acts as a promotional tool. Customers, especially women, prefer to trade at a location with more than adequate lighting, both inside and outside the store. And superior lighting eliminates areas where bad guys can lurk. Criminals also don’t like bright lights, since they can be more easily noticed and identified.

### TRAINING

Provide your employees with “what-if” training. What should they do in the case of a hold-up? Employees should remain calm and comply with the requests of the perpetrator. Don’t try to be a hero by taking matters into their own hands. Have them try to remember distinguishing details about the robber. Facial hair, scars or tattoos; details about the weapon used, language and accent are a few of the characteristics that will help identify the crook. As soon as possible call 911, lock doors, and refrain from touching areas where the bad guy touched. Write down details as soon as possible after the incident, while they are still fresh in your mind.

Safety of your employees and customers should be your top priority. Drill that into your employee training. And let them know that you care about their well-being, and that is why you are discussing your “plan” before a robbery attempt takes place. ■





## Growing Trends

**F**or those of you that have read my past articles, I have routinely talked and warned about the declining cigarette market and the problems associated with this trend. The cigarette consumer tends to be your MVP customer. The frequency in which they visit your stores is one of the highest among all consumers. In addition, their market basket is one of the highest as well. It's not just the cigarette sales. It is also the other items these consumers purchase while at your store. Gas, snacks, coffee, etc. Looking at various sources like Neilson and Wells Fargo, it looks like the 2019 cigarette sales will be down approximately another 5%. This was predicted by Altria last year. To be more precise, they have predicted a 5% decline per year for the next 5 years. While there is some small growth in the discount category which can create opportunities for retailers who get off the RJ EDLP program, the cigarette category decline continues to be a macro problem that all c-store retailers are facing. It will be interesting to see what impact the federal minimum legal sales age for all tobacco products being raised to 21 will have on the cigarette category in 2020 but it is safe to say it is only going to have a negative effect and only steepen the trend line. I think it is also safe to assume we will see another year with three price increases on cigarettes. The category isn't going to get better and it will be facing continual headwinds in the years to come.

When discussing the cigarette category with independent retailers I am often asked where they should target their efforts in order to grow their business. I always give the same answer, "foodservice"! Convenience stores and gas stations

are hot on QSR's heels as Americans find themselves with less time to wait in a drive thru. Foodservice sales now account for 23% of sales at convenience stores in the U.S., reflecting a 3% growth in the last five years. According to NACS' State of the Industry Report, this growth trend in food service will only continue. Some independent retailers have a robust food service offering but many still only offer roller grill and cold grab-and-go products. For retailers like this who are looking to evolve beyond that offering, there is one low-cost recommendation I always suggest. Invest in a hot grab-and-go station, a pizza oven and a microwave. Your total investment will be approximately \$1,300. This would allow you to offer quality products throughout the day making food service front and center for all your customers. Breakfast sandwiches can be microwaved and put in the hot grab-and-go station. Lunch and dinner can be offered by heating up precooked chicken strips and pizza in a small pizza oven. Burgers and chicken sandwiches can be easily microwaved. Don't forget about snackable items. McCain makes a host of items that can be easily heated in a simple pizza oven opposed to a fryer. Pay close attention to the presentation of these items in the hot grab-and-go station. Make sure you use a closed container with a window so consumers can see the product. By having the hot grab-and-go station up front like this will give you the opportunity to not only expand your food service but take advantage of impulse sales. I saw one study that stated 41% of shoppers said they buy prepared foods on impulse.

Implementing a hot grab-and-go station to your food offering is a low-cost solution that will allow you to take advantage of the growing food service trends our industry is seeing. One reason you can be successful with this low-cost approach is due to the availability of high-quality products that can be merchandised in a hot grab-and-go station. I urge all members considering adding a hot grab-and-go station to contact S. Abraham & Sons, Team Sledd or McAneny Brothers and they can help you develop a food offering that is right for you and your customers. ■



# government relations report

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

## Legislative Update for 2020

*"We are all made to be fellow-workers, as the feet, the hands, and the eyelids, as the rows of the upper and under teeth, for such therefore to be in opposition is against nature..."*

– MARCUS AURELIUS

The cliché of "together we are stronger" is based off a truth that is self-evident to the average person. As the Emperor Marcus Aurelius wrote in his book, *Meditations*; "we are all made to be fellow workers." We are made to be a communal people that needs others to survive, to grow, and to prosper. As Thomas Merton wrote, "No man is an island..." Our association, your stores, our communities, need us working together to advance the opportunities presented to your businesses.

No man is an island, no store is an island. Your store(s) confront the same issues our members have in every state. You confront the same challenges to growing your business in an ever-changing market. Regulations, taxes, laws, etc., are sometimes made in a vacuum absent of your voice. Our government relations work is here to add your voice and your experience in the market to the laws and regulations our elected officials are trying to impose upon you.

These are short descriptions on some of the issues we are working on and feel free to contact me if you are interested in helping:

### OHIO

Greater consumer choice in liquor will offer options found in neighboring states and may increase the current revenue collected. We are looking for a hybrid between the options Michigan gives its retailers and the current Ohio system.

Some key points:

- Expand the current lottery for a liquor license
- Formalize in the law a one (1) mile buffer per licensee
- Remove the quotas by county
- Remove the minimum storage requirements for retailers

### ILLINOIS

The growing cost of providing access to healthy food for residents of Cook County continues to rise because of the pressure created with growing regulation. Increasing the minimum wage, mandated sick leave, burdensome real estate taxes, and an untenable scheduling ordinance in Chicago adds a fixed increase in food cost that is borne by residents living in Cook County.

Most big chains have abandoned neighborhoods deemed too risky for their profit margins, and the burdens are beginning to be similarly felt by the small and mid-sized independent stores (e.g., the recent bankruptcy and closure of Treasure Island stores). The independent grocers in Cook County continue to assume this higher cost and risk to provide healthy food to communities traditionally disinvested by big chains. With the growing cost of ever-increasing regulations on the industry, this added pressure reduces an independent grocer's ability to invest in a higher risk, low return industry.

MIRA is beginning the discussion with Cook County officials with these key points:

- A property tax credit for full-scale grocers in Cook County serving food deserts;
- The property tax credit would be a freeze in any future increases to their property tax assessments;
- The tax credit would only apply to properties that are active;
- The tax credit will only apply to stores owned by owners residing in Illinois; and
- Only full-service stores offering a meat, deli, and bakery department would be eligible.

### OVERALL

With any issue, we are working on bringing a dynamic component of membership mixed with community allies that will help educate legislators. In Illinois I am working on putting together a working group of community organizations that are also interested in keeping or expanding grocery stores in their neighborhoods. The hope is to broaden a legislators understanding on how our issues not only impact the owners, but the customers we service every day. ■





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# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## Even in an Election Year, MIRA Moves Forward in Ohio

This is an election year in Ohio, not only is it a Presidential election year which will bring out larger numbers of voters, but all 15 Congressional seats are up as well as all 99 Ohio House seats and 17 Ohio Senate seats. The primary election is scheduled for March 17th, which also happens to be St. Patrick's Day and the general election will be held on November 3rd. What this means is the Ohio General Assembly will not be very active in 2020.

Here are some bills MIRA has been tracking that are all still active.

- **HB 71** – This bill deals with minimum markup of cigarettes to wholesalers. The bill has passed the House and is currently in Senate Committee awaiting hearings.
- **HB 110** – This bill requires notices to be placed at all gas stations in Ohio indicating how much the motorist pays in state and federal taxes. This bill has passed, and the Ohio Department of Agriculture has indicated they will be sending out the notices soon to all County Auditors to place at service stations at no cost to station owners. The notices can be placed on the pumps or the front door.

- **HB 172** – This bill has passed the House and has had hearings in the Senate. The bill would require tow companies to send one certified mailing, as opposed to three, to owners and lien holders of towed vehicles.
- **HB 237** – This bill would allow S liquor permit holders to ship liquor by mail to customers. The bill is in committee hearings.
- **HB 242** – This bill has passed the House and is in same committee as **SB 222**. Both bills would override the rule on banning plastic bags or taxing such bags.
- **HB 247** – This bill would ask the U.S. EPA to abolish the use of E-Check as it's no longer needed.

MIRA had a long meeting with the head of the Tobacco & Vapor Coalition, and they are very concerned about a recent law passed in Toledo that prohibits the sale of vapors or vapor products in convenience stores. Sales are limited to vapor stores only. The fear is other cities may do the same thing. As for any action on cigarette taxes being looked at this year, that is very doubtful.

Working with Representative Bill Seitz MIRA has proposed changes in Ohio liquor laws that will result in more convenience stores being able to sell liquor. As a result of MIRA's efforts the Ohio and Michigan liquor control heads have agreed to meet with MIRA to see if a compromise can be worked out. MIRA also had very productive meeting with Ohio Senate President Larry Obhoff on several subjects; many listed above. Senator Obhoff agreed to bring these concerns up to his 23-member caucus. ■







## Trending Towards a Modernized 2020 and Beyond

**C**heers to 2020! As we kick off a new year, I'm excited about what's taking form for the Ohio Division of Liquor Control. As everyone is looking to the future with New Year's Resolution and whatever that might mean for you, guess what? So are we!

Soon, we will roll out an easy-to-use wholesale ordering system that bar or restaurant managers can access from any computer or mobile device any time of the day. You will no longer need to call in your order to your assigned wholesale Agency. You will have full

control of your ordering process; with a quick click, you can easily repeat your saved or previous orders.

We want to create an easy-to-use ordering system to make your process faster, more flexible, and more efficient. Now, you will be able to see real-time product inventory. If the product is not available, you'll have the opportunity to swap it for another product. If your order is placed and a product is no longer available, you'll get an alert to notify you the product won't be on your order, so you're prepared when you receive it. Your assigned wholesale Agency will receive notifications when new orders are placed, and you'll get a notice when your order is to be delivered. It is our expectation that giving beverage managers real-time access to inventory will help prevent any sort of back order at your Agency.

This is the way of the future and we want to provide you the best customer service experience possible by simplifying the ordering process. More to come on this very soon. ■



## SAVE THE DATE!

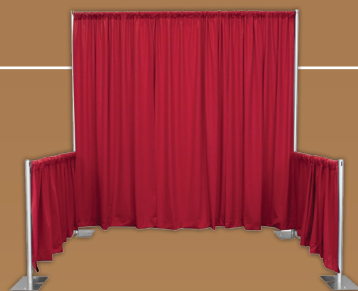
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*This show is the best and most important trade show in this region for our industry and for your company's success:*

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- Great networking opportunity
- Meet with sales reps/suppliers/wholesalers
- Taste new products
- Be the first to see new items coming out for spring/summer
- Stop at the MIRA booth to learn about rebates and discounts
- **Come enjoy some food and win door prizes!** Must be present to win.

**APRIL 28, 2020  
2-9pm**

**ANDIAMO WARREN  
BANQUET CENTER  
WARREN, MICHIGAN**



MIRA members attend for free. Non-members can purchase tickets by calling (800) 666-6233. Must be 21 years of age to attend!  
For questions, please contact Ila Konja at (800) 666-6233 or [ikonja@miramw.org](mailto:ikonja@miramw.org).



# michigan census 2020

GARY MCDOWELL // DIRECTOR, MICHIGAN DEPARTMENT OF AGRICULTURE AND RURAL DEVELOPMENT

## Michigan Needs You. Make Sure You Are Counted!

**E**ach decade, the U.S. Census strives to count every person living in the United States. The next census is scheduled to occur in 2020. It is vital for everyone living in Michigan on April 1, 2020, or anyone who spends at least 50% of their time in Michigan, to be counted as living in Michigan on the 2020 U.S. Census.

An accurate count is critically important in determining how much federal funding our state will receive for essential services that impact local communities. For instance, in 2016, Michigan received nearly \$30 billion in federal funding for programs like highway planning and construction, food and housing assistance, health, and education.

Census results can also affect our Congressional representation. We currently have 14 representatives in the U.S. House of Representatives but stand the chance of losing one seat if our population declines. If that happens, our state's congressional districts would have to be redrawn, which would lead to a reduction in the number of electoral votes we have in presidential elections.

Despite its importance, many challenges, obstacles and misinformation about the census persist which

could hamper participation. This is especially true in rural communities and larger cities, which have been traditionally undercounted in previous census counts.

To ensure an accurate count, the Michigan Census Committee has launched a statewide "Count Me In" campaign, to communicate the importance of completing the census, dispel myths and maximize participation in the census. The campaign focuses on the 'three Cs': the 2020 Census is convenient, confidential and critical to our future here in Michigan.

Completing the census is easy and the questions are simple. You will be asked how many people are living or staying in your home on April 1, 2020; whether the home is owned or rented; the sex, age and race of each person in your home and their relationship to you. Governments, businesses, communities and non-profits all rely on the data these questions produce to make critical decisions.

So, what can you do to help ensure a successful and accurate 2020 Census count? First, be counted! By April 1, 2020, every home will receive an invitation to participate in the 2020 Census. The 2020 Census marks the first time you'll have the option to respond online. You can even respond from your mobile device. Responding by phone or mail will also still be options. Second, help spread the word to your family members, friends and neighbors that responding to the census is vital to Michigan's future success.

For more information about the 2020 U.S. Census, visit [www.michigan.gov/census2020](http://www.michigan.gov/census2020) or [www.2020Census.gov](http://www.2020Census.gov). Thank you for doing your part to make sure Michiganders are counted. ■







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# michigan lottery report

BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

## Michigan Lottery Raises Record-Breaking \$1.07 Billion for Michigan Schools in 2019

**T**he Michigan Lottery raised more than \$1.07 billion for Michigan schools in fiscal year 2019, an increase of nearly \$129 million over the prior year's contribution.

This marks the largest one-year increase in the Lottery's 47-year history and the first time the Lottery has reached the \$1 billion milestone in support for public education in a single year.

Fiscal year 2019 also was the Lottery's fifth straight record-setting year for school contributions, an increase of about \$327 million, or 44%, since fiscal year 2014, before the streak began. School contributions over the prior five years were:

- Fiscal year 2018: \$941.3 million
- Fiscal year 2017: \$924.1 million
- Fiscal year 2016: \$888.9 million
- Fiscal year 2015: \$795.5 million
- Fiscal year 2014: \$742.9 million

Since it began in 1972, the Lottery has generated more than \$23.4 billion for public education in Michigan.

This vital funding for Michigan's schools would not be possible without the support of players and retailers. Every Lottery purchase helps raise revenue for schools in the state.

The Lottery set several other significant records in fiscal year 2019, including nearly \$3.9 billion in sales; more than \$2.3 billion in prizes to players; and more than \$287 million in commissions to Lottery retailers, many of which are small, family-owned businesses. The Lottery's 2019 performance reflects the incredible work done by the retailers, vendors, and the exceptionally dedicated Lottery teams that work daily to ensure the agency's success.

The Lottery is also proud of its commitment to promoting responsible gaming. Michigan was the



first state lottery to receive certification of its online program through the National Council on Problem Gambling and also has attained Responsible Gaming Verification through the North American Association of State and Provincial Lotteries. Responsible gaming information and resources are available on the Lottery's website at: [www.michiganlottery.com/responsible-gaming](http://www.michiganlottery.com/responsible-gaming).

For each dollar spent on a Michigan Lottery ticket in fiscal year 2019, approximately:

- 61¢ went to players as prizes
- 27¢ went to the School Aid Fund to support public education
- 9¢ went to commissions for retailers and vendors
- 3¢ funded the Lottery's operations and administrative costs

Under state law, all profits from the Lottery go to the School Aid Fund. ■

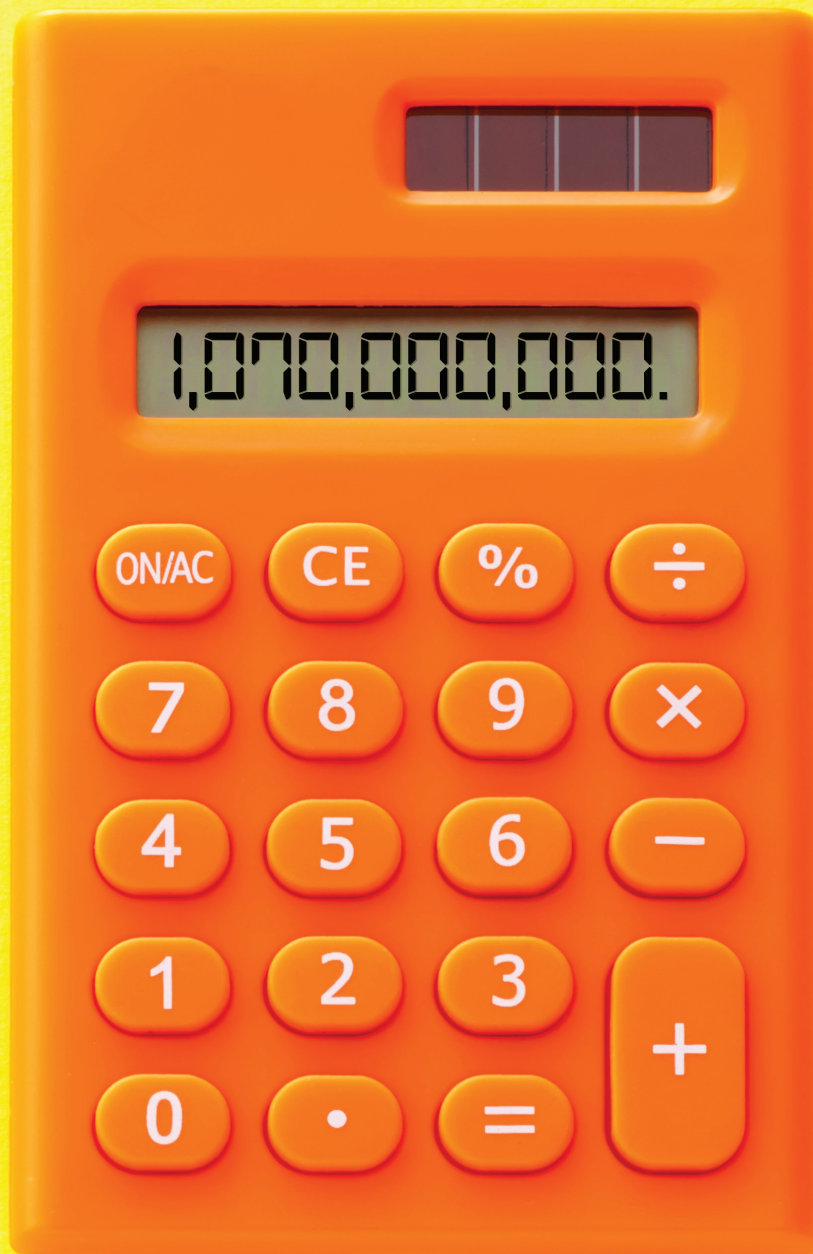
*About 97¢ of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to vendors and retailers. In the 2019 fiscal year, the Lottery provided more than \$1 billion for Michigan's public schools, its fifth record contribution in a row. Since it began in 1972, the Lottery has contributed more than \$23 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).*





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**“THANKS A BILLION”**

**All your efforts selling Michigan Lottery games add up in a big way. Thanks to retailers like you, last year, the Michigan Lottery contributed \$1.07 billion to Michigan public schools - a new record. So thanks a billion.**



Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.



# **U.S. Changes Tobacco Buying Age to 21**

It is now against federal law for retailers to sell tobacco products to anyone under the age of 21

A large, three-dimensional, light blue number '21' is centered in the lower half of the image. It is illuminated by a bright blue spotlight from above, creating a circular glow on the dark blue background.



**O**n December 20, 2019, President Donald Trump signed a bill into law that included a new minimum age regarding the sale of tobacco products. According to the U.S. Food and Drug Administration (FDA), this new law will prohibit the sale of tobacco products to anyone under the age of 21. This law is now in effect.

Shortly after this change in law, the FDA clarified that this change does not only apply to cigarettes, “it is now illegal for a retailer to sell any tobacco product – including cigarettes, cigars and e-cigarettes – to anyone under 21,” the FDA said in a statement posted to their website.

“Retailers need to know they cannot sell any tobacco products to anyone under the age of 21 years old, effective immediately,” said Ed Weglarz, MIRA’s Director of Petroleum

This increased age restriction is just one of the spending provisions that was attached to the larger \$1.4 trillion spending agreement that President Trump signed in December 2019.

“We were disappointed by the FDA’s immediate effect position regarding this matter, which was unusual,” said Weglarz.

For many retailers, this change in federal law came suddenly, leaving several scrambling to understand how this change impacts their businesses and the best course of action as far as implementation of this new law.

“Members had to scramble to make changes to their POS scanners and signage in order to comply. Furthermore, they needed to update and train cashiers and employees to comply with the imposition of this regulation,” said Weglarz.

In response, the Food Marketing Institute (FMI) has been working to get information from the FDA to shed some light on the process of implementation of this new law to help retailers during this transitional period.

“FMI recognizes that some retailers will need to update current practices to implement the law,” they said in a statement.

Weglarz offered this tidbit: “This is why our members need to access and read MIRA’s weekly email-blasts, the Bottom Line monthly magazine, and our attention-required fax-blasts that we use as a time-sensitive communication with them. Today’s business is fast paced, and we pride ourselves on trying to help retailers stay informed.”

FMI outlined several items that the FDA expects retailers to practice during this transition.

“During this period of transition, FDA states that the agency expects retailers to follow the law and take measures to ensure an individual purchasing a tobacco product is 21 or older, including manually checking ID’s when needed,” said the FMI.

The institute also explained that during this “ramp up period”, the FDA will continue to only use minors who are under the age of 18 for their compliance check program.

Despite the eagerness to implement this law, the FDA recognizes the need for time and education to properly implement it across stores and within their own agency.

In a statement released by FMI, they said “the FDA recognizes that both the agency and some retailers will need to update current practices to implement this new law as FDA will need time to do outreach and education of retailers and update the Agency’s programmatic work to reflect this change in law.”

In addition, the FDA has also provided resources to assist retailers in calculating the age of their customers who attempt to purchase any tobacco products.

Retailers who use the FDA’s “This is Our Watch” digital age verification calendar may update the minimum purchase age on the calendar to 21 years. Instructions on how to update the age on the digital calendar are available at [www.fda.gov](http://www.fda.gov). Retailers who would like a “This is Our Watch” digital age verification calendar may order one free of charge from the FDA’s Center for Tobacco Products Exchange Lab. Additionally, retailers who use the FDA’s Age Calculator app should update the age limit to 21 years through the app settings. Instructions are provided within the “help” feature of the app.

The FDA’s enforcement of the new federal minimum age purchase for tobacco products is ongoing. According to a statement from the FMI, the FDA has, conducted more than one million compliance checks of tobacco retailers thus far.

Information regarding this new law can be found on the FDA’s website ([www.fda.gov](http://www.fda.gov)) as they continue to update retailers and association with new information regarding the law, informational materials, and their own regulations, to assist in implementation. ■

*\*Writers with Denha Communications & Coaching are content creators for the MIRA Bottom Line.*



## He's Got More Than Just Milk!

■ BY VANESSA DENHA GARMO // DENHA COMMUNICATIONS & COACHING\*

**D**ave Orlando has been in the dairy business for more than 40 years but he's got a lot more than just milk in his life. Through his employers, he has been involved in the Midwest Independent Retailers Association (MIRA) for several years.

For instance, Prairie Farms Dairy Co., through Gary Davis, has been involved with MIRA for decades, and has experienced a variety of industry advances and name changes with the association.

"I got involved through Gary," said Orlando. "We have always supported MIRA and all the events. Gary was a long-time board member and he was always an advocate of the association."

Prairie Farms Dairy Co. became extremely engaged and when Gary was promoted to sales manager for the country, Dave Orlando was asked to submit his name to replace Gary's seat on the board. "I was game to do whatever was asked of me," said Orlando. "I am always on board to help the retailers who are our customers. MIRA is just a fantastic group. They do so much for the industry."

Serving on the board is part of Orlando's philosophy of serving the customer. "The board members are all focused on helping the independent retailer by creating a level playing field for them, ensuring they have the same opportunities as the big box stores," he said.

Board members face similar issues. For example, Orlando noted how the dairy industry has gone through horrific times, with some companies having to file for bankruptcy as the consumption of milk continues to decline annually.

"It's nice to be on the board so we talk about these issues and see what is trending," said Orlando. "Suppliers have issues that help them relate to the independents and as suppliers we can hear firsthand what our own customers are saying about milk consumption and how they cannot compete against the big box stores."

The board gives Orlando a clear picture of what the retailers are going through on a daily basis. "It's a lot better than just being in the office thinking you have a pulse on the industry," he explained. "Sitting on the MIRA board creates a reality for us all. We know what is going on and the battles we need to fight. We also see firsthand the great programs MIRA offers and can share it with members."

Orlando shares information not just about the programs but the association events such as the golf outing and scholarship luncheon. "These are all great events and they are fun," he said. "The golf outings, fundraising for the scholarship fund, and all the rest of those phenomenal events are awesome to be a part of."

Orlando started his career at Saratoga Hospital in 1977 working as a nuclear medical technician for cancer patients. After three years, he wanted a change. "It was kind of depressing. It was rewarding but it was tough being with so many cancer patients. I felt so bad for



them," he noted. "My family was in construction. Being Italian, we were in cement and construction. I went through a time trying to find me something."

In 1980, Orlando took a job with Tom's Davis & Sons Dairy. He interviewed three times and was the only one in the country to be hired because a job hunter was hired by the company. He was hired as a driver and salesman in the Monroe, Michigan area.

The dairy industry evolved and big companies bought out other companies. When Gary moved up to Vice President for Sales for the U.S., Orlando moved to regional sales manager in Michigan and Ohio and has been in that position for the last seven years.

He married his wife Mary three years ago. He has three boys and two granddaughters. "I love the girls," said Orlando. "After having the boys, it is so much fun to have the girls. They are so cute."

In addition to his work at Prairie Farms Dairy Co., nine years ago, Orlando ventured into owning his own business with a cousin. The two own the Defense Alarm System company – servicing both residential and commercial customers.

He loves working with his hands. "My cousin runs the day-to-day operations but on my own time, I do some of the rewiring for the customers. I also love remodeling. The alarm company is my retirement plan and it is so much different from the dairy business."

Looking at his time in the dairy industry and his time with MIRA, Orlando understands the importance of the work the association does. Supporting MIRA is vital to the livelihood of independent retailers, he explained.

"Look at where we have come from and where we are now since Auday took over as president," said Orlando. "We have grown so much over the years. We have had good presidents for each time period. We have also had tremendous board members like Gary Davis and Al Chittaro who have helped move MIRA in such a positive direction. As a retailer or supplier, how could you not be a member of MIRA?" ■

*\*Writers with Denha Communications & Coaching are content creators for the MIRA Bottom Line.*



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# MIRA MEMBER EXCLUSIVE



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### 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

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Estimated Rebate\*  
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PER LOCATION**

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

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## H&H Mobil: Celebrating 50 Years in Business

■ BY VANESSA DENHA GARMO // DENHA COMMUNICATIONS & COACHING\*



**H**&H Mobil was established in 1969 by Mobil Oil and Jim Little, a dealer. He opened a small store with a three-bay garage and gas pumps; that was the original business. “Within 10 years the business grew to include towing,” said Josh Clayton, Jim Little’s son-in-law. “We have always prided ourselves on being a neighborhood business that loves our community. As the years have passed, we have grown, enlarging our convenience store, adding three more repair bays and increasing the size of our towing fleet.”

Over the years, they have developed a reputation based on trust and honesty as a neighborhood business that loves the community in which they serve. “I believe our staff and commitment to our customers sets us apart from others,” said Clayton. “Throughout the years, we have always tried to be on the leading edge of trends and technologies in our business, selling E-85, utilizing different softwares throughout our business, even having a charger for electric vehicles, but it always comes back to our staff and consistently putting our customers first.”

Today, they specialize in auto repair, towing, fuels and as a convenience store in a single location.

Clayton began working for his now father-in-law almost 20 years ago while he was in college at Michigan State University. “I was working as a tow

truck operator and as I neared graduation, I realized how much I loved this business and community,” said Clayton. “Jim and I met, and discussed an opportunity for me to be involved in management and possible ownership upon his retirement which he did about seven years ago. I feel incredibly lucky to have had the friend and mentor that I do in Jim and to now be blessed to own this wonderful business.”

Clayton is excited to go to work every day. “I love the daily challenges of our business, but most important to me are the constant interactions with great people whether it be our wonderful customers or fantastic staff,” he said of the family owned business.

With cashiers, dispatchers, technicians and towing operators, they employ 23 people. “We focus on quality not quantity, meaning we want to be the best we can be,” said Clayton. “I never worry about the competition; I worry about us and are we giving our customers the absolute best care that we can, day in and day out.”

They are celebrating 50 years in business with an open house party this spring to commemorate the anniversary.

As a member of MIRA, Clayton touts the value. “MIRA helps to ensure we stay relevant in an ever-changing world,” he said. “Whether it’s regulations, marketing programs, sales trends etc., MIRA works to make business’ like ours aware along with giving us a voice of influence.”

At H&H Mobil, they internally live by the motto: “Hustle” and we have a poster that defines what that is to us. Externally, we focus on ‘Proudly serving the East Lansing area since 1969’ as we feel it is our community that is responsible for our longevity.” ■

*\*Writers with Denha Communications & Coaching are content creators for the MIRA Bottom Line.*

### RETAILER: H & H MOBIL

**Location:** East Lansing, Michigan

**Founded:** 1969

**Employees:** 23

**MIRA Member Since:** 1971

**Slogan:** “Proudly serving the East Lansing area since 1969.”





**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*





## Estate Planning Resolutions in 2020 to Keep

■ BY RANDALL A. DENHA, J.D., LL.M.\*

The holiday season has come and gone, and here we are in the year 2020. Hard to believe. Remember that just yesterday we were worried about Y2K? For many of us, the start of a new year can be a time of empty commitment to self-betterment.

Meaningful resolutions are often made but are rarely kept. Instead of purchasing a gym membership or pretending that we will enjoy eating kale and tofu cakes as our entree this year, perhaps we should resolve to secure our family's future by planning for the unfortunate inevitabilities of incapacity and death. There is no time like the present to evaluate the estate planning that we have (or have not) undertaken.

Relevant considerations for you and your family may include:

- Is my current estate plan structured in a way that will promote efficient administration and minimize family effort and expense, or even controversy, at my death?
- Are my assets structured in a way that limits my exposure to potential liability?
- Does my estate plan need to be updated in light of recent tax legislation?
- Do I have Powers of Attorney and a Living Will that express my wishes and allow my family to make financial and health care

decisions in the event of my incapacity?

- Have I implemented planning that will allow my business to continue operating after my incapacity or death?
- Will my qualified retirement account(s) pass to my beneficiaries in a protected and tax-efficient manner, in light of recent legislation?
- Have my adult children (age 18 and over) executed the necessary basic legal documentation that would allow me to assist with their affairs in the case of illness?

### SIGNIFICANT LAW CHANGES IN AREAS OF ESTATE TAX AND RETIREMENT ACCOUNT INHERITANCE

Significant changes to the federal gift and estate tax system went into effect in 2018. Even more recently, Congress has very recently passed legislation to substantially alter income tax deferral opportunities with regard to inherited retirement accounts. The SECURE Act – the “Setting Every Community Up for Retirement Enhancement” Act – was signed into law by President Trump on December 20, 2019. The law generally took effect on January 1, 2020. The SECURE Act encompasses a lot of changes to retirement assets, including changes to the rules for distributions of inherited retirement assets, the postponement of the Required Beginning Date (now April 1 of the year after the

year in which you turn 72), and the elimination of the age limit for contributing to a traditional IRA. For those who implemented their estate plan prior to the legislation, these new laws could lead to unintended consequences and even tax inefficiencies.

### NON-TAX CONCERNS

While tax minimization is a result that most clients would prefer, non-tax-related estate planning issues and objectives may be even more important for many of us. In today's litigious and bureaucratic social climate, a thoroughly-considered estate plan is vital to a family's future. Careful planning can help ensure: (a) that the time leading up to your death is less difficult and stressful for your family, (b) that your estate is able to be settled in an efficient and cost-effective manner, and (c) that your beneficiaries are protected against subsequent lawsuits or divorce. These issues are central in the planning efforts that I always undertake with clients.

### SUGGESTED ACTION

Move estate and related planning to the top of your 2020 resolutions list. There is no time like the present to implement or update a plan that will be meaningful to your family. ■

*\*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 can be reached at (248) 265-4100 or by email at rad@denhalaw.com.*



## How Does The Secure Act Impact Your Estate Plan



■ BY RANDALL A. DENHA, J.D., LL.M.\*

President Trump signed the SECURE Act last December as part of the government's spending bill and it will inevitably affect most retirement plan and IRA participants, for better or worse. The SECURE legislation — which stands for “Setting Every Community Up for Retirement Enhancement” — puts into place numerous new provisions affecting retirement plans (such as a 401(k)) and IRA. This article summarizes some of the key aspects of the SECURE Act that may affect you and your estate plan.

### CHANGES AFFECTING YOU DURING LIFE

One component of the SECURE Act that will affect many people during their lives is a change in

the age at which a person must begin taking distributions from a retirement plan or IRA. Under the law prior to the SECURE Act, most people (with the exception of some who are not yet retired) were required to begin taking distributions from their retirement plans or traditional (non-Roth) IRAs by April 1st of the year following the one in which they reached age 70 ½. Under the SECURE Act, the age is increased to 72 for those who were not yet required to take distributions under the old law. In addition, the SECURE Act removes the age cap for funding traditional (non-Roth) IRAs, meaning that individuals over age 70 ½ are now eligible to make contributions to a traditional IRA.

### AFTER YOUR DEATH

The good news is that the SECURE

Act does not change the method of designating a beneficiary or beneficiaries to receive inherited retirement assets. If you have existing beneficiary designations in place, those designations are still valid. What the SECURE Act does, however, is introduce a host of new considerations that we must take into account in structuring your estate plan to maximize the benefit of the retirement assets and best protect your beneficiaries if you have named a trust as a beneficiary.

Perhaps the most significant changes brought about by the SECURE Act, at least in terms of estate planning, relate to how your retirement plan or IRA is distributed and taxed after your death to avoid penalties. Under

### THE SECURE ACT

*continued on next page.*



**THE SECURE ACT***continued from previous page.*

the law prior to January 1st of this year, it was possible to stretch the distribution of inherited retirement plan or IRA assets over the life expectancy of a beneficiary, if that beneficiary met the requirements of a “designated beneficiary” under the law. The law also permitted this advantage for retirement assets left in trust, as long as the trust was structured to meet certain requirements.

The SECURE Act has changed these rules, so that most designated beneficiaries will be required to receive the full amount of an inherited retirement plan or IRA within 10 years of the death of the person who funded the retirement plan or IRA. Certain eligible designated beneficiaries (EDBs), including your surviving spouse, your minor children (but not grandchildren), and beneficiaries who are disabled or chronically ill, are still permitted to take distributions over their expected lifetimes – though children who are minors at the time of inheritance must now take the full distribution within 10 years after reaching the legal age of adulthood (age 18 in Michigan).

Accordingly, estate plans that, through the end of 2019, offered a sound approach to planning for retirement assets, may no longer provide a good solution. Often participants leave retirement benefits to a trust for the benefit of their loved ones rather than naming the beneficiaries directly. The most common reasons for doing so are

to control the disposition of the funds, provide creditor protection for the beneficiaries, ensure that a beneficiary will not withdraw the entire account at once, and/or plan for the possibility that a beneficiary may die prematurely. Because the payout period for most trusts has changed dramatically under the SECURE Act, naming a trust as beneficiary of retirement accounts may now produce unexpected results that are inconsistent with the participant’s original reasons for naming a trust as beneficiary.

For example, if you who have named your Living Trust as the beneficiary or contingent beneficiary of your retirement plan or IRA it is going to be held in what is known as a “conduit trust.” Any retirement assets paid to a conduit trust will pass immediately from the trustee to the beneficiary. Under the old law, that may have been a good solution in some situations, because the distributions would be stretched over the expected lifetime of the trust beneficiary. However, under the SECURE Act, that same conduit trust may now require distribution of the retirement assets to the beneficiary within 10 years of the death of the plan participant or when the minor child reaches adulthood. Unlike the life expectancy payout, there is no requirement of annual distributions. The distributions can be made at any time during the 10 – year period as long as the plan is totally distributed by the end of the period. Depending on the circumstances, other planning techniques may better serve the

goals those plans are meant to achieve, given the new rules.

As under existing rules, leaving retirement benefits for the benefit of minor children is difficult without either accelerating the taxation of the benefits or accelerating the children’s control over the plan. As discussed above, a conduit trust for a minor child is entitled to the life expectancy payout, because the child is considered the “sole designated beneficiary” of the retirement plan or IRA. However, this entitlement does not last for the child’s entire life—only until he/she reaches majority, at which point the trust becomes subject to the 10-year rule. Thus, all benefits would have to be distributed outright to the minor within 10 years after he/she attained majority, which may or may not be what the parents would want.

The alternative to a conduit trust is an “accumulation” trust. An accumulation trust for a child enables the parents, through their chosen trustee, to control the funds until the child reaches a more mature age. However, an accumulation trust would not be an eligible designated beneficiary because the minor child is not considered the sole beneficiary of the trust, even if he/she is the sole lifetime beneficiary. Thus, an accumulation trust would have to cash out the retirement plan or IRA within 10 years after the parent’s death, causing an accelerated tax bill at high trust income tax rates (a trust hits the highest tax bracket at only \$12,950 of income, compared to \$622,050 for married couples



and \$518,400 for single persons).

Many parents (and others seeking to benefit young children) will face this planning dilemma: They do not want to give control to a very young child, but distributions taxable to an accumulation trust will pay the highest possible income tax rate. The conduit trust (formerly a solution to this dilemma, due to its guaranteed designated beneficiary status and its small required minimum distributions during the beneficiary's youth) is no longer available to solve this problem except for children of the participant – if the participant is willing to accept a full payout 10 years after the child's attaining majority (which would be age 28). Realistically, in most cases those seeking to benefit very young beneficiaries may have to focus more on how to pay the taxes rather than on how to defer them.

### LIFE INSURANCE

Life insurance just became more valuable as a result of the SECURE Act, especially for participants who wish to leave their funds in trust to keep them protected for their beneficiaries. Since beneficiaries are now required to take Inherited IRA withdrawals over ten years and pay much more tax as a result, the ability to leave tax-free life insurance proceeds instead may create a meaningful tax arbitrage opportunity. Here's how a strategy like this may work: you would take annual withdrawals of your IRA (to the extent permitted without penalty), pay taxes on the withdrawal, then use the net proceeds to purchase a permanent

cash value life insurance policy. At your death, the death proceeds pass on tax-free money to your heirs instead of tax-deferred IRA money. Thus, rather than your heirs having to withdraw IRA money over ten years (and paying tax on it on top of their other income) they now have the full value of the tax-free life insurance policy payout.

If a trust is desired for post-death control and creditor/divorce protection, the life insurance can be payable to a trust. Life insurance is a much more flexible asset to leave to a trust. Life insurance can be retained in the trust for the beneficiary or paid out over time, simulating the best parts of the stretch IRA, but without all the tax and trust complications, and there are no required minimum distributions or complex tax rules to worry about. And if the policy is owned by an irrevocable trust, the death proceeds are both income and estate tax free.

Life insurance can be used as a hedge against an untimely death that may reduce the benefits of a Roth conversion. Life insurance can also be used to replace lost retirement plan growth. The larger taxable IRA distributions which now must be made over a shorter term can be used to fund life insurance premiums as a way to replace assets. This strategy may be very effective for individuals who have large required minimum distributions at high tax rates and may be subject to estate tax.

For charitably inclined participants, it might make sense to leave your retirement plan or IRA to a charity (or to a charitable

remainder trust) and purchase life insurance for your heirs to “replace” the wealth going to charity and to maximize legacy benefits. This way, the charity won't pay any taxes on the distributions from the IRA and your heirs won't pay any taxes when they receive the death benefit.

### TAKE ACTION

Confirm who is named as beneficiary and contingent beneficiary of your retirement plans and IRAs. If you have named only individuals as beneficiaries, no further action is required. If a trust is the named beneficiary, consider your reasons for naming a trust and discuss with us to determine if your goals can still be accomplished as intended. And if someone who died recently left you retirement plan or IRA benefits, there may be an opportunity to change the beneficiary by “disclaiming” those benefits within nine months of the account owner's death. This could be used to take advantage of the stretch IRA in certain circumstances.

If you have any questions regarding the above, please contact us to arrange a meeting or phone conference at your early convenience, so that we can help you find the best planning solutions to meet your needs and those of your family. ■

*\*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 can be reached at (248) 265-4100 or by email at rad@denhalaw.com.*





## America's New Favorite Restaurants: C-Stores

Hungry? Visit your local convenience store

■ BY NACS ONLINE

In National Lampoon's 1980s movie, "Vacation," Chevy Chase jokes, "I'm so hungry. I could eat a sandwich from a gas station." That line got big laughs years ago, but today many convenience stores and gas stations have made tremendous improvements in their food offerings, CNN reports.

Chains like Sheetz, Wawa and Kwik Trip now offer meal kits, salads, keto snacks, Kombucha and espresso, an innovative move that keeps store doors open while other retailers are closing, CNN notes. While delivery from Amazon has changed what convenience means for many Americans, the 24-hour, 3,230-average-square-foot convenience store still meets the needs of time-strapped customers.

Convenience stores have reinvented themselves to adjust to the changing way Americans eat. Snacking is becoming consumers' preferred meal of choice, and Americans are cooking fewer dinners at home as they eat out or order in from their sofa. To keep up, chains are hiring executives from restaurants, expanding their snack choices and preparing food in kitchens on site.

"People simply don't have the time to sit down a whole meal at night like they used to," said Carl Rick, leadership development specialist at Kwik Trip, which is building about 40 stores a year

and just opened its 700th. "The more places there are where people can duck in, be out in three minutes with milk, eggs, maybe a sandwich, something to drink—those places are doing very well," Rick told CNN.

The Southland Ice Company opened America's first convenience store in 1927 in Dallas. The chain, which is now 7-Eleven, recognized an opportunity to sell staples on Sundays and in the evenings when grocery stores were closed. Thanks to the growth of car ownership in the post-war period, the convenience industry took off.

In 1965, there were 5,000 convenience stores in the United States, and today, there are upward of 153,000, more than all the U.S. grocery stores, drug stores and dollar stores combined. 7-Eleven is the largest U.S. convenience store chain with more than 9,000 outposts.

For years, c-stores drew customers with tobacco, soft drinks and fuel, a business model often known as "gas, Cokes and smokes." Now, Americans are smoking less and steadily cutting out soda, which has forced convenience stores to adapt.

Top chains see opportunities to serve breakfast, a quick snack or a prepared dinner. From 2009 to 2018, foodservice sales in convenience stores grew at a higher rate than any other area in the store, according to NACS. In 2010, spending on food away

from home surpassed spending on food at home for the first time.

Many retailers are looking to millennials, the generation that eats out most often and visits grocery stores less frequently than their parents. "Our bullseye is kind of that younger age group—the late teens to the early thirties for food and beverage," Travis Sheetz, chief operating officer at Sheetz, a family-owned chain that has more than 600 stores, told CNN. Sheetz offers made-to-order sandwiches and salads and has espresso bars. Customers place their orders on touch screens, which it introduced in the 1990s.

Wawa, with 800-plus stores along the East Coast, is famous for its hoagies. The chain has added custom salads, artisan sandwiches and organic coffee, while Casey's General Stores, based in Iowa, has grown to become the country's fifth biggest pizza chain. Meanwhile, 7-Eleven has launched private-label meal kits and tested keto and paleo snacks at 125 Los Angeles stores.

More than half of Casey's stores are in towns with fewer than 5,000 people, and Darren Rebelez, CEO of Casey's, believes Amazon will have a difficult time reaching those rural customers. "I don't think that [Amazon Go] is something that's likely to show up in our footprint anytime soon," he said. "It's tough to really disrupt this industry in a meaningful way." ■



## Labor Department Issues Joint Employer Rule

The final rule reverses the Obama-era FLSA interpretation in line with NACS comments

■ BY NACS ONLINE

The U.S. Department of Labor (DOL) recently released its long-awaited Fair Labor Standards Act (FLSA) “Joint Employer” rule governing when one business may be legally responsible under federal wage and hour law for another company’s employee. The new rule essentially reverses an Obama-era interpretation which greatly expanded the universe of employers considered to be a joint employer of another company’s workers.

The final rule largely follows comments filed by NACS and others urging the DOL to return to a test that essentially would require an employer to exercise direct control over another’s employee in order to be deemed a joint employer.

The rule establishes four primary factors for determining joint employer status in situations where an employee performs work for one employer that also benefits another entity or individual. The factors examine whether the business has the power to hire or fire employees, set schedules or other employment conditions, establish pay rates and keep employment records. Generally speaking, the business must actually exercise control in one of these areas, not simply retain the right to do so. This rule significantly restricts the universe of employers who can be found jointly liable for federal wage and hour law violations.

The DOL specifically denied two of NACS’ more minor



suggestions in this rule. First, NACS had argued that the Labor department should not keep the record-keeping test as NACS felt that factor was something too easily taken advantage of in a complaint. Second, NACS had asked for a specific example clearly outlining that branding agreements do not trigger a joint employment relationship. In responding to both items, the DOL indicates it believes that other sections of the final rule adequately address these concerns. NACS counsel will be reviewing the new rule in depth to determine its full possible impact on our industry.

Members should keep in mind that, though far less publicized, another version of joint employment might be found in certain scenarios where an employee is performing work for two different employers. For example, a stock person working at more than one convenience store location might be jointly employed by both, or even an individual providing shared services to different types of business at adjacent locations.

### BACKGROUND

In 2015 the DOL under President Obama greatly expanded scenarios under which one business could be found to be a joint employer of another’s employee. Under those interpretations, if an employer was able to exercise even indirect control—interpreted very broadly—over another’s employee, it could be found liable as a joint employer. This caused significant concern in all corners of the business community.

Early on in the Trump Administration the new DOL leadership indicated they likely would be reviewing that position. Early in 2019, the Trump DOL issued its draft rule, which largely reflected the final rule issued Sunday. NACS filed comments, and NACS staff and counsels attended meetings with Administration staff to discuss our thoughts on the draft and what should be reflected in the final rule. The final rule takes effect 60 days after its date of publication. ■





## How the Dairy Industry Will Save Milk

The milk industry is suffering but hasn't gone sour



■ BY NACS ONLINE

The past few months have been tough for the American milk industry, with both Dean Foods and Borden filing for bankruptcy, but the dairy industry plans to save milk, according to a CNN report.

Cow milk sales have fallen steadily for years. The industry's volatile pricing is determined by an archaic government system, and other pressures have made it difficult for milk producers and buyers to compete with vertically integrated retailers, such as Kroger, which processes its own milk.

In addition, the alternative milk sector—oat milk, almond milk—is growing. Retail sales of oat milk shot up more than 600% over the 12-month period ended in November 2019, and major coffee chains are adding oat milk lattes to their menus. While those sales pale in comparison to sales of cow milk, they complicate the industry.

U.S. sales of flavored whole milk, for example, jumped 8.9% in the first 10 months of 2019, according to the USDA. During

that period, sales of organic whole milk ticked up 4.4%. Nielsen data shows that sales of lactose-reduced or lactose-free milk grew 11% between November 2018 and November 2019, and grass-fed milk sales grew about 51% in that period.

American consumers may have cooled on traditional milk, but lactose-free and grass-fed milk sales are increasing. Coca-Cola's recent acquisition of a young, innovative dairy brand suggests that opportunities for growth remain.

The government has regulated milk prices since the 1930s. Today, most processors must pay a set minimum price for fluid milk, a price set based on various factors, including the prices of butter, cheese, nonfat dry milk and dry whey. Because of the pricing scheme, fluid milk's retail price tag doesn't respond to consumer demand for milk. Instead, it's more closely pegged to consumer demand for dairy products like cheese and butter, among other factors.

"There's an old adage in the dairy industry that only five people in the world know how milk is priced in the U.S., and four of them are dead," said John Newton, chief economist for the Farm Bureau, a lobbying group. "Milk pricing is very, very complex."

Increasingly, retailers like Albertsons, Kroger and Walmart are processing their own milk. Kroger operates 17 dairies, Albertsons had seven milk plants as of February 2019, and Walmart opened a milk-processing plant in Fort Wayne, Indiana, in 2018, CNN reports.

Even though milk consumption has decreased, most Americans still like having milk in the fridge. If grocery stores advertise good deals on milk, they bring consumers in. So, while raw milk prices fluctuate and send shocks through the dairy industry, retail milk prices have remained steady. In November 2019, a gallon of fresh, whole fortified milk cost \$3.19 on average. That's up 35¢ from the July 2018 average of \$2.84, the lowest price in over a decade. ■



## FDA E-Cigarette Flavor Ban Takes Effect February 6th

Retailers must remove most flavors of cartridge units from their shelves ahead of the deadline

■ BY NACS ONLINE

The U.S. Food and Drug Administration (FDA) Tuesday officially published its final guidance in the Federal Register banning most flavored cartridge-based e-cigarettes, except for tobacco and menthol flavors. The guidance permits the sale of e-liquid flavors used in open vaping systems and in disposable, single-use vape products.

The effective date when stores

must remove cartridge-based e-cigarettes from their shelves will be February 6th. NACS has created signage for members to display to customers noting this new policy.

The FDA final guidance focuses on which products can and cannot be sold rather than the locations in which those products are sold. NACS has been a vocal advocate for the fair treatment of retailers selling tobacco products and strongly opposed the initial efforts by the FDA to permit sales of

flavored e-cigarettes in retail stores that are considered adult-only, such as vape shops and tobacco outlets, while prohibiting them in convenience stores.

“It would appear that the FDA heeded our concerns regarding a level playing field among retailers and adjusted their final guidance policy accordingly,” said Lyle Beckwith, NACS senior vice president of government relations, in the NACS Daily story announcing the guidance. ■

## 2021 Food Code: What to Expect

Updates may include a regulatory initiative focus on retail and foodservice

■ BY NACS ONLINE

While the U.S. Food and Drug Administration (FDA) has focused on manufacturers, processors, growers and importers, the agency may shift its center to regulating the retail and foodservice space instead, reports The Acheson Group.

In late December 2019, the FDA released a supplement to the 2017 Food Code which includes changes such as:

- 1 Allow food establishments in limited circumstances (e.g., restricted office building or break room) that pose minimal risk of causing or contributing to foodborne illness to operate without a person in charge, as approved by the regulatory authority.
- 2 Add a new exception for when “time without temperature control” is used as the public health control for ready-to-

eat produce and hermetically sealed food upon cutting, chopping or opening of the hermetically sealed container. This exception allows these foods to begin at 70°F or less and remain at 70°F for a maximum of four hours.

- 3 Remove the allowance for use of chemically treated towlettes for hand washing because the means to wash hands in limited situations is readily available and hand washing has been determined to be effective.

- 4 Expand and clarify the type of information that should be included when a HACCP Plan is required by a regulatory authority.

A full rewrite of the code will happen in 2021—the first full update in four years—and experts believe it will have significant updates. The FDA’s New Era of Smarter Food Safety approach, launched in April 2019, “outlines

how FDA plans to leverage technology, and other tools, to create a more digital, traceable and safer food system.”

In a brainstorming document, the agency shared two ideas for Food Code additions which include:

- **Develop Approaches to Help Ensure the Safety of E-Commerce:** Add a section to Food Code or issue guidance for industry regarding handling, packaging and transportation, particularly focused on mail-order meal kits.
- **Enhance Traditional Retail Food Safety:** Expand the Food Code to require industry food safety management systems for retail establishments.

The additions likely would mean “tighter controls on e-commerce and the delivery models” in use today. ■





## FDA Issues Final Nutrition Facts Guidance

Final guidance expands on answers about labeling regulations for manufacturers

■ BY NACS ONLINE

The U.S. Food and Drug Administration (FDA) recently issued a final guidance to outline Nutrition Facts labeling regulations. According to New Food Magazine, the final guidance addresses “serving sizes of foods, including single-serving foods and other foods that can reasonably be consumed at one eating occasion and require dual-column labeling.”

The guidance, which includes an expanded Q&A section, helps manufacturers of packaged foods comply with the FDA’s updated regulations. In 2016, the FDA published two rules that updated labeling regulations to provide

updated nutrition information to help consumers maintain healthy dietary practices.

Updates and expanded information include:

- Providing additional background information in response to a question regarding reference amounts customarily consumed (RACCs) for non-juice beverages for infants and young children
- Modifying for clarity a question and response concerning whether the Nutrition Facts label for products sold in small packages must list all nutrients that are contained in insignificant amounts
- Modifying the response to

a question regarding the placement of the Nutrition Facts and Supplement Facts labels to clarify that the Nutrition Facts or Supplement Facts label should not be placed on the bottom of packages (such as the bottom of boxes, cans, and bottles), unless they are visible during normal retail display and consumer handling. Manufacturers with \$10 million or more in annual food sales are required to comply with these changes. Those with less than \$10 million will have an additional year to comply. The FDA says it will work cooperatively with companies to meet these new requirements for the first six months of 2020. ■

## Grocery Store Trends for 2020

More convenient options, plant-based foods and pickup options will come this year

■ BY NACS ONLINE

A new year means new changes to the food retail industry, including both grocery and convenience store. Here are some of the next trends coming to grocery stores in 2020 as predicted by an article on [www.wtop.com](http://www.wtop.com):

- **More convenient food options:** The demand for grab-and-go meals will rise and retailers will bring consumers more variety in their offerings.
- **Meals for two:** Online meal order food kits geared toward couples have taken off, so now the concept of this easy-to-make meal for two is hitting the grocery aisles.
- **International flavors:** People are getting more adventurous in their eating. Expect more international flavors this year.
- **Less meat:** We’ve seen how plant-based foods have changed the industry already. The movement will forge ahead in 2020 as more plant-based options will rise in ingredients and ready-made options.
- **Ketogenic diet products:** To keep up with the latest diet fads, grocers will offer keto-friendly foods that are low in carbohydrates.
- **“Feel-good brands”:** Consumers are more conscious than ever about the companies they’re buying from. In 2020, expect to see more brands highlighting their eco-friendly practices or ethical work.
- **CBD:** The boom will continue this year as more and more products include CBD.
- **More data:** Technology will continue to infiltrate the grocery industry in everything from customer loyalty programs to cashier-less stores.
- **No-stop shopping:** People want things fast. As a result, delivery and pickup options will expand this year. ■



## C-Store Retailers Say Sales Rose in 2019

NACS survey finds record-high retailer optimism for the first quarter of 2020

■ BY NACS ONLINE

Convenience retailers overwhelmingly said their sales increased in 2019, according to U.S. convenience store owners surveyed by NACS, the trade association that represents the convenience and fuel retailing industry.

Three in four retailers (74%) said that in-store sales increased in 2019, compared with only 7% who said that sales slumped. And 62% said their fuel gallons sold increased, compared with 25% who said their fuel sales decreased.

A strong contributor to in-store sales growth was better-for-you items that include fruit, vegetables, nuts, health bars and yogurt. Two in three (67%) retailers surveyed said their better-for-you products enjoyed increased sales in 2019.

“The convenience retailing industry is committed to providing better-for-you choices in stores, and the numbers show that consumers are supporting this effort,” said Jeff Lenard, NACS vice president of strategic industry initiatives. “Today, it’s almost expected that stores offer fresh and packaged better-for-you choices for customers, and our industry’s commitment to groups like a Partnership for a Healthier America (PHA) is one of the reasons why.”

NACS was the first retail-facing association to sign a commitment with PHA, joining 10 NACS retailer members and six distributor members. In recognition of the industry’s efforts, NACS was named PHA’s “Partner of the Year” in 2019.

Retailers said that the morning daypart presents the biggest opportunity to grow their food sales: 45% said breakfast is their biggest opportunity in 2020, compared with 26% who said lunch and 23% who said dinner.

Strong industry sales in 2019 also pushed retailer optimism to record-high levels: 89% of retailers said they are optimistic about their economic prospects for the first quarter of 2020, which is four points higher than the same time last year.

While retailers are optimistic about their prospects in 2020, there are some concerns. The top concerns identified by retailers that could affect their businesses in 2020 are:

- Regulations/legislation (60%)
- Labor issues (58%)
- Competition from other convenience stores (50%)
- Competition from other retail formats like drug and dollar stores (33%)
- A potential decrease in driving/increase in gas prices (30%)

“Our industry is very proactive regarding important concerns like age-restricted sales, environmental issues and safety, which are always top of mind. It’s important that legislators consider the impact to our businesses, along with public perceptions, when drafting new laws and rules,” said Kim Robello with Minit Stop Markets of Kahului, Hawaii.

Convenience stores sell nearly 80% of the fuel purchased in the United States and conduct an



estimated 165 million transactions a day, making the industry a good indicator for trends related to travel and consumer spending.

Ultimately, understanding the local community’s needs helps drive business.

“Having a solid presence supporting local organizations has helped fuel our sales in 2019. Our fresh and local offering in foodservice helps set us apart from the competition. Cheers to 2020!” said Dennis McCartney with Landhope Farms of Kennett Square, Pennsylvania.

The quarterly NACS Retailer Sentiment Survey tracks retailer sentiment related to their businesses, the industry and the economy. A total of 68 member companies, representing a cumulative 2,896 stores, participated in the December 2019 survey. ■



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## 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) 448-2756  
 **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 & 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

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** **D** .....(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  
YPV Distribution ..... (847) 718-1101


## PET SUPPLIES MISC.

 **Great Lakes Pet Treats** .....(810) 715-4500

## PIZZA SUPPLIERS

 **Omni Food Concepts** **M D** ..... 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 **D** (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 D** (*Clothing recycle boxes*)  
..... (313) 304-9099  
Commercial Waste Systems (*Cardboard recycling buyers*)  
..... (219) 663-5678  
Stamper Facility ..... (586) 228-6500

## WINE & SPIRITS COMPANIES

 **Benchmark Beverage Co.** ..... 1-800-666-6233  
Broken Shed Distilleries ..... (914) 282-0457  
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







**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 16, 2020**

## MIDWEST INDEPENDENT RETAILERS FOUNDATION'S 12TH ANNUAL SCHOLARSHIP LUNCHEON

Every year, the Midwest Independent Retailers Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students in Michigan, Ohio and Illinois. Help the MIR Foundation invest in the leaders of tomorrow. Tickets and sponsorship opportunities available. *Detroit Athletic Club // Detroit, MI*



**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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