Bottomling MIRA

THEVOI

THE VOICE OF MIDWEST INDEPENDENT RETAILERS

VOL. 31, NO. 4 // APRIL 2020

Coping with the Coronavirus

Offering Food Expertise at a Conference in California // PAGE 20

Coronavirus Stresses Grocers and Delivery Services // PAGE 28

FORCE FORCE

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



columns

02 CHAIRMAN'S MESSAGE We Will Prevail

06 GOVERNMENT RELATIONS REPORT We Move with Confidence and Not Fear

08 OHIO LOBBYIST REPORT Coronavirus Sidetracks Ohio Primary

10 PETROLEUM NEWS & VIEWS Potpourri of Items that Need to be Addressed

12 C-STORE NEWS & VIEWS Roll Your Own Tobacco

14 MICHIGAN LOTTERY REPORT Tripler Time Coming to Club Keno in April; Expected to Generate Player Interest and Boost Sales

departments

03 MIRA CORNER Teeing Off in Two States this Summer

04 MIRA HISTORY A Look Back at the Association 1975 to 1980

22 BOARD MEMBER SPOTLIGHT Donuts, Drive-Thru and a Destination Store

24 LEGALLY SPEAKING Using GRATs in a Down Market

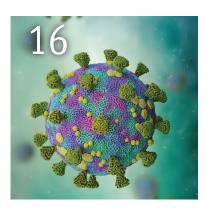
28 EXPRESS LINES Industry-Wide Items of Interest

34 SUPPLIER DIRECTORY Your Resource for Products and Services

36 MIRA CALENDAR Upcoming Industry Events



features



COVER STORY // COPING WITH THE CORONAVIRUS

Schools closed, companies started sending employees to work from home, church services have been suspended and airlines have been averaging four-hour waits on the phone as travelers try to cancel or change flights. This is as of print. Things have been changing by the minute.



OFFERING FOOD EXPERTISE AT A CONFERENCE IN CALIFORNIA

Over the course of three days, National Grocers Association (NGA) hosted a conference that brought together independent retailers and wholesalers, retail food industry executives, food/CPG manufacturers and service providers for unparalleled opportunities to learn, engage, share, network, and innovate.



CORONAVIRUS STRESSES GROCERS AND DELIVERY SERVICES

It's no surprise that the growing number of coronavirus disease 19 (COVID-19) cases is upping the demand for door-to-door delivery and grocery pickup and, in some cases, changing the way those customer services operate.



chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

We Will Prevail

few short weeks ago, everything in America was running smoothly. The economy was booming, businesses were strong, and then out of the blue, Coronavirus changed our lives. Now, we are all dealing with "Stay at Home" orders mandated by our state governors and that has thrust us into a state of uncertainty and panic. None of us have ever experienced anything like this before! It will test our resolve and our nerves, but we must provide optimism, hope and calm leadership to our employees and customers.

The main concern should be safety. Please follow all CDC guidelines on how to maintain a safe and clean environment for your employees and customers during the COID-19 pandemic. Take extra precautions to keep stores clean and sanitized. Regularly check on employees to make sure they are healthy and abiding by all health department regulations. There are little steps you can take to let your customers know that you care about them and their safety: provide hand sanitizer or disinfecting wipes for grocery cart handles and consider designating aisles as "one-way" so customers can comply with adequate social distancing recommendations.

"MIRA is still here to help you! We are working from home so calls, emails, and texts will be forwarded, received and answered."

Although almost all MIRA member stores are on the list of essential businesses and are permitted to be open for business, this remains a challenging time marred by low sales and virtually no profit. Please don't be discouraged. There are resources and government aid available for small business to get you through this difficult time. We are hopeful that this period will pass quickly and business will be booming once again.

In the meantime, look for emails and texts from MIRA. We are supplementing our weekly eblast with more frequent eblasts at the end of each business day to recap the information that we feel you need to stay ahead of the curve.

MIRA is still here to help you! We are working from home so calls, emails, and texts will be forwarded, received and answered.

Stay home when possible and stay safe. We will prevail.

BOARD OF DIRECTORS

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

RETAIL BOARD OF DIRECTORS

Najib Atisha	Indian Village Market
Frank Ayar	Walter's Shopping Place
Lisa Berry	North Adams General Store
Clifton Denha	Wine Palace
John Denha	8 Mile Foodland/Huron Foods
Jim Garmo	Kuzana Enterprises
Ryan Haddad	BP Dunkin Donuts
Mazen Jaddou	Mazen Foods
Rishi Makkar	Rishi International
Roy Rabban	Jackson Save-A-Lot

SUPPLIER BOARD OF DIRECTORS

Blue Cross Blue Shield of Michigan
Lipari Foods
Great Lakes Coca-Cola
Frito-Lay
Heaven Hill Brands
UNFI Midwest Region
Prairie Farms Dairy Co.
RNDC of Michigan
Faygo Beverages, Inc.

EMERITUS DIRECTOR

Phil Kassa

Heartland Marketplace/ Saturn Food Cente

STAFF & CONSULTANTS

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

mira corner

Teeing Off in Two States this Summer

MIRAs Annual Golf Outings help keep Membership dues at a minimum

Golfers will be teeing off this summer in both Michigan and Ohio. Ohio's Annual Golf Outing will take place at Shale Creek Golf Club in Medina on June 18th and Michigan's Annual Golf Open will take place at Fox Hills Golf & Banquet Center in Plymouth on July 15th.

It's an opportunity to network, subsidize MIRA membership dues and enjoy a day with friends and colleagues.

"Golf tournaments are a great way to raise money and bring people together," said Jim Green, MIRA Vice President of Program Development. "It's also an opportunity to inform participants about MIRA and to tell our story. We can also share the successes from the past year. It provides an excellent opportunity to spend quality time and build better relationships with members."

The 15th Annual Golf Outing in Ohio has a shotgun start at 10:30 a.m. that follows an 8:30 continental breakfast and after golf, cocktails begin at 4 followed by a dinner reception at 5 p.m.

The 44th Annual Golf Open in Michigan has a shotgun start at 9:30 a.m. and includes a day on the course playing 18 holes of golf, breakfast, lunch and dinner and beverage samples at each hole.

There are opportunities to sponsor the golf outings or donate gifts for raffle prizes at the outing. There are various levels of sponsorships that also includes playing a round of golf.

The association is encouraging all members to play whether you are an avid golfer or an amateur. "The tournament uses the "best ball" strategy so all members, suppliers and retail members, should join us," said Green. "Anyone who wants to learn more about MIRA and/or support the association, this is an event to attend. It's a great activity to do with people you would like to get to know better, and it is a relaxed and slow-paced environment to get to work on solidifying important business contacts."

The events help raise money for everything MIRA does for its members and as well as bring awareness to what the association does for members on a daily basis. The golf outing enables the association to keep dues low.

"They really love the courses and the events. They love the ambiance and experience. Golfing is also a chance to get out of the office for a day, enjoy the weather and meet new people," said Green. "Many of our guests will see the day as a place to relax and feel great about their contributions to MIRA. Others will use the day to invite business guests and take their interaction into a different space. We expect to have great weather, great golf, great food and a great time by all."

If you are interested in sponsoring, donating a gift for a prize or participating in the golf outing, please call the MIRA office at (800) 666-6233 or visit www.miramw.org.





mira history

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 your snippets from each decade.

A Look Back at the Association 1975 to 1980

The first five years of this decade focused on recovering from the 1967 riots. However, that recovery wasn't the only advances being made in the industry.

Advances in technology also played a key role in the changes seen in the '70s. The UPC (Universal Product Code) era, which began in 1974, forever changed the way supermarket and convenience-store retailers priced items in their stores. Although various companies had UPC scanning systems in the back of stores, the first UPC-marked item ever scanned at retail checkout (at Marsh Supermarket in Troy, Ohio) was at 8:01 a.m. on June 26, 1974, and was a 10-pack of Wrigley's Juicy Fruit chewing gum. This item is currently on display at the Smithsonian Museum in Washington, D.C. The UPC found its way into Michigan when AFD member Chatham Supermarkets was the first to begin testing the UPC system in early 1975.

As a result of this new cashregister scanning system and the evolution of the UPC code, a bill was passed in 1975 to make it mandatory for prices to be marked or stamped on all items in the store. Consumer groups claimed that the detailed computer "read out" or the cash register receipt was not adequate for comparing prices of products, and chances for errors existed at the computer level where prices were set. Michigan's item-pricing law requires that prices be marked on retail goods and be readable by the consumer as well as the computer, so customers can compare prices and check for accuracy at checkout. (Ohio repealed its itempricing law in 1985).

AFD has evolved with the industry it represents and assisted independent retailers to adapt and progress with the changing landscape.

The late '70s and thereafter began seeing added diversity to AFD beyond allowing suppliers and wholesalers to serve on the board of directors. Leadership by chairmen included those from the Chaldean-American and African-American communities. In 1977, Edward Acho of J.A. Supermarket served as the first Chaldean-American chairman, and in 1978, Ray Shoulders of Shoulders Market was the first African-American chairman.

AFD began to solidify itself in the '70s as the "go-to" association for business needs, including insurance, legal consulting and lobbying. "The association started to become truly valuable. It preceded the point where each member needed its own law firm or accounting firm," said Hiller, whose business partner, Mo Miller, also an accountant, did the accounting for several members of the association. "He truly helped members become profitable," said Hiller. Other highlights in 1975 to 1980:

LET THE GAMES BEGIN

In January, WWJ-TV Channel 4, an AFD member, carried the first live telecast of a Michigan State Lottery "Millionaire Drawing." The telecast was made possible by Congressional legislation enabling radio and TV stations to carry lottery information.

THE GROWTH OF EASTERN MARKET

The '70s was a period of expansion for a Detroit landmark. "A great spirit of cooperation among the businessmen involved in Detroit's Eastern Market made the new Wholesale Distribution Center possible," said John Stevens Associates, Inc., architects and engineers for the \$4 million Eastern Market project. Formal groundbreaking was held in December 1974 for Mercurio Brothers Bananas, the first tenant in the four-phase project. At the time, Mercurio Brothers was the largest distributor of bananas in the metropolitan area for more than 40 years.

THE FUTURE IS RIPE

Michigan Gov. William G. Milliken and Robert Wozniak, president of the Michigan Wine Institute, met to discuss the growth of the wine industry in Michigan. In 1975, Michigan ranked among the top five winegrape producing states in the

country and had almost 17,000 acres of vineyards located in southwestern Michigan. In 1974, more than one-half million people toured the wineries and vineyards of southwestern Michigan. At the time, there were 1,389 grape growers in Michigan, 16,879 vineyard acres and 8.5 million vines. Michigan is one of the oldest commercial wine-making districts in the United States and, at the time, one of the top five wine-grape producing states in the nation.

READY, SET, SCAN

The era of Universal Product Codes (UPC) began in Michigan in April 1975, when Chatham Super Markets began testing the system in Center Line. This new system was considered the forerunner to the completely automated checkout counter.

A SWIMMINGLY SUCCESSFUL CONTEST

Faygo expected to draw more than 100,000 entries in a contest it ran to determine how many pints of red pop it would take to fill a 42-foot long, 20-foot wide swimming pool with a depth of 42 inches. The contest was promoted in eight states. The grand prize was the pool, which was a product of Kayak Recreational Manufacturing Co.

A NEW LADY IN TOWN

Miss Vernors, a new name in hydroplane racing, took to the water in 10 locations across the nation in the summer of 1975, after debuting in Detroit's Gar Wood Memorial Race.

SAFE AND SECURE DELIVERY

Following a meeting with the AFD's Task Force on Crime, five Teamsters locals, the City of Detroit Department of **Transportation and the Detroit** Parking Authority, a 30-day test to curb robberies of vendors and burglary of their trucks began on the city's east side. Under the program, vendor trucks were permitted to double park while deliveries were being made to businesses without the risk of being ticketed. The Task Force on Crime said the action was needed because many retail establishments within the designated area had no parking lots or nearby parking facilities. The area the program covered was Van Dyke, Chene, Warren and East Jefferson.

THE BARCODE BULGE

Farmer Jack opened a unit in Rochester with a full scanning system that permitted automated readings of products containing the UPC code. It was the second food chain in Michigan to utilize the system, after Chatham's launch earlier in the year. The 32,000-square-foot unit was opened in Winchester Mall.

MOVIN' ON UP

February 1976 marked the 60th anniversary of AFD, as well as the acquisition of a new headquarters building at 125 W. Eight Mile Road in Detroit, right off John R and the I-75 freeway. See photo.

60-YEAR SUCCESS STORY

AFD proudly celebrated its 60th anniversary in February 1976. The association was founded in 1916. The 1976 association was a result of several mergers with



various area food associations between 1924 and 1952. In 1924, the Southern Oakland County Food Dealers, the West Wayne **County Food Dealers and the** North Detroit Food Dealers Association all merged. The new name of the merged groups became the Greater Detroit Food Dealers Association. In 1952, the Master Butchers Association merged to form the Associated Food Merchants Association of Greater Detroit. Then, in 1960, the Associated Food Merchants merged with the Greater Detroit Food Dealers Association to become the Associated Food Dealers of Greater Detroit. In the mid-'60s, a statewide division known as the Associated Food Dealers of Michigan was launched. As of February 1976, there were more than 2,600 members of AFD who employed over 35,000 persons.

MUSIC TO A DAIRY LOVER'S EARS

Melody Dairy Co. launched its own brand of dairy products under the Melody Farms label. Melody's move into the production and distribution of its own brands followed a highly successful 25-year growth period as distributors of various dairy products for other companies. PAPERS WERE SIGNED ALLOWING AFD TO ACQUIRE NEWER AND LARGER OFFICES.



government relations report

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

We Move with Confidence and Not Fear

"Never could an increase of comfort or security be a sufficient good to be bought at the price of liberty."

- HILAIRE BELLOC



ords can not convey what we feel today as an industry or as a society. The information I provide today will change, and we will adapt as it does. One thing is

clear, you are vital to the infrastructure of our nation. Without you, we do not eat. Without you, we do not have economic movement.

The retailer in this storm has given society a calm and serene experience. Orderly, sanitary, and efficient customer service have saved us from the worst fears laying in the back of our minds when a pandemic comes to mind. Your family and your employees have faced the anger, stressed, and confused shopper with courage and compassion, and I am proud to represent you as your Government Relations Director.

Where do we go from here with our campaigns? For now we are paused, because legislators and policy makers are focused on reducing the spread of the coronavirus. But we are making great progress in Illinois to bring you an expanded SNAP program in your stores. We are waiting in Michigan for legislators to introduce our expungement bill. In Ohio, we will eventually meet with key stakeholders on liquor.

A pause does not mean we will forget. For example, two weeks ago in Michigan, we presented a letter to the Michigan Liquor Commission regarding the half-mile rule for liquor licenses. We wrote to the commission:

- Michigan is a control state and real controls need to exist at all three tiers of our system.
- Without a boundary, we have seen the proliferation of stores in urban areas. By allowing more stores in the same area, the profitability of the industry is diminished. Once thriving neighborhood stores that not only sold liquor, but provided access to food, are now competing with new stores for the same customers. Sixty percent (60%) of Detroiters lack a vehicle, so they rely on the corner store for basic essentials. The proliferation makes the opportunity to provide liquor a losing proposition, because anyone can now open shop knowing what you sell. The thinning of profits only increases each year the half-mile rule is not enacted.
- The strain on the system that delivers and regulates the industry will only grow. Delivery of liquor is now done to more locations with minimal impact on the growth of overall sales across the state. The regulators now must regulate more locations within the same market. Again, the thinning of resources to distribute and regulate liquor occurs when the half-mile rule is not enacted. The State of Ohio only has 450 off premise licensees, which they call agency stores, and the state sells almost as much in spirits as Michigan does with over 4,500 off premise licensees.
- Common good of society is helped when liquor licenses are controlled. The whole notion of a control state is to control a potential vice for the common good of society. The proliferation of licenses within in eyesight of each other diminishes the purpose of a control state because now anyone can open a retail store next to each other. We must "make alcoholic beverages available for consumption while protecting the consumer and general public through regulation..."

We will continue to be here for you, just as you have been there for your customers. We will continue to monitor any changes in policies and legislation addressing the coronavirus.



Conifer Insurance Company

SPECIALTY INSURANCE

MIRA'S BUSINESS INSURANCE PARTNER

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

CONIFER INSURANCE

66 OUR MISSION IS TO EXCEED OUR CLIENTS' NEEDS WITH TAILORED INSURANCE PRODUCTS DELIVERED WITH EXCEPTIONAL CUSTOMER SERVICE

MIRA members enjoy a 10% discount*

- Liquor Liability
- General Liability
- Commercial
 Property
- Worker's
 Compensation

MIRA's Member Exclusive Endorsed Insurance Program:

99

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

Toll-Free: (866)412-2424 www. *10% discount is subject to minimum premium requirements

www.coniferinsurance.com

@coniferinsurance
f ⊻ in @



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Coronavirus Sidetracks Ohio Primary

s is the case everywhere in America, the coronavirus is front and center in Ohio. Governor DeWine was the first to order all bars and restaurants to close. He later ordered movie theaters, bowling alleys and gyms to be closed. The state also changed Ohio's primary elections from March 17th to June 2nd, but then, a Franklin County Judge ordered the election to still be held on March 17th. However, the Director of Health for Ohio over-ruled the Judge and now we are in limbo as to the election date. The grocery stores are still open, but many are only open limited hours. Because things like toilet paper and meat are flying off the shelves, some grocery stores have put a limit on the number of items you can buy at one time. Convenience stores remain open, and as far as we can determine, the hot food sold at these stores is still available, so MIRA members who own convenience stores may see a spike in food purchasing. There has not been a run on gasoline with gas prices in Ohio as low as \$1.97 per gallon, due primarily to the oil war between Saudi Arabia and Russia, gasoline margins should be very good at service stations.

What does all this mean for the Ohio General Assembly? They were already scheduled to have a two-week spring break from March 13th



to March 27th, and that didn't change. The Attorney General has said that as long as people can watch legislative hearings or sessions on TV, that meets the open records and open meetings requirement for the legislature. When they return, it's likely the statehouse will be closed to all but members of the General Assembly and staff, but hearings and sessions will continue. MIRA had a long conversation with House Speaker, Larry Householder, and with Senate members to express our concern over the banning of plastic bags by local communities. We also expressed opposition to County Auditors doing fuel quality testing. The meeting with the Speaker was very positive and he expressed gratitude for letting him know our concerns. MIRA will continue to stay in touch with the state legislature via telephone and email.

We are facing a problem that America has never seen before, but if we work together and take all precautions, we will get through this and come out stronger than ever. Keep the faith and things will get better.



8 // www.MIRAmw.org // APRIL 2020



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

We flawlessly execute these basics everyday:



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

petroleum news & views



EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

Potpourri of Items that Need to be Addressed

THE COVID 19 CORONAVIRUS

Keep up to date by accessing and reading the eblasts that MIRA sends out daily during this crisis. MIRA will try to keep you aware of rules, regulations, and changes that are required for you to stay in business. Remember to keep yourself, your employees, and your customers as safe as possible. Follow health department guidelines. Be patient, nerves are frazzled, and some people are acting irrationally. You and your employees need to be in control of the transactions in your store. As bad it seems out there, and the myriad of problems that you are encountering, be glad you are still able to continue in business. Just think of your neighboring businesses that are shut down by Executive Orders!

EMV DEADLINE FOR PAY-AT-THE-PUMP

We are requesting an extension of the October 1st, 2020 deadline to have "Chip Readers" at all dispensers of fuel. Manufacturing facilities that produce the required parts are shut down. Training classes for installer technicians are temporarily suspended because of the Coronavirus. Therefore, it's going to be impossible for everybody to comply with the October 1st, 2020 deadline date. Obviously, if you can get the work done, do it! Don't rely on an extension of the compliance date.

COMPLIANCE CHECKS

Compliance checks for both alcohol and tobacco could still be conducted in certain municipalities. Be sure your employees are trained and aware of the penalties that could be imposed upon non-compliant stores. Many gas stations, convenience stores, and party stores have cash registers (or pump controllers) that can be programmed to check IDs to verify age. If your cash register does not have that capability, you and your employees can download the We Card Age Checker app onto your smartphone and that will enable you to verify the customer's age by scanning the QR code on the customer's ID.

CENSUS 2020

Everyone in the U.S.A. should have received a U.S. Census Department Questionnaire by now. I encourage you and your employees to complete the form and return it in a timely fashion. The requested information is quite general in nature and is utilized to determine future congressional representation, entitlement programs, and disaster relief funds. There is really no logical reason to avoid completing and returning the form. You can even answer the questions online by utilizing the access code you received on the notice.

E-15 GASOLINE

Gas stations interested in applying for U.S. government matching grants to upgrade to E-15 gasoline should go to this USDA website (www.rd.usda.gov/hbiip) to obtain further information and an application for funds. Funds are limited and will be allocated on a first come, first served basis.

TAKE CARE OF YOUR FAMILY AND YOUR EMPLOYEES

Finally, take care of your family and your employees during these unprecedented times of crisis. Try to be patient; I know it's not easy when you are short-staffed, and you only receive partial orders from your suppliers. But remember they are dealing with the same problems you are encountering. MIRA is here to help. Call us to see if we can lessen your burden. And, most of all, stay safe.

We're ready to deliver all your ice needs.



In 1984, Foad Abbo and his son Saad opened the U.S. Ice Company with a mission to manufacture high-quality cubed, block, dry ice products and carved ice sculptures. Today, Saad and his sons Jacob, Isaac and Marcus carry on that successful legacy into the future in a larger, high-tech facility. Give our family a call at 313-862-3344 or visit us at usicecorp.com for all your ice needs.



c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

Roll Your Own Tobacco

s I sit at home writing this month's article, like most of us I can't help but think about what a tremendous challenge the coronavirus presents to all of us. This will truly be a once in a generation type of threat. Then I really started to think about all the threats the independent c-store retailers are facing right now and the years to come. We are seeing large retailers being market disruptors trying new strategies like food delivery, self-checkout and ordering with mobile apps. All of this against the backdrop of the industry getting more competitive with continual mergers and acquisition. If that's not bad enough, Target has announced it's small-format strategy and will open new locations resembling convenience stores. These large retailers have the resources to try new and innovative strategies. As independent retailers we have to be much more targeted and tend to seek proven business strategies before jumping in with both feet. In this month's edition of C-Store News & Views, I was thinking about simple solutions that retailers can implement in order to attract new consumers. As always, my number one recommendation will always be to invest in food service and have a fresh offering. Beyond that, one simple solution that independent retailers can implement that will attract new consumers and drive more foot traffic is to create a new category in your store and put in a section of Roll Your Own (RYO) tobacco. Experts forecast Global RYO tobacco market is expected to grow at almost 8% from 2019-2023. There is a steady consumer base for RYO tobacco products that is expected to trigger market growth during this time frame. RYO demand will only likely increase as cigarette taxes and prices increase.

Retailers looking to implement this strategy need to be aware of what it will take to be successful in this category. Simply throwing a few bags of RYO tobacco on one shelf of a rack isn't going to produce good results. Fortunately, the investment needed to put in a good RYO department is relatively low with many, if not all, of the products being guaranteed from you wholesaler less a restocking fee. There are different price tiers in the RYO category. Price is more closely tied to quality than in cigarettes and other tobacco products. Retailers should have a representation of each level. Be aware there is a significant market for "what's the cheapest". Brands of RYO pipe tobaccos are very regional. Much more so than cigarettes. You should also sell various styles of tubes, kings, 100's, menthol, etc. However before doing so check to make sure it is legal to place pipe tobacco and tubes on the same display in your area. Distributor like SAS, Team Sledd and McAneny Brothers can advise on which sku's and what it takes to set up a small department.

Once you have decided on the space and sku's with your distributor, I would recommend three additional things in order to be successful. You must advertise the category with signage. This is a different customer than what is currently coming into your store now and they need to be informed that you are aselling RYO. It cannot be the best kept secret in the store. You should also price this category aggressively. RYO consumers are price shoppers. Know what these products are selling for in your area and don't be a penny higher. The goal is increasing foot traffic and transactions with this strategy. These consumers are shopping for RYO elsewhere and will be new customers. Measure the overall profit on the bundled sales generated from these new shoppers and not just the gross margin on the RYO products. Finally, listen to your customers, they will tell you what else they would like you to stock in order to meet their needs. If you follow these recommendations, I know you will be successful.

MIRA MEMBER EXCLUSIVE

Walable IN KY, ND, OH, PA, VA& WY INNOVATORS -- NOT ---IMITATORS

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



Special MIRA Program Available

Details:

New & current customers are eligible for the following rebates:

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

Requirements:

Customer must purchase the following categories:

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

Customer needs to average \$3,500 in total weekly purchases Customer needs to purchase 12 out of the 13 weeks per quarter Customer must maintain good credit standing

• TOTAL VALUE TO YOU •

All the time.

\$3,350	Total Member Benefits PER LOCATION
\$2,000	Est. MIRA Member Program Savings
\$1,350	Estimated Rebate* (Annual Total Paid Quarterly)

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

For more information on Team Sledd, call the office at 800.333.0374 or E-mail Sheila Reilly at SReilly@TeamSledd.com

michigan lottery report



BRIAN O. NEILL // MICHIGAN LOTTERY COMMISSIONER

Tripler Time Coming to Club Keno in April; Expected to Generate Player Interest and Boost Sales

or the first time ever, Club Keno players have a chance to double or triple their fun this April with the new Tripler Time promotion from the Michigan Lottery.

During the month of April, all Club Keno tickets purchased at Lottery retailers are eligible for Tripler Time. A Doubler or Tripler message will be printed on random tickets and will double or triple all prizes won on that ticket. There is no additional cost to players. Club Keno Extra prizes also are included in the Tripler Time promotion. The Jack prizes and Club Keno Extra eight of 10, nine of 10, and 10 of 10 prizes are excluded from the promotion.

We expect the Tripler Time promotion to be very popular with players, generating excitement and boosting Club Keno purchases.

The Tripler Time promotion offers double benefits to retailers with increased sales and commissions.

IT'S CENSUS TIME! TIME TO BE COUNTED! MICHIGAN LOTTERY ENCOURAGES RETAILERS TO JOIN THE STATEWIDE CENSUS CAMPAIGN

The Michigan Lottery encourages its retailers to join the statewide campaign to get every person in the state counted in the U.S. Census.

There's a lot at stake, because the census provides vital information for our country and our communities:

- It determines how many U.S. House representatives each state gets and is used to redraw district lines.
- Each year, the federal government distributes more than \$675 billion in 16 federal aid programs to states and communities based on Census Bureau data: Those programs include Medicare and Medicaid health coverage, food stamps, infrastructure, foster care, preschool, and school lunch programs.

 Communities rely on census statistics to plan for a variety of needs, including new roads, schools, and emergency services.

The Census Bureau is using new technology that will make it easier than ever to be counted this year Citizens may respond to the census online and by phone as well as by mail. All the information provided to the census is anonymous, confidential, and won't be sold or shared.

The census questionnaire only has nine questions and takes less than 10 minutes to fill out.

Retailers can join the census campaign by displaying the census poster in the latest edition of Game Line in their stores. Please feel free to make copies and have multiple displays. Plus, if a customer mentions the census, encourage them to reply and be counted.

District Sales Representative will be discussing the census and its importance during their regular retailer visits.

From mid-March through mid-April, the Lottery will be reaching out to players and retailers in a variety of ways:

- A census awareness banner on the Lottery's website, www.MichiganLottery.com
- Using its social media channels (Facebook, Instagram, and Twitter)
- Adding a census awareness message to promotional emails and text messages to more than 610,000 players
- Census messages on the Club Keno monitors and ES Sales Monitors
- Rotating census messages on selected draw game tickets
- Terminal sign-on messages
- Displaying census posters and providing census information at regional offices.

In 2010, 78% of Michigan residents mailed in a census response, while the national average was 74%. That year, the Census Bureau count showed Michigan had a population of 9.8 million.

Detroit officials estimate that for every person who isn't counted, the city loses \$18,000 in federal support over the next 10 years. In 2010, the city had a census participation rate of about 64%, the lowest among major cities in the country.

For more information about the 2020 census, please visit: www.2020census.gov/en.html or www.michigan. gov/census2020/.





A PROGRESSIVE JACKPOT THAT GROWS WITH EVERY PLAY.

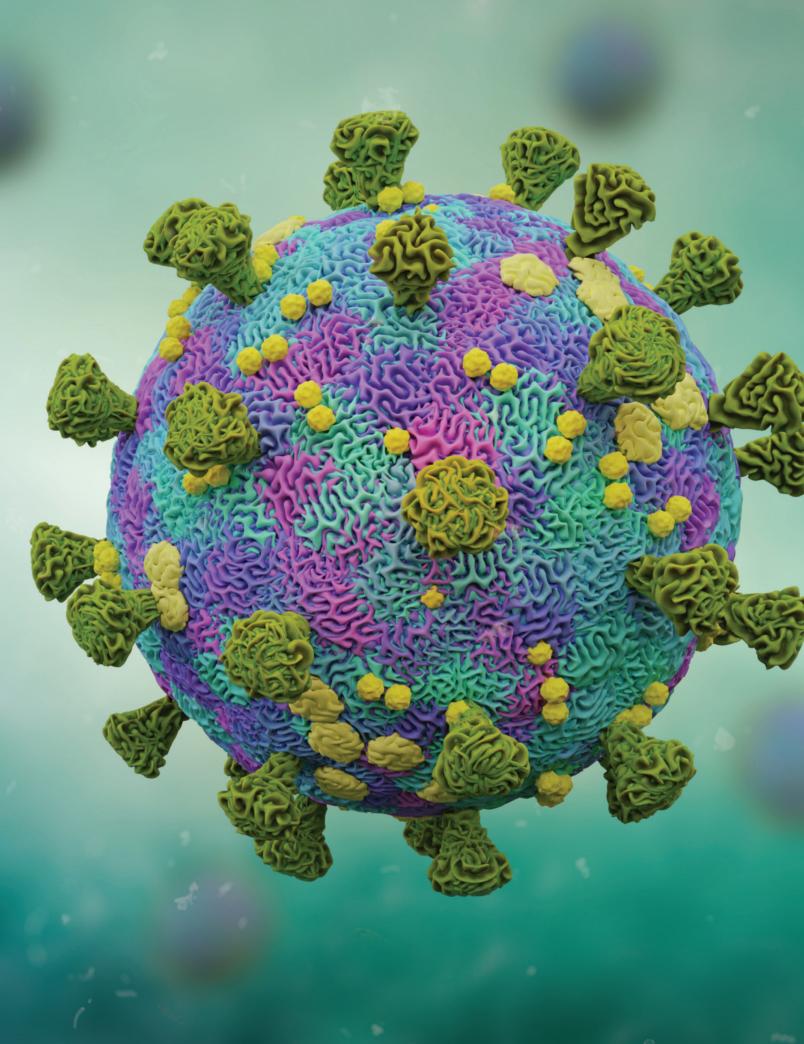


• OVER 99% OF FAST CASH PRIZES ARE **REDEEMABLE AT RETAIL** • **FASY TO SELL** • NO ACCOUNTING, NO DISPENSING, NO DISPLAY SPACE • PRINTS RIGHT FROM THE **LOTTERY TERMINAL**





Overall odds of winning a Fast Cash game are from 1 in 2.88 to 1 in 3.50. Overall odds of winning the Progressive Jackpot: 1 in 400,000. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.



Coping with the Coronavirus

BY DENHA MEDIA COMMUNICATIONS & COACHING*



chools closed, companies started sending employees to work from home, church services have been suspended and airlines have been averaging four-hour waits on the phone as travelers try to cancel or change flights.

This is as of print. Things have been changing by the minute.

The Midwest Independent Retailers Association (MIRA) cancelled all upcoming events including, the April Innovations Buying Show and the Annual Grocers Gala in Chicago.

And, as the world is being updated about the Coronavirus, grocery stores were being wiped out of many products including toilet paper and water.

"It's been very busy at the wholesale level since the Corona Virus broke out," said Matthew Loussia of Value Wholesale. "Sales have increased by 50%. We are running out of water, toilet tissue, rubbing alcohol, hand sanitizer and hand soap. Everyone is in a panic to get product. Business is booming, but it is making for a very hectic and stressful operation. Every customer wants orders immediately but due to the increase in business, we cannot keep up with demand."

Loussia is also taking precautions within his own business. "Any sick employees are asked to stay home," he noted.

As of print, Coronavirus cases have been reported at more than 200,000 globally.

"It is an unprecedented time when the grocery industry is now included, in my opinion, as "first responders"," said Bobby Hesano, MIRA board member with D&B Grocers Wholesale & Distributors. "The entire industry has a heightened responsibility to the health and well-being of all Americans."

Retailers have seen an impact as well. "Our business has been about 10% busier this last week," said Jerry Crete, MIRA board member and owner of Ideal Party Store. "It's slowing dramatically, however, people have spent so much money stocking up. They are starting to panic about not having access to food, toilet paper, beer, liquor etc. There are a lot of rumors due to social media that have made people uneasy."

At his stores, Crete and staff are doing extensive cleaning more often. "We suspended taking back bottles and cans for a while due to employee concerns about catching the virus from them," he said. "My wife is a registered nurse and she says the hospital is planning for a huge influx of patients. They cancelled all elective procedures where she works. Our phone is ringing off the hook about when or if we are going to close."

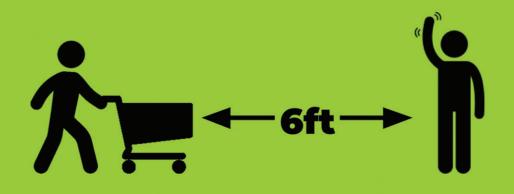
At the association level, bottle returns became a concern. Due to risks of the Coronavirus, the Midwest Independent Retailers Association (MIRA) asked that the State of Michigan to suspend all bottle returns at local grocery and convenience stores.

"We have always been concerned about the health risks with empty bottles returned to local food establishments, specifically our stores," said Auday Arabo, President and CEO of MIRA. "Now with the Coronavirus, the risk of illness is that much greater and extremely concerning. We never believed these empty bottles belonged at the stores where people buy their food."

MIRA has spent years trying to change the State of Mich-

GROCERY SHOPPING TIPS

from Detroit Food Policy Council



Stay at least **SIX** feet apart when shopping. Wait for other customers to make space and leave 6ft when checking out

GROCERY SHOPPING TIPS

from Detroit Food Policy Council



If you feel sick - **STAY HOME**! Help protect the whole community.

If you are sick and need groceries, call **2-1-1** to find help with grocery pickups.





igan's Bottle Bill. They have proposed separate bottle return centers were bottle returns occur outside the grocery and convenience stores to reduce the risk of health issues to their customers, as well as their employees.

"Employees touch these bottles with their hands and the bottles may carry a multitude of germs on them," said Arabo. "We now know that the Coronavirus can stay on a surface for days. This is a huge problem!"

According to research conducted by the *National Institute of Allergy and Infectious Disease*, the virus can remain viable in the air for multiple hours and on surfaces for at least three days. "COVID-19 was most stable on plastic and stainless steel and a viable virus could be detected up to 72 hours post application."

Michigan State Representative Joe Bellino (R) and State Representative Frank Liberati (D) both own stores and are both MIRA members.

"With the Federal State of Emergency and the now declared Michigan State of Emergency, it imperative that we keep our customers, staff, and families as safe as we can," said Bellino, owner of Broadway Market. "We know that the virus stays on metal and glass for a long period of time. So, suspending returns is an easy, safe way to help slow down the spread of the virus."

"It is very important that if this crisis progresses even further, we protect our food supply chains," said Liberati, owner of Liberati's Italian Deli & Bakery. "People have to eat. We have to keep employees and customers protected from transmission of this virus. Protecting our food establishments should be a number one priority.

Many MIRA members have been taking precautions.

"The team at Markham Enterprises Inc. and the Booze Barns are monitoring the changes coming at us at a rapid pace. Our goal is to serve the public as safely as we can," said Michael G. Mitchell, MIRA Executive Board Member and Vice President of Markham Enterprises Inc., Markham Oil Company and Sunoco Distributor Council Director. "We are looking at any way we can eliminate potential problem areas and absolutely agree with MIRA's approach and would like to thank MIRA for always looking out for Independent retailers."

Mitchell's company has four stores throughout Michigan. "We do not have a machine at any of our stores," noted Mitchell, "100% of our returns are handled by team members." Also, during these trying times as the world learns to cope with COVID-19, MIRA's independent retail members are committed to remaining open and doing their best to restock their shelves. MIRA stores are on the frontlines of this national emergency and each store continues to work with suppliers to ensure the families they service have adequate food.

Many retail members are facing staffing shortages, large crowds and a few customers with short tempers. This will not diminish the mission to the community. MIRA has shared with the media, and public, that retail members are committed to delivering safe, healthy, and robust service during this national emergency. However, the association is urging people to report price gouging. If anyone experiences retailers inflating prices, MIRA asks that you report the grievances immediately (see "gouging complaints" info below).

"We are living in unprecedented times and, in times of crisis, we see the best and worst of human character," said Arabo. "We can assure the public that our independent grocers all throughout Michigan, Illinois and Ohio will remain open and have as much food and supply as we can get our hands on from our various suppliers until we are ordered to close. We hope the situation does not come to that."

Although they are encouraging the public to report any perceived price gouging in the marketplace, Arabo said, "people need to keep in mind prices at supermarkets and liquor stores for general hygiene products will differ due to the supply chain. This is the same reason prices for Coke, Pepsi and other pop cost less in grocery stores versus convenience stores. The independent retailers are here to serve everyone during these trying times."

GOUGING COMPLAINTS

MICHIGAN: Residents are urged to report any violation of the Consumer Protection Act online (www.michigan.gov/ag) or by calling (877) 765-8388. ILLINOIS: Residents can call the state's consumer fraud hotline at (800) 243-0618.

OHIO: Residents should contact the Ohio Attorney General's Office (800) 282-0515.

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

fresh ideas

Offering Food Expertise at a Conference in California

BY DENHA MEDIA COMMUNICATIONS & COACHING*

Over the course of three days, National Grocers Association (NGA) hosted a conference that brought together independent retailers and wholesalers, retail food industry executives, food/CPG manufacturers and service providers for unparalleled opportunities to learn, engage, share, network, and innovate.

NGA is devoted to the needs of independent grocers. As additional experts with independent retailers, Auday Arabo, MIRA President and CEO, and Juan Escareño, MIRA Government Relations Director, spoke at the NGA conference in San Diego. Given today's everchanging marketplace and evolving advancements in innovation occurring in the retail food industry, these experts shared valuable information with attendees.

Both Arabo and Escareño spoke on panel discussions focused on Food Stamps, also known as the Bridge Card, and Double Up Food Bucks program which was birthed in Michigan.

"People wanted to hear where this program got its start," said Arabo. "Both Juan and I spoke on different panels addressing different issues about Double Up Food Bucks and other incentives for the country"

Fair Food Network's Double Up Food Bucks program doubles the value of federal nutrition (SNAP or food stamps) benefits spent at participating markets and grocery stores, helping people bring home more healthy fruits and vegetables while supporting local farmers.

The Double Up program began at five farmers markets in Detroit in

2009 and has since grown to more than 250 sites across Michigan and has become a model for communities nationwide. Double Up also expanded to grocery stores in 2013 in one of the first pilots in the nation.

In five years, it has benefited more than 300,000 low-income families and more than 1,000 farmers. Double Up has also been at the forefront of innovations in healthy food incentives including spearheading new transaction systems at farmers markets and grocery stores.

The National Grocers Association Foundation will be providing training and technical assistance to stores conducting healthy produce incentive and prescription programs. Many of MIRA's Michigan stores have been offering Double Up Food Bucks to SNAP shoppers for several years, meaning that the shoppers earn an extra dollar to spend on produce whenever they use their EBT benefits to buy healthy, fresh fruits and vegetables.

"Michigan independent grocers led the way in piloting the idea of SNAP produce incentives and it was their successful collaboration with Michigan's Fair Food Network that led to USDA funding to expand the program," said Kate Fitzgerald, Principal, Fitzgerald Canepa LLC, a consulting firm from Washington DC working with the NGA Foundation.

The project helping grocers participating in SNAP incentives was a project of the NGA Foundation.

"The reason it was so important to have Auday and Juan there is because Auday is with the grocer organization that pioneered this

work with independent grocery stores in Michigan as early as 2013," said Fitzgerald. "Michigan is the state with the most independent grocers participating in Double Up Food Bucks and with Fair Food Network. The accumulated experience of those stores in the last six years has created a lot of knowledge that the grocer community nationwide can benefit from and the exciting piece getting momentum since the show is Juan's work organizing to get funding to allow stores in Illinois in the Chicago area to offer SNAP produce incentives."

Escareño is also researching a program that focuses on food as medicine.

"It was an idea that started in Northern California Veggie for Vouchers," said Escareño.

"We believe we can truly pilot that program and truly launch it in our principal states," said Arabo. "We are looking to partner with health systems like DMC, BCBSM, or Ascension. We want to pilot prescriptions for produce in Detroit and scale it with our members .. Prescriptions for produce from doctors will help with ailments and incentivize healthy eating. Patients would get vouchers to buy produce and frozen vegetables .. "We want to scale this," said Arabo. "These programs work for our independent retailers because we are focused on what I call the three Cs."

A successful program is the cornerstone of a business, it is about helping community and helps business be more competitive. "There is also a return on investment," said Arabo. "These programs are about seeing the bigger picture."

Inspired iO Organics™

iO

erry Blend

iO

iO

V Split PeAs

Banana Cl

SUNFLOWER SEEds

HUMMUS

HUMMUS

HUMMUS

ORGANIC

orTi

FUSILLI

Chips

Spaghetti

Inspired Organics-

altine vegetable Grackers STOCK

POPCORN

i0

Good Stuff!

At Inspired Organics (iO), we believe that organic food should be an everyday staple. That is why we offer a wide variety of high-quality, hand-selected organic products throughout the grocery store at an affordable price for everyday people.

> For information on how to become an Inspired Organics retailer, contact **Retailer_Info@inspiredorganics.com**

> > inspiredorganics.com



Hard-Boil Pepper strips

free eg

egg

12 Jarge

Your everyday best.

Distributed Exclusively by **LIPARI**

board member spotlight

Donuts, Drive-Thru and a Destination Store

BY DENHA MEDIA COMMUNICATIONS & COACHING*

yan Haddad was just 10 years old when he started to work in and learn about the business he owns and operates today. "I basically grew up in the business, learning things such as stocking shelves and pricing the candy," he said. "I really enjoyed and looked forward to working my one day a week."

Throughout high school and college, Haddad continued to learn about the business. He graduated from Eastern Michigan University with a bachelor's degree in Business Administration and Marketing.

His business is BP/Dunkin' Donuts with Drive thru. The Drive thru was added in 2012. They began expanding the Convenience Store (C-Store) in 2019 which is set to open in Summer 2020.

"There are so many aspects of the business that I have learned about including negotiation, leading and inspiring employees and others to influence positive behaviors," said Haddad. "I've also learned more about general business and how it all comes together with each function of business: Marketing, Operations, Accounting, etc. Being in a small business, I've become immersed in all the things it takes to run a business dayto-day. I'm always interested and open minded to what I can do to be better! One of the best things about it is getting to see how your efforts pay off at the end of the day. What you focus on improves and you build on!"

Haddad's father, Phil Haddad, started the business in 1976 as an Amoco/Dawn Donuts. "We have had various expansions of our business," he said. "We are thrilled to be adding onto our convenience store to be able to offer more to our customers including Beer, Wine, Grab and Go Sandwiches and more making our Convenience store a destination as well!"

The business is in Plymouth Township on Ann Arbor Road right off the Freeway just East of I-275. They cater to all types of customers including guests who are in a hurry and 'On the Go'. "We are constantly evolving to meet their needs," he said. "In today's marketplace, we must be constantly finding new ways to meet the needs of our customers. We are constantly



adapting to our customers' needs and this can change month to month. We have a wide range of customers who visit us from customers who are regulars."

Haddad enjoys many aspects about the business. "I enjoy learning new business skills and developing systems to improve our business," he said. "Although we may just have one store, there are countless ways in which I've learned that I can impact systems, people, processes. It's not always easy, but I'm always up for the challenge of it; I think that's made me better what I do through the years."

Being an Independently run and Operated Dunkin' Donuts as well as a BP Gas station and Convenience store, Haddad has acquired many skills by being active with the Local Ad Committee for Dunkin' Donuts for past 10 years! He has also improved his style of communication which he notes is essential when running a successful business. "Communication is so important, a five-minute talk with people sometimes can make all the difference between a good outcome and bad one," he said.

They employ about 40 full and part-time employees. "We have had many great employees over the years and always strive to have a positive work environment for all.

Haddad's dad still works the business with his own responsibilities. His sister, Amanda handles some of the financials for the store as well as other tasks. "I'm also happy to have some employees who have been with us for a long-time including Shift Leaders and Crew members who work at both the Dunkin' Donuts and BP Gas and Convenience store," he said. "No two days are ever the same for me! There are constantly things happening and changing which is like a juggling act sometimes, but it's fun!"

Haddad became a MIRA member around five years ago. "Little did I know then how much MIRA represents the best interests of all of the Independent retailers of the Midwest," said Haddad. "Being a part of MIRA has been a great decision to stay informed on the constantly evolving issues."

Haddad joined the MIRA board this past February. "Every meeting that I attend, I realize the importance of an organization like MIRA. It's so vital to all Independent retailers. Seeing the impact of legislative issues and impact to our store has been eye opening. There are so many legislative issues directly impacting every one of our stores."

He attended as a guest in December 2019 to see what the board was like and joined the board in Feb 2020. The board is made up of some great people who are very knowledgeable of the issues we face every day and it's been a pleasure to meet them and look forward to getting to know everyone else," he said. "I really like the ability to stick together for the common good and best interests of our stores in serving the community needs. MIRA is an advocate and voice for us the Independent Retailer!"

The Coronavirus has put strain on his business like many in the state of Michigan, "I'd like to just say that our stores continue to play a positive role in the community in light of restaurants being closed," he said. "Our customers can rely on us being open to meet their needs and we play a key role in that in our stores daily--24 hours per day!"

Considering the Coronavirus outbreak all over the United States, Haddad has witnessed tremendous unity. "We must stick together in these times of need for many people, our customers, our employees, everyone," he said. "We WILL get through this and at this point, March 17, as we discuss this issue, there is still so much uncertainty going on. It reminds me that we MUST be resilient, stay calm, focus on the facts, and know that we will get through this together. The communities that our stores serve count on us to help in times of need."

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



legally speaking

Using GRATs in a Down Market



BY RANDALL A. DENHA, J.D., LL.M.*

Creating a grantor retained annuity trust (commonly referred to as a "GRAT") is a relatively simple way to transfer property to your children at virtually no gift tax cost. Between the impact of the Coronavirus and wild stock swings in the stock market, a great opportunity to transfer wealth exists with minimal gift tax cost by creating a GRAT (as well as many other techniques.) Any security or other asset that has been significantly affected by the decrease may be a strategic asset to fund a GRAT because if the value rebounds, most of the appreciation over the current depressed value will benefit your children with little gift tax consequences. In addition, because of the low interest rate environment and down markets, the advantages of

creating a GRAT are magnified. When properly structured, a GRAT can pass to your children all of the future appreciation of the transferred property and reduce the value of the gift to virtually zero. BASIC OPERATION OF A GRAT

In a typical GRAT, you contribute assets to a trust which provides that you are to receive an annuity payment annually for a fixed number of years (the "annuity period"). The annuity amount is typically a stated percentage of the initial fair market value of the trust. It can be stated as a fixed percentage or as a percentage that can increase as much as 20% per year over the trust's term.

At all times during the term of the trust, you will receive the predetermined annuity amount, regardless of how much income the trust assets actually generate or whether the value of its assets rises or falls. To the extent that the income is insufficient to cover the annuity payments, trust principal will be paid to you to make up any shortfall.

At the end of the annuity period, any property remaining in the trust passes to the ultimate beneficiaries of the trust, typically your children or other family members, in further trust or outright, depending upon your preference. Thus, if the assets increase in value, the remainder beneficiary may receive an asset that have a much higher value that when it was transferred to the GRAT. Alternatively, you can delay the transfer of assets to your children by naming a trust for your spouse and your descendants as the beneficiary until the spouse's death, at which time your children (or other family members) become the beneficiaries.

GIFT TAX IS MINIMIZED

The transfer of property to a GRAT constitutes a gift for gift tax purposes, but the value of that gift is only the value of the trust assets on the date of the transfer reduced by the present value of the annuity you have retained. The gift tax value is determined by subtracting the value of the annuity interest from the fair market value of the assets transferred in trust. The value of the annuity is based on the current I.R.C. Section 7520 rate. A GRAT transfers asset appreciation above the I.R.C. Section 7520 rate. The March 2020 I.R.C. Section 7520 rate is 1.80%, which, combined with depressed asset values that will hopefully rebound once the Coronavirus has settled down, may result in a lot of growth being removed from a client's taxable estate. Some advisors are predicting an even lower I.R.C. Section 7520 rate in April. The 7520 rate is the hurdle rate that vour GRAT investment must exceed in order to pass wealth to the next generation, or trusts for their benefit. The hurdle rate is linked to the market yield on U.S. government-issued debt, which is largely determined by the Federal Reserve's monetary policy.

Since interest rates are currently near historic lows, the potential tax savings are maximized. Additionally, it may be easier to identify appropriate assets to contribute to a GRAT in a down market, where asset values are depressed and significant future growth is expected.

The most popular use of this device in sophisticated estate plans has been the short-term, "zeroed-out" GRAT, in which the term is typically limited to two or three years and the annuity amount is maximized in order to produce as small a taxable gift as possible. For zeroed-out GRATs, the gift, for gift-tax purposes, is usually negligible. In this way, it is possible to use anticipated shortterm growth in the trust assets for estate planning purposes without risking longer-term uncertainty, and the risk of depreciation is neutralized by virtually eliminating the gift tax cost.

Suppose you create a GRAT with \$5,000,000 to pay yourself an annuity of \$2,567,632.50 per year for two years. Applying March's hurdle rate, the value of your retained interest is approximately \$4,999,950, making the taxable gift about \$50. This amount would be reported on a gift tax return, but no tax would be due unless you have no remaining gift tax exemption, which, as a practical matter, is extremely unusual. If the principal of the trust appreciates (including capital growth and income) over the two-year period, so that, after receiving your annuity payments, there are assets remaining in the GRAT - whether one dollar or millions of dollars - your children will receive that amount at no gift tax cost (other than the nominal tax paid, if any, on the initial gift of about \$50). On the other hand, if the value of the trust falls or fails to beat the hurdle rate, you will simply get back everything you put in, and you will have lost nothing. Distributions may be made inkind so there is no need to sell any property in order to receive your annuity payments or transfer assets to individuals or trusts upon completion of the annuity period.

In a two-year zeroed-out GRAT, your children or other named beneficiaries will receive the remaining principal in the trust at the end of two years at no gift tax cost to you or them.

NO EXTRA COST IF YOU DO NOT SURVIVE THE ANNUITY PERIOD

If you die prior to the end of the annuity period, the annuity will continue to be paid to your estate and the value of the assets in the GRAT at your death will be included in your gross estate for estate tax purposes. Your estate will receive credit for any gift tax already paid, however. Thus, although you will have lost the tax advantage the GRAT was designed to achieve, your estate will be in the same position as if you had not created it.

GIFT OF STOCK IN A CLOSELY-HELD BUSINESS

From the perspective of the IRS, the hurdle rate represents a reasonable assumption of the generally expected yield at market based on general economic factors. From your perspective, however, it may be feasible to select "hot" assets that are expected to generate greater returns. You may be able to achieve substantial benefits by transferring a closely-held business interest or real estate, which you anticipate will increase in value, to your GRAT. In fact, this may be the ideal estate planning device for such a transfer to your children, because you may be in a unique position to predict the future growth of your own business or real estate assets.

Of particular appeal is the fact that the GRAT also removes the

LEGALLY SPEAKING *continued on page 26.* risk of undervaluing a closelyheld business interest or real estate asset for gift tax purposes. With an outright gift, there is no way to guard against a substantial gift tax deficiency if the value of the property is later challenged by the Internal Revenue Service and increased on audit. But, if instead the gift is the remainder interest in a "zeroed-out" GRAT, and if the annuity amount is expressed as a percentage of the initial value of the trust principal (rather than a dollar figure), any increase in the value of the business (or real estate) determined on an audit of the gift tax return would result almost entirely in an increase in the value of the retained interest and, in turn, in only a nominal gift tax increase.

In the previous example, if the IRS successfully asserts that the value of your company's stock transferred to the trust is \$6,000,000 instead of \$5,000,000, because your annuity is defined as a percentage of the value of the stock, your annuity is now worth \$5,999,940 and the value of the resulting gift to your children, is about \$60 instead of \$50. As such, there isn't a large incentive for the IRS to audit the gift tax return.

INCOME TAX CONSIDERATIONS

Since the GRAT is a "grantor trust" for income tax purposes, all of its income and deductions are included on your personal return, as if there had been no transfer at all, until the property passes to the ultimate beneficiaries of the GRAT. Therefore, the GRAT is generally income tax-neutral, meaning that your income taxes should be the same whether or not you create the GRAT. If you choose to keep the property in trust for your children (or your spouse and children) after the annuity period, the continuing trust or trusts also can be structured as grantor trusts so that you can continue to pay the income tax attributable to the trusts' income each year until you choose otherwise. Ordinarily, payment of another person's income taxes would have potentially negative tax consequences. However, because a grantor trust is treated as your alter ego for income tax purposes, your payment of the trust's income tax essentially is an additional tax-free gift to your children and can further decrease the value of your estate. Paying the income tax liability from an external source (i.e., from individually owned assets that would have otherwise been includible in your estate) also allows the trust assets to continue to grow and compound on an internally "income tax-free" basis outside of your estate. This is an extremely effective estate planning tool.

SUMMARY

When properly structured, a GRAT can truly have a "heads you win, tails you break even" result. By adjusting the terms of your trust, you can nearly eliminate the gift tax associated with the transfer of property to your children. Upon termination of the GRAT, all the appreciation on the assets in excess of the hurdle rate will pass to your children free of gift tax. But if the appreciation is not as expected, or if you do not survive the term of the trust, there are no adverse tax consequences.

GRATs are extremely versatile and can be designed with significant estate tax and income tax savings in mind. With thought and careful planning, they can be used to take advantage of fluctuations in value in a broad array of circumstances.

Finally, in designing the manner in which the ultimate beneficiaries of the GRAT are to receive the trust assets at the end of the GRAT period, you may choose among many options available to achieve the result most consistent with your family and financial objectives.

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

Transforming the World of Food



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

We proudly provide over 45,000 customers with:

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



For More Information Please Contact Our Midwest Region: BRAD MILLER, Senior Director, Market Development, 630-743-9226 CRAIG LITTLE, Market Development Manager, 262-357-4403 8401 WEST 102nd STREET, SUITE 500, PLEASANT PRAIRIE, WI 53158

FORT WAYNE D.C. 4815 Executive Blvd, Fort Wayne, IN 46808

express lines

Coronavirus Stresses Grocers and Delivery Services

Shoppers seek delivery, pick-up services and non-perishables



BY NACS ONLINE

It's no surprise that the growing number of coronavirus disease 19 (COVID-19) cases is upping the demand for door-to-door delivery and grocery pickup and, in some cases, changing the way those customer services operate.

Recently, Instacart announced that customers can choose to have their deliveries dropped off at their doors, instead of being hand-delivered, reports U.S.News. The company had been testing a new "Leave at My Door Delivery" feature in some areas during the past few months, but the demand for that service has spiked recently.

Postmates introduced a similar option on Friday, and, grocery delivery service FreshDirect notes on its website that its "delivery personnel will bring your order up to your door, but cannot enter your home at this time," CNN reports. Instacart said deliveries jumped tenfold during the past week and as high as 20 times in California and Washington, where the virus has been the most widespread in the United States. Hand sanitizer, canned food and face masks were among the items most in demand.

Consumers have been stockpiling essentials in some states, spurred by messages from state health departments urging residents to buy supplies of nonperishable foods, prescription medications and sanitary supplies. Stores have seen a rush on household essentials, emergency supplies and other products online, according to www.grocerydive.com.

Data from technology and content firm Chicory shows increased shopping in highly populated urban areas. Anxiety over the virus is driving shoppers online, where they can purchase groceries, personal care and medical supplies without risking exposure to crowds of people. The demand will mean a sales lift for retailers but also cause challenges as they work to restock their store backrooms and warehouses.

In the past 30 days, 21% of U.S. shoppers have bought perishable groceries online, according to NPD analyst David Portalatin, up from 18% during the same period last year, and that figure is expected to increase as the virus spreads. According to a survey of 1,100 consumers in February by Coresight Research, 27% said they were avoiding public venues like shopping centers, and 58% said they would avoid public venues if the outbreak continued to spread.

On top of staying in stock, grocers face other challenges, such as managing a workforce, especially in sensitive locations like the Seattle area, where most of the COVID-19-linked deaths have occurred. As of Sunday evening, the U.S. had logged more than 500 confirmed cases across 33 states and the District of Columbia and at least 21 deaths.

The virus is a stress test for the still-developing online grocery platforms. And while customers may be upset over delayed orders and out-of-stocks, companies can use the opportunity to make their e-commerce operations stronger, and they can also use their platforms to communicate clearly with customers and build long-term engagement.

Spheric Brundling A Harvest Sherwood Company

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

sherwoodfoods.com 313-659-7300

Retailers Support Transition to Data-Rich Barcode

Study shows retailers, brand owners are ready to move beyond UPC

BY NACS ONLINE

A research study from GS1 US, the information standards organization for supply chains, reveals that 82% of retailers and 92% of brand owners support transitioning from the universal product code (UPC) to a data-rich two-dimensional (2D) barcode (e.g., QR Code, GS1 DataMatrix), digital watermark and/ or RFID in the next one to five years, reports sdcexec.com.

The study, "Powering the Future of Retail," recognizes that an advanced data carrier is needed for retail to evolve. The next-generation barcode(s) to be chosen by industry will embed more information on product packaging and continue to leverage the GS1 Global Trade Item Number (GTIN) standard—the number encoded in the UPC that uniquely identifies a product at checkout.

Additionally, research found that while 68.5% of retailers use laser scanners incapable of reading a 2D barcode, 84% are evaluating or plan to migrate to advanced optical point-ofsale (POS) scanning technology. Plus, 60% of tier 1 retailers (\$1 billion+ revenue) are prioritizing updating their entire POS infrastructure in the next 18-24 months due to omnichannel commerce and mobile POS requirements.

"Consumer expectations for rich, quality information have risen since smartphones became essential shopping tools," said Bob Carpenter, president and CEO, GS1 US. "Some retailers and brand owners have already begun addressing this need by implementing data-rich carrier solutions, often alongside the UPC, for fresh, prepared and packaged foods to provide consumer engagement via SmartLabel and to better manage supply chain efficiencies."

The multi-phase study was conducted in collaboration with VDC Research over the course of two years (2018-19). It concluded that in addition to improving the consumer experience, other motivators for migrating to a data-rich barcode and upgrading POS systems include improved inventory accuracy; product authenticity (to minimize the spread of counterfeit goods); traceability and recall management; freshness and waste prevention (via expiration dates); and returns management.

"The UPC has served the industry well for more than 45 years. However, consumer and retailer demands for expanded product information require us to evolve our capabilities to support the emerging needs of modern commerce," said John Phillips, senior vice president, customer supply chain and go-to-market, PepsiCo. "Leveraging data-rich carriers will unlock a host of significant benefits for the consumer products industry and ultimately our multichannel customers, including enabling better consumer engagement opportunities."

There are barriers to migrating to a data-rich barcode, including cost, disruption to products and packaging, a lack of capital investment and the IT staff needed to make technical infrastructure changes. During the transition, brands and retailers will need a flexible architecture that supports dual barcoding, a practice currently used for some products leveraging 2D carriers.

Following the change, industry will determine if the UPC barcode remains or if full migration to a sole, data-rich carrier is adopted. Provided GS1 Standards are used for the data structure in the 2D barcode, the UPC, digital watermark and/or RFID products will continue to be accepted at POS during the transition period and beyond.

"Today's UPC does not carry the additional information required to support future supply chain and customer needs," said Dave Bornmann, senior vice president grocery and fresh, Publix Super Markets. "Before adopting a new data carrier, further considerations will be necessary to evaluate the return on investment from upgrading scanning equipment, enhancing supporting systems and the additional labor needed to collect and verify data. We are confident that in partnering with GS1 US, retailers and our trading partners can begin the challenging work of updating product data carriers and infrastructure, while also minimizing POS disruption for consumers."

"This is complex, important work that the industry is undertaking," said Mark Baum, chief collaboration officer, The Food Industry Association. "The magnitude of not only systems improvements but also change management requirements cannot be overstated. However, given the fundamental shifts in consumer behaviors and attitudes, we must work together to align the industry's capabilities with what is needed to succeed in a rapidly changing marketplace."





TOSHIBA Leading Innovation >>>

SELF CHECKOUT SYSTEMS

THE BENEFITS OF OFFERING SCO:

1	0	20)	n
q	I	P	P	Ď
1	I,	L	I,	ſ

Shortens lines and speeds checkout *at both self checkout and conventional lanes.*



Smoothes out traffic flow *at peak and non peak times especially where customer arrival distribution is not predictable.*



Gives store management capability to redeploy labor to the sales floor to improve customer experience and drive greater sales.

BOTTOM LINE:

- Average ROI is 18-24 months
- Toshiba has seen a 46% growth in SCO YTY, retailers are embracing self service
- Over 50% of shoppers prefer SCO in order to avoid waiting in line

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



Give customers a choice and confidence that they can get through checkout quickly.



Increase in Customer Satisfaction *levels due to greater service and choice.*



Eliminate employee shrink (accounting for 47% of all store shrink) and deploy best practices for self checkout to minimize total loss in stores.

www.glds.net

express lines

New Paid Time Off Rule Takes Effect April 1st

Labor Department says the requirements aren't retroactive

BY NACS ONLINE

The Families First Coronavirus Response Act (FFCRA), signed into law by President Trump last week, created new paid time off requirements for businesses with fewer than 500 employees. The language of that law indicated that it take effect within 15 days of the President's signing it. The U.S. Department of Labor (DOL) announced yesterday that it will be effective one day short of that deadline on April 1, 2020.

It is also worthwhile to note that DOL also

announced that the requirements are not retroactive. Any time off employees take before April 1, 2020, is neither subject to the new requirements to provide paid time off nor are companies eligible for the tax credits meant to reimburse employers for those expenses.

DOL made these announcements via three documents released yesterday: Frequently Asked Questions, a Fact Sheet for Employers and a Fact Sheet for Employees. The department also announced that it will be providing a required workplace poster later this week, along with additional fact sheets and more FAQs.

The FFCRA's paid leave provisions are effective on April 1, 2020, and apply to leave taken between April 1, 2020, and December 31, 2020.

Meanwhile, Congress has continued to creep closer to agreement on a massive, possibly \$2 trillion, economic stimulus bill that may include some tweaks to these rules, alongside likely payments to American citizens and billions of dollars in loans and grants to help prop up the American economy.

FDA Issues Final Cigarette Warning Label Rule

Manufacturers must include graphic labels on at least half of the pack's front and back

BY NACS ONLINE

The U.S. Food and Drug Administration (FDA) issued its final rule requiring cigarette health warnings for cigarette packaging and advertisements, which will be published in the Federal Register today. In October, NACS filed a letter on the proposed rule on graphic warning labels on cigarette packages.

The final rule requires cigarette manufacturers to include graphic health warnings on cigarette packaging and advertisements. According to the final rule, "new cigarette health warnings must appear prominently on packages and in advertisements, occupying the top 50% of the area of the front and rear panels of cigarette packages and at least 20% of the area at the top of cigarette advertisements."

In addition, retailers of cigarettes are responsible for ensuring those health warnings are visible to the public and unobscured. In terms of packaging requirements, retailers of cigarettes will not be in violation of the final rule if the cigarette packaging: (1) contains a warning; (2) is supplied to the retailer by a licensed manufacturer or distributor; and (3) is not altered by the retailer. However, retailers are responsible for ensuring that the health warnings are visible on packages and unobscured by stickers, sleeves or other materials.

Retailers will not be in violation of the advertisement requirements if that retailer receives the advertisements from a cigarette manufacturer or distributor. However, if retailers are creating the advertisements, then they must ensure the health warnings meet the new requirements. In all cases, however, the retailer is liable if the retailer publicly displays an advertisement that does not contain a warning or if that warning has been altered by the retailer in a material way or is obscured from view.

In the proposed rule, FDA would have required retailers to submit plans for the random and equal display of the required warnings for cigarette packages and required retailers to rotate the warnings in advertisements quarterly. In its letter to the agency, NACS raised concerns with this proposal given that retailers have no control over how manufacturers display and distribute the health warnings, nor do retailers create the advertisements. In response, the FDA explains in the final rule that retailers selling cigarettes would not be required to submit a plan for packaging, as long as the cigarette packaging:

- contains a warning;
- is supplied to the retailer by a tobacco manufacturer or distributor; and
- is not altered by the retailer in a way material way.

Two years ago, a federal judge mandated that the FDA issue final labeling regulations fast. In 2012, a court had negated the agency's first attempt at a warning label because it had been designed to "evoke an emotional response" without presenting health risks. The cost to change the labeling will run around \$1.6 billion, according to agency estimates.

The final rule will take effect in 15 months on June 18, 2021.



More Products for Consumers! More Value for Retailers!



Discount Programs for Qualified Customers! Scott Anderson (708)307-5460

make sure to support these mira supplier members



Indicates a supplier program that has been endorsed by MIRA

Indicates supplier only available in MIIndicates supplier only available in OH

Indicates supplier only available in IL

BAKED GOODS DISTRIBUTORS

BANKING, INVESTING & CONSULTING

First Business Bank
Mercantile Bank of Michigan (248) 434-5928
The State Bank

BEER DISTRIBUTORS

BOOKKEEPING/ACCOUNTING CPA

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

BUSINESS BROKERAGE

Global Petro Advisers		(614) 332-8762
-----------------------	--	----------------

BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

CLE Billboards (216) 8	01-9924
Comcast Business	77-9731
Tamar Designs, LLC	60-7211

C-STORE & TOBACCO DISTRIBUTORS

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

C-STORE MISC. TAXABLE MERCHANDISE

CAR DEALERSHIPS & TRANSPORTATION

Superior Buick1-877-586-8665

CHECK CASHING

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

CHIPS, NUTS, CANDY & SNACKS

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

COFFEE

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

CONTRACTORS & CONSTRUCTION

Duraguard Commercial Roofing(810) 730-2532

COUPON REDEMPTION/MONEY TRANSFER/ BILL PAYMENT

WIRA Coupon Redemption1-800-666-6233
DivDat Kiosk Network
Fairway Pay, LLC

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. LLČ	(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

GASOLINE WHOLESALERS

Central Ohio Petroleum Marketers
High Pointe Oil Company, Inc
Markham Oil Company, Inc
Obie Oil, Inc
Teer Management LLC, Exxon Mobil (810) 584-7975

GREETING CARDS

V	Leanin' Tree .	1-800-556-7819 ext. 4183	
0.87	Leanni nee .	······································	

GROCERY WHOLESALERS & DISTRIBUTORS

Uipari 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
Petruzello's	(248) 879-1000
Suburban Collection Showplace	(248) 348-5600

ICE CREAM SUPPLIERS

Nestle DSD (Small format only)	(616) 291-8999
Prairie Farms Ice Cream Program	M
	0-399-6970 ext. 200
Velvet Ice Cream Co	
Dive Duppy les Creem	((1()) (53 (350

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 Imports1-847-258-4502

INSURANCE SERVICES: COMMERCIAL

Conifer Insurance Company (Liquor Liability) (248) 559-0840	
Globe Midwest/Adjusters International (248) 352-2100	
Insurance Advisors, Inc	

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

W	Conifer Insurance Company.	
WIRA	CareWorks 🖸	1-800-837-3200 ext. 7188

LEGAL SERVICES

Bellanca Beattie, PC
Cummings, McClorey, Davis & Acho, PLC (734) 261-2400
Dawda, Mann, Mulcahy & Sadler, PLC (248) 642-6961
Denha & Associates, PLLC (248) 265-4100
Kullen & Kassab, PC
Lippitt O'Keefe Advisors, LLC (248) 646-8292
Willingham & Cote, PC (517) 351-6200

LIQUOR SHELF TAGS

Saxo	n, Inc.	М	
------	---------	---	--

LOTTERY

All-Star Gaming
IGT Global Solutions
Michigan Lottery
Ohio Lottery1-800-589-6446

MILK, DAIRY & CHEESE PRODUCTS

👿 Borden Dairy 🛛	(216) 214-7342
Lipari Foods, Inc	(586) 447-3500
Prairie Farms Dairy Co. M	(248) 399-6300
Cedar Crest Dairy, Inc	(616) 7971103
LaLa Branded Products (Lipari)	1-866-648-5252
Harvest Sherwood	(313) 659-7300

MONEY ORDERS

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

OFFICE SUPPLIES & PRODUCTS

PAPER PRODUCTS & PACKAGING SUPPLIES

Cartotecnica Cambianese Srl
daniele@cartotecnicacambianese.it
YPV Distribution

PET SUPPLIES MISC.

00
)

PIZZA SUPPLIERS

Omni Food Concepts M 🖸	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)
MIRA	(248) 356-4100 ext. 107
Petrosoft LLC	
BMC-Business Machines Company	

PRINTING, PUBLISHING & SIGNAGE

Saxon, Inc. 🛛	(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	1-800-666-6233
NAI Farbman	(248) 351-4386
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

REVERSE VENDING MACHINES & SERVICE

SECURITY, SURVEILLANCE & MORE

SODA POP, WATER, JUICES & OTHER BEVERAGES

Coca-Cola Refreshments (Metro Detroit program)		
Met	ro Detroit 🔟 (313) 868-2008	
	. Belleville 🔟 (734) 397-2700	
	Flint 🕅 (810) 237-4000	
	Cleveland 🖸 (216) 690-2653	
and the second second		
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		

TOBACCO ALTERNATIVES

Feel Good Labs/Star Pods
Grinds Coffee Pouches
JUUL Labs
Swisher International

TOBACCO COMPANIES & PRODUCTS

Altria Client Services	
R.J. Reynolds Tobacco Company (336) 741-0727	
Xcaliber International	

UNIFORMS, LINENS, WORK WEAR & SUPPLIES 4

Detroit Chemical & Paper Supply / 1st Impressions (586) 558-8805		
WniFirst Corporation	(888) 256-5255 ext. 232	
Socks Galore Wholesale		

WASTE DISPOSAL & RECYCLING

Midwest Recycling M O (Clothing recycle boxes)
Commercial Waste Systems (Cardboard recycling buyers)

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 Deloguinfo	
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		
Feeding America West Michigan Food Bank -		
Benton Harbor		
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		
Food Bank of Eastern Michigan(810) 239-4441		
Food Bank of South Central Michigan (269) 964-3663		
Food Gatherers		
Forgotten Harvest		
Gleaners Community Food Bank (866) GLE-ANER		
Greater Lansing Food Bank(517) 908-3680		
Kalamazoo Loaves & Fishes		
The Manna Food Project		
Western Upper Peninsula Food Bank (906) 482-5548		

OHIO

Akron-Canton Regional Foodbank(330) 535-6900
Cleveland Foodbank(216) 738-2265
The Foodbank, Inc
Freestore Foodbank
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



mira calendar



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*



JULY 15, 2020

MIRA'S 44TH ANNUAL MICHIGAN GOLF OPEN

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! Last year we sold out! Sponsorship opportunities are available. *Fox Hills Golf & Banquet Center // Plymouth, MI*



SEPTEMBER 22, 2020

MIRA'S 22ND ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

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

Suburban Collection Showplace // Novi, MI

publishers statement

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

CONTACT:

T: (800) 666-6233 F: (866) 601-9610 E: info@MIRAmw.org

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

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

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

MIRA works closely with these associations:











Here for Michigan. Now more than ever.



At Blue Cross Blue Shield of Michigan, we're committed to caring for Michigan and everyone who calls it home. For our members, it's a commitment to provide you with the ability to see a doctor from your home, and the option to speak to a nurse anytime you need them. Now more than ever, we will stand behind the care you need. Like we've done for 81 years. Find out more info at **bcbsm.com/coronavirus**.

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



Support Services Group

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

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

Visit SpartanNash.com or Call:

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