

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 31, NO. 6 // JUNE 2020

In Transition

pg 14



- Be Prepared for After the Pandemic // PAGE 10
- Working Retail in the “New Normal” // PAGE 20



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## columns

**02** PRESIDENT'S MESSAGE  
Accepting the Next Challenge

**06** C-STORE NEWS & VIEWS  
Self-Serve Foodservice

**08** PETROLEUM NEWS & VIEWS  
This Might be the Time to  
be Thankful

**12** OHIO LOBBYIST REPORT  
Ohio Legislation Review

## departments

**04** MIRA CORNER  
Local Investment Company Purchases  
Benchmark Beverage Company

**17** ASK THE MEMBER  
Ed Weglarz Promoted to CEO of MIRA  
as Auday Arabo Leaves to Operate  
Benchmark Beverage Company Fulltime

**21** CORONAVIRUS RESPONSE  
While Others Businesses Prepare  
to Re-Open, Food Retailers Still  
Cope with COVID-19 Challenges

**24** LEGALLY SPEAKING  
PPP Loans and Business  
Deductions-No Double Dipping

**26** SAFETY SENSE  
BWC News from CareWorks Comp

**28** EXPRESS LINES  
Industry-Wide Items of Interest

**30** SUPPLIER DIRECTORY  
Your Resource for Products and Services

**32** MIRA CALENDAR  
Upcoming Industry Events



# BottomLine

THE VOICE OF MIDWEST INDEPENDENT RETAILERS  
VOL. 31, NO. 6 // JUNE 2020

## features



### BE PREPARED FOR AFTER THE PANDEMIC

Where do we go after quarantines and rules temporarily imposed to safeguard society from a deadly pandemic? I know that many retailers are frustrated with the labor shortages caused by the unemployment windfall many people are taking advantage for another two months.



### COVER STORY // IN TRANSITION

After almost 11 years serving as the President and Chief Executive Officer of the Midwest Independent Retailers Association (MIRA), Auday Arabo is leaving the association as he accepts the position of President & CEO of Benchmark Beverage Company which was acquired by LKI, a Lipari Family owned investment company.



### WORKING RETAIL IN THE "NEW NORMAL"

COVID-19 came not only with the reality of death for some, but with so many unknowns. "Decisions were being made on the fly," said Ed Weglarz, incoming President & CEO of the Midwest Independent Retailer's Association (MIRA). "We are still trying to figure out how these decisions were made."



# president's message

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

## Accepting the Next Challenge

**D**ear MIRA members, it has been an honor and privilege to serve you and your families over the past 11 years. One fourth of my life has been spent at MIRA. I wanted to share with you the message I shared with our great staff at MIRA and our wonderful consultants on April 30th, 2020 because it says it best:

*I have a strong belief in life that wherever you go and whatever you do, you need to leave it in better shape than when you received it. I can honestly and wholeheartedly say that I've accomplished that goal at MIRA over the past decade. You are all friends and family and appreciate all the hard work you do for our members! Like everything in life, we must all grow and move on to the next challenge!*

*Today, MIRA sold Benchmark Beverage Company to LK! Inc. (The Lipari Family Investment Company) and part of the purchase agreement was that I continue to run Benchmark Beverage Company for the new ownership group. As of tomorrow, I am very happy to announce, my co-pilot for the last 10 plus years, Ed Weglarz, will be the new incoming President & CEO for MIRA and the new Chairman for the Foundation. I am confident Ed will do a great job and I know the great team we have assembled will support Ed 100%. I will still be around until July 31st to help in any way I can, but Ed will be the main man tomorrow and moving forward. Like I told Ed, I have handed off MIRA to him in a much better condition than when it was handed off to me in 2010. We have so much to be proud of the past 10 years and even in this dark time in the history of the world, I am confident MIRA will continue to shine and serve, educate and advocate for our members!*

*I will miss seeing you all on a daily basis, but I believe the plan is to have me added to the MIRA board of directors so I can work for free, LOL.*

*This is not a goodbye, but just a see you later! Wish you and you families all the best.*

You, the members, have been the ONLY focus for us the past 11 years. Serving your interests has been the goal from day one and is the driving force, the fire, and the passion we use in attempting to service your needs. You are the reason that MIRA exists! I have been fortunate to work with some great board members and some who were not so great, but they were just confused in their intentions, not mean spirited. At the end of the day nothing means more to us than to visit or hear from a member who appreciated the work we did and continue to do for them. We need more retailers on the board. We need more opinions on the board, and we need more debate on the board. I was told if you always make everyone happy, you must not be doing your job right. Just as Dante wrote in *Dante's Inferno*, "the hottest places in hell are reserved for those who, in times of great moral crisis, maintain their neutrality." All retailers need to have an opinion and they need to make sure their opinion is being heard and instead of leaving a group like MIRA. They should take it to the next level and serve on the board and MAKE SURE THEIR OPINION IS HEARD!

My passion for the independent family owned retailer/business is in my blood, it is what my father, grandfather and uncles worked in and died in. I hope you keep up the good fight and even when people disrespect your business or profession, times like these remind people the food and beverage industry are ESSENTIAL BUSINESSES! It has been an honor to serve as the President & CEO of the Midwest Independent Retailers Association, but I know I will see many of you in the trade as we build Benchmark Beverage Company. Thank you for allowing us to serve, educate and advocate for you. May God always bless you and your families! Hope to see you around. ■

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## Local Investment Company Purchases Benchmark Beverage Company

# BENCHMARK

## *Beverage Company*

After four years of operating as a for-profit arm of the Midwest Independent Retailers Association (MIRA), Benchmark Beverage Company has been sold to LKI, a Lipari family owned investment company with multiple businesses.

"We are truly excited about the purchase of the company," said Auday Arabo, outgoing President & CEO of MIRA. "It shows the evolution of the company which has experienced more than 100% growth year after year since its inception four years ago."

Arabo will be leaving MIRA to take the position as President & CEO of Benchmark Beverage Company under the LKI ownership. "I was excited to accept the new challenge after spending more than 11 years with MIRA," said Arabo. "I have spent my career working in family owned businesses and turning organizations around. I have worked in liquor stores and supermarkets in San Diego and then working on Capitol Hill for a U.S. Congressman and then as an assistant prosecutor in San Diego County, running associations in California and the Midwest and I am happy to come back full circle in the for-profit arena."

The purchase agreement

included MIRA retaining 10% stock ownership in the company. "We have been marketing and growing the brands within Benchmark Beverage Company under MIRA, but our growth was greater than what MIRA had funds to support," said Arabo. "The sale was necessary to take the company to the next level and is a win-win for all parties."

The idea for Benchmark Beverage Company started with four people including Nabby Yono, former chairman of MIRA and long-time member who introduced the idea to Arabo. George Zrinyi, a well-known spirits industry figure and Burt Kassab, a local attorney were brought in. The four started the company by investing \$1,000 each. They had a goal to fill a void in the marketplace. "After 13 supplier brokerage contracts were signed and before we sold even a single case, the MIRA board decided it was a conflict for us to own this business and they insisted we sell it to them, so we did because an idea without execution is merely a dream," said Arabo.

The plan is to make Benchmark one of the biggest companies in Michigan's adult beverage industry. There are more than 800 Benchmark Beverage

Company products that are sold in Michigan including popular ones like Nue Vodka, Wilderness Trail Bourbon, El Dorado Rum, Padre Azul Tequila, Khor Vodka, Beluga Vodka, Compass Box Scotches, Cask and Kettle K-Cups, Barrel Bourbon and the largest selection of Japanese Whiskies in the country. There are more than 6,000 licensees in Michigan that buy products represented by Benchmark Beverage Company. "We plan to expand our market reach outside of Michigan," said Arabo. "Our short-term and long-term goal is to grow, grow and grow even more."

MIRA was first formed in 1910 as the Meat Cutters Association. Today, the association represents more than 4,000 independent retailers in the Midwest mostly in Michigan, Ohio and Illinois.

Benchmark Beverage Company is owned by LKI, a Lipari Family owned investment company that was created on the idea that every brand has a unique story to tell. They specialize in building new and mid-tier supplier brands from the United States and all over the world. Benchmark Beverage Company has also built a reputation on turning around failing brands in a short period of time. The focus to detail and fulfilling the special needs of each supplier we represent is what sets us apart from the rest of the industry. The company motto "Liquid to Lips" is what we live by and one of the major factors we take into consideration before we agree to partner with a supplier. ■





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## c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

### Self-Serve Foodservice

One thing that I keep hearing from retailers this past month is what to do with food service in the wake of COVID-19. Last month, I provided recommendations that I encouraged all retailers to implement that will reinforce to your customers that you are taking all the necessary precautions in order to keep your employees and them safe. So, this month, I am going to continue that topic of COVID-19 and keeping customers safe with a deeper dive looking specifically at foodservice recommendations and thoughts that I encourage everyone to adopt. Please keep in mind that several state and local ordinances may actually mandate some of these changes.

Operators will have to evaluate how to move forward with the foodservice category. During the pandemic, foodservice formats shifted away from self-serve and will need to do so in response to the consumers' concern for food safety and sanitation. For many, c-store self-serve programs like roller grills and pizza have been the center pieces of their food service options for years. These options will need to become full-serve or employee served programs. With the elimination or reduction of self-serve food, foodservice will require a bigger commitment to staffing, prep areas, cleaning and sanitation for many retailers. C-stores will be forced to evolve in the foodservice category due to COVID-19. Many of these low labor programs will require the same or nearly the same level of commitment of what were typically more robust food service offerings. It is the perfect opportunity for you to examine and reinvent your hot food offering.

Other areas where retailers need to pay attention is self-serve beverages – coffee and fountain drinks.

C-stores should eliminate the use of refillable cups. Also, consumers have increasingly desired sustainable packaging options over the years, and while many operators have listened, this will cease after the pandemic. Operators should focus on safe packaging, such as single-use cups. Finally, this may seem like over kill, but I suggest installing disposable wax tissues dispensers at the coffee bar, so customers don't need to touch any hard surfaces. This will give many consumers a heightened sense of security.

Bakery is another area that needs to be addressed. Open bakery cases with self-serve bakery items will need to be packaged. Although this is a category that has been down for many retailers and my two cents is that it gets lost with more food service options and healthier options, consumer expectations will be different. I recommend putting these items in a clear container. Select a container that can have multiple purposes and be used for items like fresh fruit at the counter in order to keep it safe and sanitary.

Finally, take a look at your grab-n-go products selection. Make sure you have it stocked with packaged items. Ask your wholesaler for a list of the top-ranked grab-n-go items and start adding more prepackaged items to your selection. Don't just focus on prepackaged sandwiches. Look at snack items like cheese, pickles, snack kits, etc. Snacking is at an all-time high. Many consumers will only have confidence in prepackaged items and expanding your offering will create greater appeal. Many of these products have sufficient shelf life, so waste should not be a problem. Also consider adding take-home products like pizza. Many people are cooking at home more and that trend is likely to continue.

While trying to keep up and implement all these changes to meet new consumer expectations may all seem overwhelming, consumers are going to be paying more attention to c-stores as we go forward. There will be opportunity to be rediscovered and engage with them and rest assured, they will reward retailers that take the necessary precautions to make them feel safe. ■





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- Energy supplements
- Coffee

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# petroleum news & views

EDWARD WEGLARZ // MIRA DIRECTOR, PETROLEUM

## This Might be the Time to be Thankful



**B**e thankful? Are you kidding? No, I'm not. Most gas stations, convenience stores, liquor stores, and grocery stores are open for business during this pandemic. Compare that to the bars restaurants, clubs, banquet halls, car rental agencies, dentists, barbers, hair salons, etc...that are completely closed down because of Covid-19.

And I know it's not all peaches and cream operating a retail business during this governmental lock-down. While customers are able to patronize your store, they have no appreciation of the challenges you are facing just trying to keep the doors open.

You encounter employee problems, because their problems become your problems. Employees get sick or must care for sick relatives. Employees must care for school age children and home-school the kids. Day-care facilities are presently closed presenting another availability issue for your employees. Employees must wear masks, which can slow down

their ability to perform loading and lifting tasks.

Masks are just not comfortable.

Suppliers have spotty inventory, resulting in "short" deliveries to your stores of the very products that your customers want. The "deals" that suppliers and manufacturers seasonally offer have been discontinued; eliminating the opportunity for you to pass on the "deal" to your customers. Shortages caused by bottle-necks in the supply chain result in increased wholesale prices, which when passed on to the consumer, result in claims of price-gouging, when all you are doing is passing along the same price increases that you are encountering. By nature, customers are going to complain when prices increase. You must economically function at a profit in order to keep the doors open. Pass on wholesale and supplier increases to the consumer and maintain margins or you won't be around to service the customer. Do customers want product at a little higher cost or do not want the product available at all?

Take a long look at your store layout. Even ask suppliers or other store owners to critique your store. Figure a better way to serve the customer. You need to limit the areas where multiple customers can touch that other customers have already touched. You need to adjust your floor plan to eliminate self-serve coffee, soft drinks and roller grills.

Keep in mind, you are not alone facing these challenges. Your competitors are encountering the same hurdles. Be ahead of the competition and begin making the required changes sooner rather than later.

For those of you that still haven't upgraded your fuel dispensers to the EMV standards you can take a deep breath, be thankful, and enjoy a six-month reprieve from compliance. The new absolute compliance date for installation is April 2021. But don't wait around. Determine whether you are going to upgrade your current dispensers or purchase new MPDs and get a contract signed with a supplier/installer. ■



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

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# government relations report

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

## Be Prepared for After the Pandemic

*“Let your rapidity be that of the wind, your compactness that of the forest.” – SUN TZU*

Where do we go after quarantines and rules temporarily imposed to safeguard society from a deadly pandemic? I know that many retailers are frustrated with the labor shortages caused by the unemployment windfall many people are taking advantage for another two months. The costs of running your business have swelled but the margins do not make up for the lost business if you run a gas station. The temporary rules of enforcing facemasks, social distancing, and hand sanitizer for folks walking into the store can be overwhelming when you are trying to staff your frontend.

The rules changed almost daily at the beginning of this pandemic for retailers. The rules came with societal expectations that cause incidents from customers who want to implement their expectations on your business too. Ohio has opened up partial for retailers. Illinois will be locked down until late August if the governor gets his wish. Michigan is in a perpetual extension. The rules are different from state to state, county to county, and even city from city. How does a retailer with multiple locations stay abreast of the almost daily changes?

With all these changes comes risk in the long term for retailers. The rules are different from one day to the next. The rules are open to interpretation until case law codifies how they will be understood. What was told to you one day was changed the next.

All these changes in the rules have opened up all retailers to liability. Because of this risk, MIRA is working with legislators to enact a new law to safeguard you for all the work you did in the pandemic. We have been working with our lobbyists in our three principal states to get the following language introduced:

### THE ESSENTIAL BUSINESS PROTECTION ACT OF 2020

- **Sec. 1: Liability Of Essential Businesses** — An essential business and any of its individual employees, owners, directors or agents shall not be liable for damages in any action brought in a [name of State] court arising out of a person becoming infected by 2019 novel coronavirus (COVID-19) on the premises of such essential business or due to the operations of such essential business unless the essential business or its employees, owners, directors or agents are guilty of gross negligence or willful misconduct.
- **Sec. 2: Definitions** — For purposes of this Act, an ‘essential business’ shall mean any entity operating within an industry identified by the U.S. Department of Homeland Security Cybersecurity & Infrastructure Security Agency in its “Guidance on the Essential Critical Infrastructure Workforce: Ensuring Community and National Resilience in COVID-19 Response” dated March 28, 2020.”

With foresight and determination to protect our members, we are working with our key allies to ensure you are not put at risk. Thanks to our illustrious Terry Fleming in Ohio, this bill has been introduced by the Speaker of the Ohio House and likely to pass the first hurdles.

We will move swiftly to protect our members and we will move our resources in Government Relations to ensure you will not have to worry about liabilities for the consent change in rules that you burdened well. ■





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# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## Ohio Legislation Review

**A**s month 4 of the pandemic goes on we are hopeful that work on a vaccine is going at a record pace. We hope all MIRA members, and people everywhere remain safe. Ohio has opened up many businesses with specifications, including restaurants. While masks are not mandatory for all citizens they are mandatory for all employees of retail establishments and some stores may require a mask before allowing people in as most medical facilities are requiring them. The Ohio General Assembly is back to work using television to hold meetings and limit number of people allowed in hearings. I thought this would be a good time to review legislation MIRA has been following this year:

- **HB 71** – This is a bill that would affect only tobacco wholesalers by saying wholesalers can't overcharge retailers for cigarette prices. This bill has passed the House and has had three hearings in Senate.
- **HB 110** – Is law and requires state at no cost to retailer to put signs at every service station showing what the consumer pays in State and Federal gas taxes. Some of you should already have these.
- **HB 237** – This bill would allow S-liquor permit holders to ship liquor. The bill is still in the House.
- **HB 242 and SB 222** – These companion bills would allow plastic bags to be used and prohibit any taxes from being levied on them, basically overriding a number of municipalities that have banned these bags. Both bills are on a fast track.



- **HB 606 and SB 222** – These are bills that MIRA asked for and provided language. They would provide immunity to essential businesses from suit during the pandemic unless proof can be shown that employees intentionally disregarded safeguards. Both bills have had three hearings and could be passed soon.
- **SB 257** – This bill would provide tax incentives for businesses that install electric chargers at their parking lots. This doesn't look good due to states loss of revenue during the shutdown.
- **SB 301 and HB 247** – Both of these bills would specifically define price gouging and set penalties, both have had hearings and could move quickly.

MIRA will continue to monitor all legislation and regulatory issues that impact Ohio members. We understand this has been a very difficult time for many and we are hopeful that we are making progress to opening up America again. Be safe and stay strong. God Bless the USA. ■



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# In Transition

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*







**A**fter almost 11 years serving as the President and Chief Executive Officer of the Midwest Independent Retailers Association (MIRA), Auday Arabo is leaving the association as he accepts the position of President & CEO of Benchmark Beverage Company which was acquired by LKI, a Lipari Family owned investment company.

Arabo left San Diego, California in 2008 to take the position as the Chief Operating Officer (COO) which he served for a year and a half before becoming the President & Chief Executive Officer (CEO) in 2010. He was the former President & CEO of the Neighborhood Market Association in California before he moved to Michigan.

“I am leaving MIRA proud of our accomplishments over the last 10 years,” said Arabo. “Looking back at our 120 year history, these last ten years were the best the association has ever had when we measure membership growth, growth in geography, financially, which includes ownership of our building, profitable budgets 10 years straight as well for the future of MIRA with the creation and sale of Benchmark Beverage Company. The deal was negotiated with MIRA retaining 10% stock ownership in Benchmark Beverage Company which will greatly benefit them in the future.”

Arabo, along with four others created Benchmark Beverage Company, a distribution company focusing on specialty liquor and smaller brands and then sold it to MIRA. Within four years, the company has been growing at a rapid rate. “We originally sold the business to MIRA and MIRA has now sold it to LKI in order to take it to the next level,” said Arabo. “Part of the sale agreement was that I would take over as President & CEO of Benchmark Beverage Company working with LKI. I love to build businesses and love the challenges and I am looking forward to the next chapter of my career.”

Meanwhile, Ed Weglarz has spent his entire career in the petroleum and convenience store industry. Prior to taking his position with MIRA in 2006 as Director

of Petroleum, Weglarz served as the President of the Great Lakes Petroleum Retailers Association and before that was the Executive Director of the Service Station Dealers Association (SSDA).

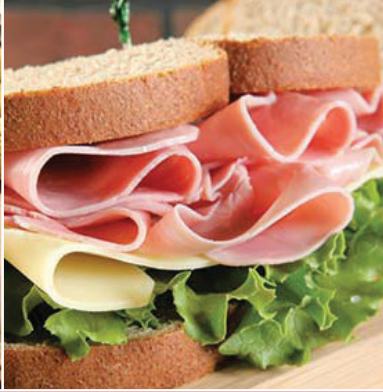
“Auday accomplished a lot at MIRA and is leaving the association in great shape, providing a springboard for us to expand and grow”, said Weglarz. “His even-tempered approach to challenges has earned him the respect of the staff, Board members, MIRA members, suppliers, regulators, department heads, and political leaders in three states”. “Auday lives and promotes the mantra: ‘When in doubt; just tell the truth!’, and he encouraged the MIRA staff to abide by that philosophy”, said Weglarz. “He taught me patience and compassion and it was an honor to work with him; he will bring those same talents to his new position and I know he’ll exceed expectations in his new adventure”.

Weglarz is a native of Chicago’s South Side, where he grew up and attended school at Illinois Tech in the shadow of what was then known as Comiskey Park. Ed and his wife, Merriam live in Livonia, Michigan and have two married sons and four grandchildren. Ed’s favorite activity is following professional motor racing events.

“Ed was at the association when I arrived and we have worked side-by-side for nearly 11 years in implementing programs and growing the association,” said Arabo. “He has been a tremendous co-pilot and will do a great job leading the association as President & CEO.”

Auday is leaving with many memories. “We have experienced great memories with our successes in Lansing, Columbus and Illinois and membership growth and we have experienced tragedy with the murder of our former Chairman Fred Dally as well,” said Arabo. “The late Kobe Bryant reminded us that it’s not about the destination, but the journey, the everyday grind. Those are the memories I will forever cherish.” ■

*\*Writers with Epiphany Communications and Coaching are content creators for the MIRA Bottom Line.*



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## Ed Weglarz Promoted to CEO of MIRA as Auday Arabo Leaves to Operate Benchmark Beverage Company Fulltime

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

In this special edition of our “Ask the Member” section, we asked members and staff to offer input about two of MIRA’s leaders.

As Auday Arabo transitions into his full-time position as President & CEO of Benchmark Beverage Company and Ed Weglarz transitions into the President & CEO of MIRA, members are reflecting on Arabo’s leadership and the skills and talents Weglarz brings to the position.

### WHAT IS YOUR MOST FAVORITE/MEMORABLE MOMENT OF AUDAY AS PRESIDENT & CEO?

“My memorable moment is when Auday took over. He had all these great ideas about growing our association and had a lot of skeptics from senior members, who said that Auday was very ambitious, but he has to be realistic. None of them thought the association could be turned around. I think 10 years later his ideas worked, and turned this association into a winner. While others went out of business, or shrunk in size, we grew under his leadership.” – PHIL KASSA // HEARTLAND MARKETPLACE

“Auday brings a ton of passion and professionalism to everything he does. I always appreciated his help on getting all of my questions answered when I was preparing to set up trade shows.” – MIKE CAVIN // RND OF MICHIGAN

“I would say how he has partnered with suppliers and was able to gain specific programs for the members.” – KENNETH HEBERT // GREAT LAKES COCA-COLA

“Auday has worked so hard for the association. His actions spoke louder than words.” – JOHN DENHA // 8 MILE FOODLAND/HURON FOODS

“I loved watching Auday with his son and Isaiah Thomas at the DAC for the scholarship luncheon. Also had a great time with him and a few other board members at breakfast in Atlanta during the NACS show.” – MIKE MITCHELL // MARKHAM OIL

“There are too many memorable moments but the one that sticks out is watching Auday stand up and fight for the little guy (small business owners) and he never backed down.” – MARY ANN YONO // MIRA

“When Auday first started with AFPD, my mother had just passed away and he comforted me by relating to me with a story of how he had lost his father recently too. He was empathetic and so kind, instead of being intimidated by my new boss, I immediately looked up to him. Another memorable moment was when I approached him about working from home so I could travel with my partner for his job. Auday helped me set up my LLC and worked with me to establish the projects that would enable me to continue working with AFPD/MIRA and his team.” – TAMAR LUTZ // TAMAR DESIGNS, LLC

“I am always impressed with how Auday makes you feel like you’re the most important person in the room. He is always the showman at the great annual events like the trade dinner and scholarship luncheon. Auday has made an impression on how to be an honest and caring person and lead by example to do what is right. Also, he is great to hang out with in the seedy bars in Chicago after entertaining the new members at the Grocers Gala. I will look forward to Auday on the board as a supplier member.” – DAVE ORLANDO // PRAIRIE FARMS DAIRY CO.

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**ASK THE MEMBER**  
*continued on next page.*



## ASK THE MEMBER

*continued from previous page.*

### CONTINUED: WHAT IS YOUR MOST FAVORITE/MEMORABLE MOMENT OF AUDAY AS PRESIDENT & CEO?

“Working with Auday was always motivating and exciting. He had his membership in mind whether he was testifying on legislation or working with the Executive Branch on policy. During the tough times and great times, Auday never changed and he was never bullied. He was always focused and prepared for the matter at hand. I’ve learned a lot through him and his leadership style. Never be complacent and always move forward.” – **MATT MINER // MICHIGAN LOBBYIST, CAPITOL STRATEGIES GROUP**

“Many to list from. Mine would be the Annual Trade Dinner as a new MIRA staff person. Auday’s ability to address a crowd with the utmost confidence and professionalism thanking the attendees for their partnership and at the same time being able to set aside the business aspect of the event and mingle and become more personal with the attendees so that they could let loose and have fun.” – **KEN SCHULTE // MIRA**

### WHAT IS AUDAY’S BIGGEST ACCOMPLISHMENT/LEGACY?

“I have a great deal of respect for the man because he is a man who wears his religion and his beliefs on his sleeve. He doesn’t push anything on to you, but he lets you know where he stands. He is also a guy who fights for what he believes in, takes losses harder than gloating over victories.” – **PHIL KASSA // HEARTLAND MARKETPLACE**

“Auday grew the membership of the organization and took its professionalism to another level.” – **MIKE CAVIN // RNDC OF MICHIGAN**

“Adding new members, suppliers and generating income through great events like the Annual Trade Dinner, golf outing and scholarship program.” – **KENNETH HEBERT // GREAT LAKES COCA-COLA**

“His biggest accomplishment is getting MIRA back to profitability, creating a Chicago board and last but not least, Benchmark Beverage Company.” – **JOHN DENHA // 8 MILE FOODLAND/HURON FOODS**

“I feel that Auday’s legacy will be the continued strength and the well-being of our members.” – **MIKE MITCHELL // MARKHAM OIL**

“One of Auday’s biggest accomplishments has been taking MIRA to another level of growth and expanding to other cities and states. Chicago, Ohio, PA and more.” – **MARY ANN YONO // MIRA**

“In my opinion, Auday’s biggest accomplishment was truly uniting the Association and its members. He brought in a great team of staff, started over 40 membership programs and made “MIRA” a household name throughout the industry.”  
– **TAMAR LUTZ // TAMAR DESIGNS, LLC**

“Auday has done so much for the MIRA organization and should be well noted, the growth with membership is up constantly, MIRA is now in multiple states. Auday’s continuous work with the state government on member issues, MIRA investments, not to mention the Benchmark Beverage transition. But by far, Auday cares about the needs of the members and the needy, the turkey drive and scholarship programs mean so much to the recipients. I believe he truly cares. Thank You Auday for all that you have done. You will be missed.” – **DAVE ORLANDO // PRAIRIE FARMS DAIRY CO.**





## CONTINUED: WHAT IS AUDAY'S BIGGEST ACCOMPLISHMENT/LEGACY?

"Auday's biggest legacy from my vantage point would be building AFPD/MIRA into a recognizable and formidable force at the Capitol. In an era when you see consolidation amongst interest groups in Lansing, Auday was building and growing his organization and its reputation. He was a strong leader who didn't back down during the challenging times. He was always able to rally his membership to the cause and show Lansing that AFPD/MIRA would fight for what was right. It was a true testament to his leadership to see his team and membership rally to the call."

– MATT MINER // MICHIGAN LOBBYIST, CAPITOL STRATEGIES GROUP

"Taking MIRA from where we used to be to where we are now. Auday accomplished programs for our suppliers to help them be more competitive with the large chains. His honesty, candidness, and professionalism with our members, vendors, and staff. Auday shaped the new MIRA into what it is today. His confidence in who we are and his ability to stand tall and proud, and push back, if necessary, when people try to discredit the association." – KEN SCHULTE // MIRA

## WHAT IS THE BEST THING THAT ED WEGLARZ BRINGS TO THE TABLE AS THE NEW PRESIDENT & CEO?

"Ed brings a great deal of experience, being in business for himself, and being a part of our association, and Auday's partner for such a long time." – PHIL KASSA // HEARTLAND MARKETPLACE

"Ed brings a ton of experience and a passionate desire to make the organization great." – MIKE CAVIN // RNDP OF MICHIGAN

"Ed brings experience and working with Auday." – KENNETH HEBERT // GREAT LAKES COCA-COLA

"Ed is a smart, honest and a very good man. He understands the industry. He is family."

– JOHN DENHA // 8 MILE FOODLAND/HURON FOODS

"I am looking forward to working with Ed and the board as we enter this new chapter. Ed is so familiar with the day-to-day operations, the staff, and most importantly, the members. His history of political involvement combined with his long tenure running a business and associations make him a perfect choice for MIRA." – MIKE MITCHELL // MARKHAM OIL

"Ed is funny and very knowledgeable. He has been with MIRA for a long time and his experience in everything is always hands on. He will continue to be a great asset." – MARY ANN YONO // MIRA

"Ed is another amazing human being. He will complement Auday's leadership style with his experience and smarts. MIRA will only continue to blossom under Ed's administration and direction. I look forward to working with him and MIRA in the future."

– TAMAR LUTZ // TAMAR DESIGNS, LLC

"Ed will do a fantastic job, his relationship in the petroleum field plus all the government relationships that he has built will be priceless. Ed is a level headed person with great leadership skills. He will steer the MIRA ship for the next few years with the same vision and dedication that Auday has had. Good luck Ed." – DAVE ORLANDO // PRAIRIE FARMS DAIRY CO.

"Having Ed come in and take the reins provides great continuity and a steady hand at the wheel for MIRA. The wealth of knowledge Ed has amassed of the industry and policy provides for a seamless transition to the next chapter for MIRA. Everyone who knows Ed, likes Ed. If you don't know Ed, he always takes the time to shake your hand and make you feel comfortable. The MIRA membership will be well served with Ed as its new President & CEO." – MATT MINER // MICHIGAN LOBBYIST, CAPITOL STRATEGIES GROUP

"His overwhelming passion for the association and our members. His many years of experience in the petroleum/retail business. He sees the impact and struggles the retailers face and uses his past experiences to help them. Ed also brings experiences that he has had with other associations to ours." – KEN SCHULTE // MIRA



## Working Retail in the “New Normal”

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

COVID-19 came not only with the reality of death for some, but with so many unknowns. “Decisions were being made on the fly,” said Ed Weglarz, incoming President & CEO of the Midwest Independent Retailer’s Association (MIRA). “We are still trying to figure out how these decisions were made.”

The Michigan Governor has repeatedly said she is using data and experts to make her stay-at-home orders and restrictions, “however, it has been unclear what that data is, where it came from and who are these experts she is consulting.”

Weeks into the shutdowns, the governor finally released a list of doctors she had been consulting. “Did our members, at first, push back on these new requirements of having to use gloves and masks,” asked Weglarz, “yes, they did, because it was an added cost and inconvenience, but they have since been complying and are going beyond the call of duty to keep customers and employees safe.”

The new normal may look much like what the normal is during this crisis. Stores may still have reduced hours to conduct thorough cleanings. Customers and staff may still be required to wear masks.

“There have been conflicting reports from the Centers for Disease Control (CDC) on what is required. We have heard wear

masks, then don’t wear masks, and then back to wear masks,” said Weglarz. “It gets confusing and frustrating. It is not realistic to think people can wear masks for long-hours at a time. They are very hard to breath in.”

Many grocery stores and convenience stores have already installed plexiglass dividers to separate clerks from customers. “I really hope that 25 years from now we are not looking back and saying, wow pre-coronavirus was really the good old days,” said Weglarz. “I can see these measures in place today staying for a while, but for how long, we don’t really know.”

Stores are also promoting social distancing. They continue to have labels on the floors reminding customers to stand apart. They have one-way walking traffic in the aisles. Some stores are limiting the number of customers in the store at any given time. “It is not clear how long these ‘new normal’ rules will remain,” said Weglarz.

MIRA has organized and hosted several industry training seminars, including sessions on food safety. “We are just teaching this at a heightened level,” said Weglarz. “Our members are just going to have to do more to keep their stores clean and promote food safety. We already talk extensively about the importance of washing hands and sanitizing the stores.”

Weglarz along with other

industry members believe that this virus is a reminder of why bottle returns should not return to the stores. There is a push to have mandatory or comprehensive curbside recycling. “We have worked on this issue for years,” said Weglarz. “This state needs reform on the bottle bill. We promote a comprehensive curbside recycling program. We are hearing so many complaints from people who want these empty bottles out of their homes but imagine thousands of them stored inside the very place where you purchase the food you eat. We need to keep these empty bottles and cans out of the stores.”

One of the things that the COVID-19 crisis has shown is how essential food retailers are to society. “All these jobs that were never respected as they should be or were considered ‘not important’ are now elevated,” said Weglarz. “It’s not the Hollywood celebrities or sport stars that are considered essential, it’s the grocers, the meat cutters, the electricians, the plumbers, the HVAC companies, the auto mechanics – those service men and women who cannot work from home.”

Many people are waiting for a vaccine. “People want the vaccine to come out earlier and are asking why scientists can’t work faster,” noted Weglarz. “It takes a woman

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### NEW NORMAL

*continued on page 22.*





## While Others Businesses Prepare to Re-Open, Food Retailers Still Cope with COVID-19 Challenges

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

Grocers and convenience stores have been on the front lines since the COVID-19 virus forced the lockdown across the country. As other businesses prepare to re-open, the food retail industry is still coping with the many challenges this virus has caused.

"We are still down employees," said Phil Kassa. "In one store alone, we are down 29 people."

The \$600 addition in unemployment checks has resulted in some people making more money staying home than working. "This is a challenge," said John Denha. "We can't force people to work and extending this would be ridiculous. We won't be able to find people to work and it's a short-term solution. What's going to happen when that money runs out and those people don't have jobs?"

A new coronavirus relief package released by House Democrats last month, would continue to add \$600 to weekly unemployment benefits through the end of 2020.

The additional cash was a provision included in the \$2.2 trillion stimulus package Congress passed in late March to bring the benefits closer to income lost due to the pandemic. That fund is set to expire July 31st, and some states are poised to end it a week earlier on July 25th.

"This was the government's biggest mistake in all of this," said Kassa. "I have never seen this before and it is not only hurting business, it will ultimately hurt the very people they are trying to help. They will get used to getting that money and it will dry up eventually. No one is going to pay that extra 600 dollars a week."

Not only are grocers and convenience store owners dealing with employees who are too scared to work, those who are willing to work are insisting on working certain hours. "I have my butcher who refuses to work during store hours, so I have to go to the store at 6 a.m. for him to cut the meat and get our counters ready before 9 a.m." said Denha. "I have employees who don't want to stock shelves during store hours either, so I have to stay after hours so employees can stock the shelves and clean the store."

In some areas of the store, business has increased. People are buying less prepared food and are cooking from home. "Bread, dairy and eggs are items that are selling more than before but our delis and bakery sales have suffered the most," said Kassa. The family put on hold plans to redesign their stores to cater to more of a carry-out prepared food customer need. "It's not something we can do now since people are buying less prepared food."

As time goes by, less and less

people are following rules and cooperating. In the beginning most customers were being very cooperative, wearing masks and gloves and staying six-feet apart," said Kassa, "but people are getting tired of this order and customers are pushing back."

"We have signs in the store asking people to wear masks," said Denha. "But we are not enforcing it."

Customers have complained to store owners to call authorities are speak to other customers not complying.

"We are not going to do that," said Kassa, "we are not going to get killed over this."

In Flint, a store security man was gunned down after he asked a customer to put a mask on her daughter. The woman allegedly went home and complained to her husband that she was being disrespected and the husband went back to the store and shot the security man.

The biggest complaint Kassa hears today is price gauging. "Customers, media and even the authorities don't understand the grocery industry and profit margins," said Kassa. "We are not price gauging. Suppliers are no longer offering deals or sales and so we can't offer those same deals at the store level. There is a meat

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**COVID-19 CHALLENGES**  
*continued on page 22.*



## NEW NORMAL

*continued from page 20.*

nine months to have a baby. You can't add eight women to help her and get her to have the baby in a month. It doesn't work that way. These things take time. We unfortunately have to be patient."

Maybe not true for the food retail business, but there may be many companies that see the value of employees working from home. "This may affect the workspace office buildings that exist," said Weglarz. "This situation has shown that employees can be productive at home and save companies money on rental space and costs related to working outside the home."

As the food retail business continues to adapt to the new normal, other aspects of life

may be forever changed. "We don't 'know how movie theaters, restaurants, gyms and sporting events will operate," said Weglarz. "How sustainable is this and to what extent?"

MIRA has some restaurant and hospitality members. "Restaurants can't stay in business by only allowing 25-50% of capacity inside the restaurant," said Weglarz. "We will see many of these businesses close."

While some businesses shut down, other products are emerging in the marketplace. "I saw this gadget being sold that looks like a goofy key and it is designed to open certain doors and to touch screens for us," said Weglarz. "We will see more of these types of products popping up."

There are kids of many members who are also adversely

affected. "I really feel bad for these kids that missed out on senior prom, spring break and graduation," said Weglarz. "We had four gradations this year and we could not attend even one in person. They were either done virtually or postponed."

This 'new normal' will most likely affect travel as well. "The world was getting smaller and smaller," said Weglarz. "Now, that might change as people are forced into isolation. Will people travel around the globe? We don't know. All of this affects our economy and our livelihoods. We are getting an idea of what a new normal might be at least for a period of time," said Weglarz. ■

*\*Writers with Epiphany Communications and Coaching are content creators for the MIRA Bottom Line.*

## COVID-19 CHALLENGES

*continued from page 21.*

shortage and so prices go up."

This is very similar in the petroleum industry. "Drivers think that petroleum dealers make more money when gas prices go up but it's the exact opposite," said Ed Weglarz, incoming President & CEO of MIRA. "They make a lot less money. They are paying high percentages using credit cards and consumers have less money to spend in the convenience stores where they make money.

This is such a misconception. It's happening again with the COVID-19 virus. It's a simple economics issue of supply and demand."

"Customers have called the Attorney General on us and we have proved how we are not price gauging," said Kassa. "It is all documented."

In Detroit, the city pushed aggressively to have grocery store workers tested. Most grocers complied but the lack of labor and change in business patterns complicates testing

employees. The push for testing of employees opens employers up to litigation but with a growing fear of the pandemic, some have no other option than to test their employees.

No one can predict how this will unfold but store owners are trying to plan ahead. "We are figuring for next six months that we will be dealing with this situation," said Kassa.

*\*Writers with Epiphany Communications and Coaching are content creators for the MIRA Bottom Line.*



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## PPP Loans and Business Deductions-No Double Dipping



■ BY RANDALL A. DENHA, J.D., LL.M.\*

On May 4th, the IRS issued Notice 2020-32 relating to the deductibility for federal income tax purposes of certain otherwise deductible expenses related to amounts received pursuant to the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act established the PPP to provide employers with loans to pay costs associated with payroll, certain employee healthcare benefits, mortgage interest, rent, utilities, and interest on other existing debt obligations. PPP indebtedness may be forgiven to the extent the recipient of the PPP loan uses the proceeds to pay certain covered payroll, mortgage interest, rent, and utility costs during the applicable 8-week covered period. PPP loan

forgiveness may be reduced or limited in certain circumstances, such as if a recipient employer reduces the number of full-time employees or reduces salary or wages by a specified amount.

The CARES Act provides an exception to the general rule a taxpayer recognizes income if it has debt forgiven by providing that any portion of a PPP loan that is forgiven is excluded from the recipient's gross income for federal income tax purposes.

The covered expenses giving rise to PPP loan forgiveness, such as payroll costs or mortgage interest, would normally be deductible by the taxpayer. The Notice provides if and to the extent PPP loan forgiveness is excluded from the recipient's gross income, the recipient is not allowed a deduction for any eligible expense that gave rise to such loan forgiveness.

Thus, for example, if a taxpayer has \$1,000 of PPP loan forgiven because the taxpayer used the \$1,000 to pay otherwise deductible payroll costs, the taxpayer would not be allowed any deduction for such payroll costs.

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



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or E-mail Sheila Reilly at [SReilly@TeamSledd.com](mailto:SReilly@TeamSledd.com)



## BWC News from CareWorks Comp

We all know that the spread of Coronavirus (COVID-19) is an escalating global health concern. We also recognize that a widespread outbreak could place increased demands on our capacity to meet those needs. At CareWorks Comp we're prepared to support our clients' needs in our areas of expertise. For the most current and up-to-date information from the Ohio BWC regarding COVID-19 topics, please visit the BWC's website at <https://info.bwc.ohio.gov> to read the Frequently Asked Questions document.

### BWC PROVIDING 2 MILLION FACE MASKS TO OHIO EMPLOYERS

Governor Mike DeWine announced that he is sending at least 2 million face coverings to employers and workers across the state to weaken the impact of the ongoing coronavirus pandemic (COVID-19) on the safety and health of Ohioans. Governor DeWine announced the plan, called Protecting Ohio's Workforce — We've Got You Covered, during his May 19th media briefing on the pandemic, saying the Ohio Bureau of Workers' Compensation (BWC) would fund the initiative and send the non-medical-grade face coverings in batches over several weeks, beginning this week.

"As we reopen many of our businesses, we must remember that the virus is still with us and we need to continue taking safety precautions to keep ourselves and others near us safe," said Governor DeWine. The shipments target Ohio employers covered by BWC that are in good standing and report payroll to the agency. Employers will not be billed for the items. The face coverings average less than a dollar a piece and will be funded from BWC's existing budget with no impact to employer premiums.

### OHIO BWC DEFERS PREMIUM INSTALLMENTS

The Ohio Bureau of Workers' Compensation (BWC) is deferring Ohio employers' premium installments for the months of June, July, and August. Businesses will have the option to defer the monthly premium payments with no financial penalties. "By extending the premium due date, businesses can continue to focus on the safety and well-being of their employees and customers during this health pandemic," said Governor DeWine.

This is the second payment deferral BWC has given to employers amid the ongoing COVID-19 pandemic. The deferral is designed to help employers focus financial resources on re-opening their businesses under the Responsible RestartOhio Plan.

### BUYING OR SELLING? WHAT TO KNOW ABOUT OHIO WORKERS' COMPENSATION

The Ohio BWC uses "Successorship" or "successors in interest" as terms that describe the takeover of one employer's business by another, generally resulting from a change in ownership due to a purchase, acquisition or merger. For workers' compensation purposes, it requires the continuation or transfer of experience and liability from the predecessor (seller) to the successor (buyer). If BWC determines the relationship between the predecessor and successor is a continuation of the business or operations, BWC combines the predecessor policy into the successor policy. If you purchase an existing business as an "asset only purchase" the BWC will transfer all liability, whether good or bad.

Whether you are buying or selling, CareWorks Comp can help guide you through the entire process. The most important BWC form that needs completing is the *U118 Form Notification*

*of Business Acquisition/Merger or Purchase/Sale*. This form is crucial in communicating to the BWC the changes in ownership of a company. In addition, depending upon your situation, you may also have to complete a *U3 Application for Workers' Compensation Coverage*.

### INDUSTRIAL COMMISSION HEARING INFORMATION

**Important Announcement:** The Ohio Industrial Commission met on Wednesday April 15, 2020, and voted to add the issue of permanent partial disability to the issues that can currently be heard via telephonic hearing at the Ohio Industrial Commission. The issues that can now proceed to telephonic hearing include the initial allowance of claim, additional allowance, temporary total, termination of temporary total, wage loss, permanent total, and permanent partial. In addition, for the purpose of complying with the declared state of emergency and the limitations on travel and expenditures, the Ohio Industrial Commission voted to cancel the Statewide Hearing Officer Meeting that had been scheduled for September 14-15, 2020.

**Change to Telephone Hearing Process:** Beginning on Monday, April 27, 2020, the IC will change the way it conducts telephonic hearings in an effort to increase efficiency. In addition to the names of parties, claim number, date and time of hearing, and general information telephone number, the notices of hearing will state that the hearings will be conducted by telephone, and will provide a number and access code for parties and representatives to call in order to participate.

### NEW POLICY YEAR STARTS JULY 1, 2020

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**SAFETY SENSE**  
*continued on page 29.*



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## Visa Idles Swipe-Fee Hike for a Year

The planned higher credit card fees for merchants will be delayed until April 2021

■ BY NACS ONLINE

Late on May 5, 2020, Visa said it would again push back planned increases in credit card swipe fees until April 2021 but will go ahead and reduce interchange fees for in-store purchases at supermarkets in July. In March, Visa and Mastercard agreed to postpone until July the rollout of a new fee structure due to the COVID-19 pandemic.

“We believe this is the right decision to ensure the long-term stability of the digital payments ecosystem,” Visa said in a statement.

Swipe fees are the second highest operating expense behind

labor for NACS members and retailers across the country. These fees are set by the major card networks and collected by the banks who issue the cards. Most consumers do not realize retailers are charged a huge fee on every credit card transaction.

The news comes on the heels of Visa’s announcement that it also would delay until April 2021 the deadline for U.S. gas station owners to upgrade their automated fuel dispensers to take EMV chip and contactless payments. NACS advocated for a delay in the EMV liability shift because convenience stores are already under pressure operating as essential businesses during the pandemic.

“While we continue to believe



EMV is the best way to decrease fraud, we recognize the supply chain and staffing challenges that are impacting the ability for gas station owners to complete the upgrade at this time,” Visa said. ■

## Discover Moves EMV Deadline

The card firm is the third to grant gas stations more time to upgrade fuel pumps for chip cards



■ BY NACS ONLINE

On May 13, 2020, Discover said that it is delaying the EMV fraud liability shift deadline for chip payments at automated fuel dispensers until April 16, 2021, due to the COVID-19 pandemic.

Visa and American Express had already said they would delay the EMV deadline, leaving Mastercard the only major card company that hasn’t yet announced plans to

postpone the liability shift at the pump. Like Discover, American Express’ new deadline is April 16, 2021, but Visa’s new deadline is April 17, 2021.

“With the current pandemic impacting merchants around the country, we looked at our mission to be a good partner and believe that moving this date will ease the concerns for gas stations as they look to update their automated fuel dispensers,” said Andrew

Hopkins, senior vice president of global products and pricing at Discover. “EMV has significantly reduced counterfeit fraud, and we encourage our merchants to continue their efforts to migrate their fuel dispensers to EMV.”

The extension gives gas stations more time to install EMV-compliant systems as they deal with the pandemic’s economic and logistical challenges, Discover said.

In late March, NACS sent letters to Visa, Mastercard, American Express and Discover to request a delay in EMV fraud liability shift, citing complications from the coronavirus. ■





MICHIGAN //

## Governor Whitmer Announces \$3.3 Million in Financial Relief Going to 657 Bar and Restaurant Owners

■ FROM THE OFFICE OF GOVERNOR  
GRETCHEN WHITMER

More than \$3.3 million in financial relief is going to 657 bar and restaurant owners across the state – a financial lifeline averaging over \$5,000 for hard-hit hospitality businesses, Gov. Gretchen Whitmer announced today. The Michigan Liquor Control Commission (MLCC) is administrator of the governor's spirits buyback program.

"I know the financial losses have been incredibly devastating to business owners in the hospitality industry during this COVID-19 pandemic," said Gov. Whitmer. "I am pleased that through this innovative program, we can provide much-needed cash to

hundreds of Michigan's bars and restaurants that are struggling right now, to help tide them over until they're open for business again."

Pursuant to the governor's Executive Order 2020-46, the one-of-a-kind program offered a 100% cash buyback to on-premise liquor licensees for spirits they had ordered from the Commission prior to March 16, 2020. Licensees actually keep possession of the products the Commission bought back, with no bottles being picked up. Bars and restaurants have 90 days after emergency declarations are lifted to repurchase the inventory by selling it when they're back open for business and pay the Commission back interest free.

"The Commission is proud to be a part of the governor's one-of-a-kind liquor buyback," said MLCC

Chair Pat Gagliardi. "We're extremely pleased to provide these neighborhood bars and restaurants across Michigan a financial lifeline they can count on in these uncertain times."

Eligible licensees applied for the spirits buyback program directly through the MLCC from April 14-24. Once applications were approved by the MLCC, checks were issued to licensees from the Michigan Department of Treasury.

Dine-in services of all bars and restaurants in the state were suspended on March 16 by Executive Order as the coronavirus outbreak continued to spread.

For more information on the coronavirus/COVID-19 state of emergency please visit the State of Michigan's coronavirus website at [www.michigan.gov/coronavirus](http://www.michigan.gov/coronavirus). ■

### SAFETY SENSE *continued from page 26.*

explaining what your estimated payroll and premium will be for the Policy Year 7/1/2020 to 6/30/2021. CareWorks Comp highly suggests that you review this notice in detail and confirm if the estimated payroll numbers the BWC is projecting match what you are projecting for your company. If you are expecting your payroll to change significantly for the 2020 Policy Year (either up or down) we suggest you contact the Ohio BWC to adjust those numbers accordingly. This will ensure a more manageable True Up in the summer of 2021.

### 2-HOUR GREEN PERIOD CLAIM SAFETY TRAINING WAIVER

Normally the Ohio BWC would require Group Experience and Group Retrospective rating participants with a claim occurring in the green period to complete a two-hour training class by June 30, 2020 for private employers, or by December 31, 2020 for public employers. However, due to the COVID-19 pandemic, the Ohio BWC is waiving the program's safety activity requirements for the 2019/2020 program year. Although the BWC has waived the safety training requirement, the BWC is encouraging employers to take advantage of the online training that they provide. Click [here](#) for information about the online classes the BWC offers.

### "I'M THE NEW SAFETY COORDINATOR HERE, AND I DON'T KNOW WHERE TO START OR WHO TO TALK TO?"

Call the CareWorks Comp Safety & Loss Prevention Department! Our Safety & Loss Prevention Department's purpose is to assist employers with navigating the complex world of safety regulations, prevent or minimize injuries and reduce costs associated with regulatory penalties and workers' comp premiums. This is accomplished by working directly with employers to assess the root cause of the problem and provide customized assistance to meet your needs. For more information, please contact Craig Lanken at 330.472.1656 or [craig.lanken@careworkscorp.com](mailto:craig.lanken@careworkscorp.com). ■

# make sure to support these mira supplier members



Indicates a supplier program that has been endorsed by MIRA

Indicates supplier only available in MI

Indicates supplier only available in OH

Indicates supplier only available in IL

## BAKED GOODS DISTRIBUTORS

Cateraid, Inc. .... (517) 546-8217  
Chicago Sweet Connection Bakery ..... (773) 283-4430  
Kordas' Metropolitan Baking Company ..... (313) 875-7246  
Manini Claudio & C. SNC ..... info@fornomanini.it

## BANKING, INVESTING & CONSULTING

First Business Bank ..... (616) 201-7177  
Mercantile Bank of Michigan ..... (248) 434-5928  
The State Bank. .... (248) 835-4463

## BEER DISTRIBUTORS

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

## BOOKKEEPING/ACCOUNTING CPA

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

## BUSINESS BROKERAGE

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

## BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

CLE Billboards ..... (216) 801-9924  
Comcast Business ..... (734) 277-9731  
Tamar Designs, LLC ..... (248) 760-7211

## C-STORE & TOBACCO DISTRIBUTORS

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

## C-STORE MISC. TAXABLE MERCHANDISE

Detroit Beer Gifting Company ..... (248) 396-7830  
Li'l' Drug Store/Associated Distributors ..... (319) 393-0454

## CAR DEALERSHIPS & TRANSPORTATION

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

## CHECK CASHING

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

## CHIPS, NUTS, CANDY & SNACKS

**Lipari Foods, Inc.** ..... (586) 447-3500  
Better Made Snack Foods ..... (313) 925-4774  
D&B Grocers Wholesale ..... (734) 513-1715  
Devon's Mackinac Island Fudge ..... (231) 436-5356  
Frito-Lay, Inc. .... 1-800-359-5914  
Motown Snack Foods  
(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 ..... (314) 371-5050

## CONTRACTORS & CONSTRUCTION

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

## COUPON REDEMPTION/MONEY TRANSFER/ BILL PAYMENT

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

## CREDIT CARD PROCESSING

**MIRA Credit Card Processing** ..... 1-800-666-6233

## DELI & MEAT MANUFACTURERS & DISTRIBUTORS

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

## ENERGY, LIGHTING & UTILITIES

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

## FOOD EQUIPMENT, MACHINERY & KIOSKS

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

## FOOD MANUFACTURER

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

## FRANCHISING OPPORTUNITIES

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

## FURNITURE

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

## GAS STATION BRANDING & MAINTENANCE

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

## GASOLINE WHOLESALE

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

## GREETING CARDS

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

## GROCERY WHOLESALE & DISTRIBUTORS

**Lipari Foods, Inc.** ..... (586) 447-3500  
D&B Grocers Wholesale ..... (734) 513-1715  
International Wholesale ..... (248) 353-8800  
SpartanNash ..... (616) 878-2248  
T.I. Spices, Inc./Amal Distributing ..... (586) 790-7100  
UNFI West Region ..... (262) 942-3387  
Value Wholesale Distributors ..... (248) 967-2900

## HISPANIC PRODUCTS

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

## HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

## ICE CREAM SUPPLIERS

**Nestle DSD** (Small format only) ..... (616) 291-8999  
 **Prairie Farms Ice Cream Program** ..... 1-800-399-6970 ext. 200  
 **Velvet Ice Cream Co.** ..... (740) 892-3921  
Blue Bunny Ice Cream ..... (616) 453-6358  
Cedar Crest Dairy, Inc. .... (616) 797-1103

## ICE PRODUCTS

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

## IMPORTERS & DISTRIBUTORS

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

## INSURANCE SERVICES: COMMERCIAL

**Conifer Insurance Company** (Liquor Liability) (248) 559-0840  
Globe Midwest/Adjusters International ..... (248) 352-2100  
Insurance Advisors, Inc. .... (248) 694-9006

## INSURANCE SERVICES: HEALTH & LIFE

**BCBS of Michigan** ..... (313) 448-2756  
 **Blue Care Network** ..... (248) 799-6300  
Business Benefits Resource, LLC ..... (248) 482-8282

## INSURANCE SERVICES: WORKERS' COMPENSATION

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

## LEGAL SERVICES

Bellanca Beattie, PC ..... (313) 882-1100  
Cummings, McCloy, Davis & Aho, PLC ..... (734) 261-2400  
Dawda, Mann, Mulcahy & Sadler, PLC ..... (248) 642-6961  
Denha & Associates, PLLC ..... (248) 265-4100  
Kullen & Kassab, PC ..... (248) 538-2200  
Lippitt O'Keefe Advisors, LLC ..... (248) 646-8292  
Willingham & Cote, PC ..... (517) 351-6200



## LIQUOR SHELF TAGS

 **Saxon, Inc.** **M** .....(248) 398-2000

## LOTTERY

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

## MILK, DAIRY & CHEESE PRODUCTS

 **Borden Dairy** **Q** .....(216) 214-7342  
 **Lipari Foods, Inc.** .....(586) 447-3500  
 **Prairie Farms Dairy Co.** **M** .....(248) 399-6300  
 Cedar Crest Dairy, Inc. .... (616) 797-1103  
 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

 **Office Depot** .....(855) 337-6811



## PAPER PRODUCTS & PACKAGING SUPPLIES

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

## PET SUPPLIES MISC.

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

## PIZZA SUPPLIERS

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

## POINT OF SALE & RETAIL TECHNOLOGY

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


## PRINTING, PUBLISHING & SIGNAGE

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## PRODUCE DISTRIBUTORS

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

## PROPANE

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

## REAL ESTATE

 **Sell Your Business Program.** ..... 1-800-666-6233  
 NAI Farberman ..... (248) 351-4386  
 Trade World Consulting. .... (614) 332-8762


## REFRIGERATION SOLUTIONS (COMMERCIAL)

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

## RETAIL CONSULTING

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

## RETAIL FIXTURES, DISPLAYS & FLOORING

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



## REVERSE VENDING MACHINES & SERVICE

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## SECURITY, SURVEILLANCE & MORE

Netco Services ..... (248) 850-2228

## SODA POP, WATER, JUICES & OTHER BEVERAGES

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 ..... **Metro Detroit** **M** (313) 868-2008  
 ..... **Belleville** **M** (734) 397-2700  
 ..... **Flint** **M** (810) 237-4000  
 ..... **Cleveland** **Q** (216) 690-2653  
 **Faygo Beverages, Inc.** **M** .....(313) 925-1600  
 Amica Tea LLC ..... (312) 796-7445  
 Boom Boom Energy ..... (313) 722-2221  
 Monster Energy Company ..... (800) 426-7367  
 Pepsi Beverages ..... **Detroit** 1-800-368-9945  
 ..... **Howell** 1-800-878-8239  
 ..... **Pontiac** (248) 334-3512  
 ..... **Cleveland** (216) 252-7377  
 ..... **Twinsburg** (330) 963-5300  
 Smart Life LLC ..... (248) 466-0770

## TOBACCO ALTERNATIVES

Bumble CBD ..... (216) 854-0090  
 Grinds Coffee Pouches. .... (412) 414-3155  
 JUUL Labs. .... (415) 299-7341  
 Swisher International ..... (904) 607-7405

## TOBACCO COMPANIES & PRODUCTS

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


## UNIFORMS, LINENS, WORK WEAR & SUPPLIES

 **Detroit Chemical & Paper Supply /**  
**1st Impressions** ..... (586) 558-8805  
 **UniFirst Corporation** ..... (888) 256-5255 ext. 232  
 Socks Galore Wholesale ..... (248) 545-7625

## WASTE DISPOSAL & RECYCLING

 **Midwest Recycling** **M** **Q** (*Clothing recycle boxes*)  
 .....(313) 304-9099  
 Commercial Waste Systems (*Cardboard recycling buyers*)  
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 Stamper Facility. .... (586) 228-6500

## WINE & SPIRITS COMPANIES

 **Benchmark Beverage Co.** ..... 1-800-666-6233  
 Broken Shed Distilleries ..... (914) 282-0457  
 Cheurlin Champagne. .... (312) 929-2699  
 Cornerstone Wine Distributor ..... (586) 839-2552  
 Diageo ..... (517) 349-3790  
 Endless West ..... (313) 590-7491  
 Heaven Hill Distilleries ..... 1-800-348-1783  
 Luxco ..... (313) 333-4637  
 Proximo Spirits ..... (810) 278-0599  
 Remy Cointreau USA ..... (248) 347-3731  
 Tenute Delogu ..... info@tenutedelogu.com  
 Vision Wine & Spirits. .... (312) 320-4445

## WINE & SPIRITS DISTRIBUTORS

European Wine Imports of Ohio, LLC ..... (216) 426-0979  
 Great Lakes Wine & Spirits ..... 1-888-860-3805  
 Lagniappe Beverage ..... (773) 358-2344  
 RNDC of Michigan ..... 1-888-697-6424

## FOOD RESCUE / FOOD BANKS

### MICHIGAN

Feeding America West Michigan Food Bank  
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 Feeding America West Michigan Food Bank -  
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 Feeding America West Michigan Food Bank -  
 Cadillac ..... (231) 779-0056  
 Feeding America West Michigan Food Bank -  
 Ishpeming ..... (906) 485-4988  
 Feeding America West Michigan Food Bank -  
 Sault Ste. Marie ..... (906) 632-0348  
 Food Bank of Eastern Michigan ..... (810) 239-4441  
 Food Bank of South Central Michigan .. (269) 964-3663  
 Food Gatherers ..... (734) 761-2796  
 Forgotten Harvest ..... (248) 967-1500  
 Gleaners Community Food Bank ..... (866) GLE-ANER  
 Greater Lansing Food Bank ..... (517) 908-3680  
 Kalamazoo Loaves & Fishes ..... (269) 343-3663  
 The Manna Food Project ..... (231) 347-8852  
 Western Upper Peninsula Food Bank ... (906) 482-5548

### OHIO

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 Cleveland Foodbank ..... (216) 738-2265  
 The Foodbank, Inc. .... (937) 461-0265  
 Freestore Foodbank ..... (513) 482-4500  
 Mid-Ohio Foodbank ..... (614) 274-7770  
 SE Ohio Foodbank & Kitchen ..... (740) 767-4500  
 Second Harvest Food Bank of Clark, Champaign and  
 Logan Counties ..... (937) 325-8715  
 Second Harvest Food Bank of North Central Ohio  
 ..... (440) 960-2265  
 Second Harvest Food Bank of the Mahoning Valley  
 ..... (330) 792-5522  
 Shared Harvest Foodbank ..... (800) 352-3663  
 Toledo Northwestern Ohio Food Bank ... (419) 242-5000  
 West Ohio Food Bank ..... (419) 222-7946

### ILLINOIS

Central Illinois Foodbank ..... (217) 522-4022  
 Eastern Illinois Foodbank ..... (217) 328-3663  
 Greater Chicago Food Depository ..... (773) 247-3663  
 Northern Illinois Foodbank ..... (630) 443-6910  
 Peoria Area Food Bank ..... (309) 671-3906  
 River Bend Foodbank ..... (563) 345-6490  
 St. Louis Area Foodbank ..... (314) 292-6262  
 Tri-State Foodbank ..... (812) 425-0775





**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. Sponsorship opportunities available.



**AUGUST 12, 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*



**AUGUST 25, 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*



**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

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**CONTACT:**

T: (800) 666-6233

F: (866) 601-9610

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

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*MIRA works closely with these associations:*





# Here for Michigan. Now more than ever.



Confidence comes with every card.®

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](https://www.bcbsm.com/coronavirus)**.

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