

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 31, NO. 7 // JULY 2020

pg 10

Re-Opening Restaurants, Bars, and Other Businesses Post COVID-19 Lockdown

A woman with dark, wavy hair is wearing a light green surgical mask. She is holding a cardboard sign that has the word 'OPEN' printed on it in large, bold, black letters. She is wearing a red and black patterned top. The background is slightly blurred, showing what appears to be a store interior.

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THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 31, NO. 7 // JULY 2020

features



MIRA CONTINUES TO PUSH FOR CURBSIDE RECYCLING AS BOTTLE RETURNS RESUME

Last month, the 10¢ redemption deposit officially resumed in Michigan after weeks of suspending the State program due to COVID-19.



SNAP CARDS GOING ONLINE

Last month, the Ohio Department of Job and Family Services (ODJFS) announced that Ohio residents who use the Supplemental Nutrition Assistance Program (SNAP) are now able to use their electronic benefits cards to buy food online at Walmart and Amazon.



COVER STORY // RE-OPENING RESTAURANTS, BARS, AND OTHER BUSINESSES POST COVID-19 LOCKDOWN

In mid-May, State officials in Ohio laid out plans to reopen more than 90% of Ohio's economy during the coronavirus pandemic.



president's message

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

New Beginnings

Auday is relinquishing his Presidency from a 110-year-old entity for the Presidency of a brand-new business. His varied and multiple talents will serve him well in the new venture. This was a natural progression, since Auday was so instrumental developing and overlooking this new business for the last 3 years.

He did an outstanding job expanding MIRA on all fronts. Membership, events, programs, publications, staffing, government relations, geographical expansion and finances all improved during Auday's reign.

Auday upgraded the image of MIRA within all the entities we did business with. Truthfulness and transparency were trademarks of his relationships. Often, when asked how to approach a difficult problem he'd usually say, "Just tell the truth!". He made MIRA members and staff proud to be part of MIRA.

"We at MIRA are prepared to be flexible and keep up to date as situations unfold, so we can best serve our members."

He led with a firm but professional demeanor; not micro-managing but quietly providing even-handed guidance to the staff. He challenged the Board to become more diverse and active.

Auday projects a very even temperament providing a calming influence on negotiations and transactions. He taught those around him to be flexible, stay focused on the task at hand, respect all the people you do business with, and be a team player.

We will miss Auday, but he'll be only a phone call away.

Also, the coming days will mean new beginnings for MIRA. The effects of the Coronavirus has changed the way we do business. The future for MIRA is just as uncertain as the future effected by the Coronavirus. How will businesses survive and flourish? Will it be a "V" shaped, "W" shaped, or long drawn out recovery? We at MIRA are prepared to be flexible and keep up to date as situations unfold, so we can best serve our members. ■

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MIRA Continues to Push for Curbside Recycling as Bottle Returns Resume

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Last month, the 10¢ redemption deposit officially resumed in Michigan after weeks of suspending the State program due to COVID-19.

An executive order by Governor Gretchen Whitmer on March 23rd suspended the redemption of 10¢ deposit beverage cans and bottles by retailers and others. The order intended to protect public health amid the coronavirus pandemic. Of the 10 U.S. states with bottle and can deposits, Michigan was the only state to completely shut down returns, and residents accumulated more than \$50 million in dimes-in-waiting during the shutdown.

All grocery stores, supermarkets and other retailers with bottle return facilities located at the front of the store, or housed in a separate area, and serviced exclusively by reverse vending machines, were required to begin re-accepting returns by Monday, June 15, 2020. The reverse vending machines, into which customers feed bottles and cans and receive a printout receipt, minimize person-to-person contact during the transactions.

Heartland Marketplace has such machines in their stores. “We started taking them back on June 7th, and it has been back to the same dirty bottle areas; plastic bags, disposable gloves, cardboard from 12-packs, and other debris left on the floor,” said Phil Kassa, co-owner of the family-owned businesses and former MIRA Board Chairman. “We try to maintain them throughout the day, but it’s almost impossible because of the number of missing employees. We’ve been redeeming 5 to 6 times what we used to do,

and that’s with a \$25.00 per day limit.”

Store owners received a letter from the State of Michigan stating stores have to take up to 140% of prior year’s redemption. “Most customers don’t understand that we only have a certain amount of space, and a certain number of bins that UBCR (reverse vending company that picks up the recyclables) will issue to each retailer, depending on past redemption,” said Kassa.

For instance, last month UBCR did not pick up Heartland bins until Thursday, June 18th, and we were forced to shut down the machines. Returned bottles are being picked up once a week from the stores.

“With the number of bottles and cans being returned, we’ll need bottles picked up at least three times a week,” said Kassa. “I understand that we are not their only customer, and everyone will be facing the same issues but we can’t have these bottles in our stores for long periods of time.”

During the Coronavirus pandemic, MIRA reiterated their mission for curbside recycling. “If there was ever an opportunity to get curbside recycling, it was during the pandemic,” said Kassa. “The bottles and cans being returned are mostly filthy, and they’re being returned to buildings that sell food. I also think it is very hypocritical of the governor to shut down the whole state saying she is looking out for the best interest of her citizens, but she wants retailers to take back bottles and cans.”

Kassa, like many store owners, pose the question: How is it “safe” for employees to be handling this filth and not catching the virus? Curbside recycling would have been the best solution for such

a controversial and dirty issue,” he said. “We will not have any associate count any bottles or cans if the bins are full, or if machines don’t recognize the UPC number.”

There are several stores, and MIRA members, who do not have the machines and employees are forced to touch the bottles and cans. “They are subjecting themselves to the virus,” said Kassa. “Most customers expect to bring their bottles and cans to the stores, because that is what they are used to doing. It would be up to our elected officials to educate the public about the benefits and health safety for curbside. They have to understand that touching this filth, and this filth being stored in a building where you purchase food is not good.”

During the pandemic, Kassa noted that his stores have never been cleaner because we were able to concentrate on basic business, and not have to worry about fluids that leak from beer and soda bottles and cans. They didn’t have to consistently clean the recycling area. It allowed employees to help with customer service, such as helping the elderly or disabled take groceries to their cars. “I just think if we are worried about the health of our customers, we need to take the recycling out of the stores,” said Kassa. “Bottles and cans are breeding grounds for roaches and other insects. We have an exterminator that sprays the stores at least once a month. I will repeat myself again, this was our best opportunity to get rid of this filth once and for all.” ■

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Peaceful Protests Turned Violent in Some Cities

Following the death of George Floyd, protests emerged across the country and many turned violent.

It all started on May 25th at Cubs Foods, a neighborhood market in South Minneapolis where a teenage clerk called 911 to report that George Floyd had bought cigarettes using a fake \$20 bill. Floyd was sitting in a parked car just outside the store when a white police officer responding to the call pinned Floyd's neck to the asphalt for nearly nine minutes.

Minneapolis faced days of unrest in the aftermath of George Floyd's death, with rioters taking over the police department's 3rd Precinct building. About 500 soldiers from the Minnesota National Guard arrived on the scene at one point to assist police. Fires, looting and violent attacks took place there and not only there. Similar situations occurred in several cities in the United States including Chicago with a large MIRA membership base.

IN CHICAGO

"Everyone agrees that it was an injustice, and protesting is a good opportunity to get out the frustration for that injustice. However, there were serious concerns that outside agitators were taking advantage of the situation and hurting businesses," said Juan Escareño, MIRA Director of Government Relations & Community Outreach. "Some stores were hit, but a few of our member stores suffered damage."

Downtown Chicago was cordoned off by the National Guard, while violence spread into the neighborhoods as clashes with police continued after the death of Floyd.

On the weekend of May 29th, there were 25 murders, respectively, on the three

days during the protests making for the most violent weekend in Chicago's modern history, according to news reports.

In a local Chicago neighborhood publication, it was reported that the unrest after the police killing of Floyd, felt like history repeating itself for some business owners. Many of the Jewish-owned businesses in Lawndale and Garfield Park were burned down or were irreparably damaged during the riots following the murder of Dr. Martin Luther King Jr. in 1968 and the area never fully recovered.

Last month the *Politico* publication reported that as many as 13 officers were lounging in a local campaign office drinking coffee, while looters were burning down buildings on Chicago's South Side.

Escareño grew up in the Chicagoland area and recently visited his hometown to check in on MIRA members. "I did not expect to see what I did," he said. "It was something you see in a history book. I never saw such destruction first-hand. It was wide-spread in the neighborhoods."

Escareño also noticed deep frustration. "They are feeling like we are just getting through this pandemic and now we have to deal with outsiders coming into our neighborhoods," he said. "The inability of the police in Chicago to control the situation has been frustrating for our members in Chicago. It was much different in Detroit. The Mayor and police chief in Detroit set an example of how things should have been handled."

IN DETROIT

While violence erupted in cities across America, the hundreds of people in Detroit walked peacefully, for the

most part. Detroit police started an investigation after a 21-year-old man was shot and killed during protests on a Friday night in Downtown Detroit, according to officials. Nothing escalated in the Motor City like it did in Chicago, however.

For a few days, there seemed to be no end in sight for nationwide demonstrations against police brutality. Police in downtown Detroit and numerous other cities faced off for several days and nights against another round of marching protesters.

Other cities from Grand Rapids to Los Angeles have suffered violence, massive fires and looting, but Detroit's protests have stopped short of causing serious destruction or injuries.

Steve Hood, a consultant for MIRA, visited member stores following Floyd's death. He visited in many council districts. "The protest in Detroit unlike many other cities have not gone out into the neighborhoods," said Hood. "We wanted to make sure that members knew that MIRA is standing behind them during the twin crisis." Hood is referring to COVID-19 and the protests following the death of Floyd.

There are resources MIRA brings to the table. "Sometimes in a crisis people try to portray themselves as peacemakers and will try to shakedown the store owners," said Hood. "We don't want that to happen. The advantages that the store owners have is that under the leadership of Auday Arabo they became ingrained with the community itself which serves a protection, but when people hurt financially, they look at what is perceived as the wealthiest to mess



with, but we're there for members."

Many of the people arrested during the protests were not from Detroit. Detroit Police Chief James Craig held a press conference in the parking lot of Family Dollar on Gratiot Avenue and Connor in Detroit on June 3, 2020, about the protests and march that stopped in the area. Craig said that of the 127 arrested, 47 were from Detroit, six were from out of state (Maryland, California, Washington DC, three from New York) and the remaining from the suburbs or the Metro Detroit area.

"Detroit doesn't do well with outside agitators and they would be dealt with severely," said Hood. "Detroit police used different police tactics to deal with the situation and they gave protestors space. They had a curfew and then got rid of the curfew. Community members protected businesses from looters and you did not see the unrest you saw in other cities. Outside agitators are not treated nicely in Detroit."

In parts of the country such as Seattle, the police department in one area has been taken over by protesters and it is reported that business owners have been threatened by organized groups to pay if they want protection to open their businesses. "That will not happen here in Detroit," said Hood. "Ed Weglarz has been communicating with members and MIRA has protocols in place."

There are also campaigns in the United States to defund police including in Minnesota where George Floyd was killed. "We want more cops in Detroit," said Hood. "We don't feel safe and we have an underground drug war over marijuana right now. Detroiters want more police on the street. You can't say you want more cops and then defund

police. It won't work in Detroit."

Hood believes some money can be shifted from police to mental health areas, but doesn't believe defunding police will ever happen in Detroit. "It is not what the citizens of Detroit want."

IN OHIO

Weeks after George Floyd's death, protests continued in Ohio. What was planned as a small and peaceful demonstration in Bethel, a mostly white town of less than 3,000 people about 30 miles east of Cincinnati, was overwhelmed by anti-protesters of the Black Lives Matter movement. At last month's demonstration, hundreds of counter-protesters – some armed with rifles or baseball bats – harassed the group, according to news reports.

After several hours of peaceful demonstrations in Columbus on the Sunday following Friday Juneteenth Day, things got tense. Protesters had been gathering for several weeks and police and some protesters were still at particular intersections. It was reported that police seemed to be trying to keep the demonstrators out of the street. The protesters then moved down to the middle of the intersection and formed lines on each side. Police responded by breaking up the crowds, pushing their bicycles into the wooden signs protesters were holding.

The Mayor and Police Chief took to twitter. Columbus Mayor Andrew Ginther tweeted, saying the use of mace and pepper spray was 'appropriate.' "I will reiterate again that we respect and encourage peaceful protest, but aggressive acts that put police and protesters in danger cannot be tolerated," Ginther added in a subsequent Tweet.

As police tried to clear streets, they were met with violence from some and took

action, including using mace and pepper spray as needed to keep crowds on the sidewalks.

Columbus Police Sgt. James Fuqua said the incident started after protesters started to illegally "take the street," moving their demonstration from the sidewalk to the middle of the road. "It became a danger not only to the demonstrators, but to the people in their cars and everyone around," he said.

Fuqua said a police commander with a megaphone made more than 30 attempts to keep the protesters out of the streets and on the sidewalks.

Due to incidents over the following weeks, including COTA buses being blocked and forced to turn around and fires set in the street, police wanted the crowds out of the streets.

"We're not talking about peaceful protests," Fuqua said. "We're talking about demonstrators who are committing illegal acts."

Fuqua said that while a good number of the protesters complied with the police request to stay on the sidewalks, there were a number who didn't, who went back into the streets and started grabbing the officers' bicycles. He also said a number of those protesters carried large shields in an attempt to prevent the officers from doing their job.

"They came with a clear agenda to make sure we would not be able to keep the street clear for everyone's safety," he said.

The situation escalated when a protester allegedly threw a rental scooter at police. No officers and no demonstrators were injured by the scooter.

Meanwhile, MIRA team members will continue to monitor the situation in the Midwest where members own businesses. "We will continue to support our store members and assist them with any issues that arise," said Escareño. ■



Snap Cards Going Online



Supplemental Nutrition Assistance Program

Last month, the Ohio Department of Job and Family Services (ODJFS) announced that Ohio residents who use the Supplemental Nutrition Assistance Program (SNAP) are now able to use their electronic benefits cards to buy food online at Walmart and Amazon.

MIRA wants the same benefits for their independent retail members. “We are working with our International Bankcard processing company to create a program for our member stores,” said Juan Escareño, MIRA Director of Government Relations & Community Outreach.

The change follows the U.S. Department of Agriculture’s decision to expand the number of states where online SNAP benefit use is permitted to enable social distancing during the COVID-19 pandemic.

According to ODJFS, SNAP recipients in Ohio could previously order groceries online at three specific chain stores, but they had to pay inside the stores or at curbside. After receiving federal approval, ODJFS successfully tested online purchasing with Walmart and Amazon.

While Ohio SNAP recipients can order food online from a variety of retailers, only Walmart and Amazon allow online purchasing with EBT cards. Individuals may choose to have groceries delivered, but federal rules still prohibit using SNAP benefits to pay for any delivery charges, the agency noted.

Ohioans can qualify for SNAP benefits if their household’s gross monthly income is at or under 130% of the federal poverty guidelines. They can obtain the benefits by applying at www.benefits.ohio.gov.

The benefits can be used to buy most food products, with the exception of alcoholic beverages, vitamins and/or medicines, and hot food made to be eaten immediately, including prepared food from grocery stores and restaurants, according to ODJFS.

MIRA is working on this program for independent state by state and each state works a little differently when it comes to SNAP or EBT. “We want a smooth process for all members

whether they are in Michigan, Ohio or Illinois,” Escareño said. “It is a little more complicated than processing a credit card. We need approval by the USDA according to state laws as well.”

Former MIRA Board Chairman and Metro Detroit Grocer, John Denha, believes MIRA members would be on board. “That would be great, it enables us to compete with big box stores,” he said.

Denha believes customers would take advantage of the opportunity. “It would be great for our elderly customers especially,” said Denha. “Many of them struggle to shop. I think the older folks would like it a lot. It’s hard for them to walk around the store and sometimes we don’t have scooters available. With this online option, they don’t have shop at certain times of the day. They can shop whenever they want. We would be happy to deliver the groceries to them in our parking lot. I would opt in for sure if this were made available.”

This opportunity would benefit the Double Up Food Bucks program, enabling customers to purchase produce online. “They can buy online and then pick up the produce from the store or have it delivered,” said Escareño. “In Chicago, we are working with The Experimentation Station, a nonprofit., The Illinois program is called Link Match and we want to mimic the same program we have in Michigan.”

MIRA has a goal of starting the program by the end of the year piloting it in Chicago with three stores. ■

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Re-Opening Restaurants, Bars, and Other Businesses Post COVID-19 Lockdown

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

In mid-May, State officials in Ohio laid out plans to reopen more than 90% of Ohio's economy during the coronavirus pandemic.

Ohio Governor Mike DeWine and Ohio Department of Health Director Dr. Amy Acton, started issuing orders in March to limit gatherings of people to slow the spread of COVID-19. The goal was to flatten the curve and to give hospitals more time to prepare for an increase in patients and to acquire valuable personal protective equipment.

It was reported around May 15th that the Ohio Governor was gradually reopening the state under his Responsible RestartOhio strategy. It involves groups of business owners creating industry-specific guidelines for employee and customer safety.

Restaurants and bars for outdoor services began on May 15th, while indoor services began on May 21st. Mandates for restaurants and bars included outdoor services and posting maximum dining area capacity; daily cleaning of the entire establishment; cleaning high-touch service areas every two hours; and providing hand washing and sanitizing products in common areas. All employees are required to wear face coverings with some exceptions.

In Illinois, businesses began to reopen the end of May. Restaurants and bars were open for delivery, pickup, and drive through. In phase three of the State's plan, restaurants were allowed to open outdoor seating for parties of six or fewer. Social distancing requirements are still in place, meaning tables should be six feet apart from one another and from sidewalks. Masks and other precautions are also required for staff.

Outdoor seating includes areas located on the rooftop of a building or within an establishment with a retractable roof. The roof should remain open during hours of operation of outdoor dining and/or drinking.

It can also include outdoor space connected to, or located on the site of, a restaurant, grocery store, health/fitness center, hotel, golf club, or other social club with a food establishment license. Indoor space where 50% or more of a wall can be removed via the opening of windows, doors, or panels (provided that dining tables are within 8 feet from such opening) will also be allowed. Additionally, any other outdoor dining and drinking areas authorized by local governments provided that food and drinks are prepared by licensed food or liquor establishments and that proper social distancing of 6 feet between designated customer tables and other seating areas.

Meanwhile in Michigan, Governor Gretchen Whitmer essentially lifted the state's stay-at-home order on June 1st and restaurants and bars were given the okay to open on June 9th with restrictions. Metro Detroiters can return to restaurants, the neighborhood pool and the Detroit Zoo under relaxed state guidelines that allow some of the most popular destinations to reopen.

Restaurants and other spots in parts of northern Michigan, where cases and deaths related to COVID-19 have been significantly lower, began reopening at the end of May.

Most of MIRA members in the food retail business never closed during the COVID-19 shut down. "If they did, it was only for a short period of time," said Ed Weglarz, MIRA President & CEO.

The Princess Mediterranean Grill on Welch Road in Commerce Township Michigan has been in operation at that location for more than five years. Serving Mediterranean and Middle Eastern cuisine, they have a strong customer base. "Our customers are loyal," said Adora Ibrahim, co-owner of the family-owned restaurant.



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The restaurant closed its doors for a short period of time during the pandemic to make specific modifications to the restaurant. “We wanted to make it safer for our customers and employees,” said Ibrahim. “We took out the dining area, added plexiglass, and made traffic in and out all one way. We ordered tons of PPE such as masks, gloves, disinfectants, and hand sanitizer to be fully prepared for re-opening following the pandemic.”

They re-opened for carryout, curbside and catering. “It was challenging navigating through all of the changes,” said Ibrahim, “but our staff rose to the challenge by continuing to offer carry out, curbside, and delivery.”

During the height of the crisis, Ibrahim and crew at the Princess delivered more 1,500 meals to front-liners at local area hospitals.

“We have opted to stay carry out, curbside, and delivery only,” said Ibrahim. “We are following the CDC, State of Michigan, and Oakland county health and safety guidelines.”

They are holding off for right now on inside dining. “We continue to rely on our loyal customers who know that we treat them like our own family when preparing their meals for everyday carry out orders as well as all of the events families are having,” said Ibrahim. “We are catering graduations, first communions, birthday parties, and many other family gatherings.”

Various experts are trying to help businesses navigate as they re-open and adjust through the pandemic. “COVID-19 has impacted business models, but the appetite for information continues,” said Mark Lee, who is hosting The LEE Group’s Sixth Annual Small Business Workshop themed around Navigating the Headwinds of a Crisis. It is an online series that started last month. “This event provides access to resources to attendees looking to recover while focusing on business sustainability during unprecedented times, like we’ve never have seen before.”

The series began with a 90-minute session featuring a keynote speaker and a panel discussion focused on business recovery, sustainability and pivoting during these extraordinary times. Each week there are specific topics led by a subject matter expert that will answer various questions businesses are posing because of the crisis such as what can be done now? How can I recover? What methods work and what strategies can be implemented to address challenges?

“Business survival is a main concern,” said Lee. “The fact of the matter is businesses are struggling and are not sure how to pivot for survival.”

It has been reported that 32% of small businesses have been impacted by COVID-19 since February, specifically 40%+ for African American businesses and 30% for Latino businesses.

According to the Washington Post, 100,000 small businesses shut down permanently over an eight-week period beginning in mid-March due to the pandemic.

“The biggest concern is having enough capital/financial resources to survive. The average small business has two weeks of resources and after that, survival is a challenge,” said Lee. “So, accessing resources to survive is a critical challenge. And learning to pivot, including leveraging technology is another concern ... Bottom line, many businesses are not sure they will survive.”

Meanwhile, businesses like Princess are moving forward. “It has been a roller coaster ride since the pandemic hit but we adapted quickly to all of the necessary changes to keep our customers and staff safe,” said Ibrahim. “We will continue to operate with the highest of standards to keep everyone safe. We love our customers and appreciate the tremendous support we have received throughout these trying times.”

Lee, and the experts he is featuring in the workshop, suggest that businesses assess the current financial situation as well as other challenges. “This will help businesses understand their ‘gaps’ while understanding strategic priorities which need to be developed to address these challenges,” he said.

Bigger corporations might talk to Board of Advisors and for independents these advisors could include bankers, legal advisors, and customers.

“This input is critical as you think about the short and longer-term prospects for business survival and longer-term growth,” said Lee. “The fact of the matter is these are challenging times. Businesses can convert challenges to opportunities through proper planning and input.”

Some businesses may not make it. “Through planning and proper input, a business should try to mitigate risks and leverage opportunities, even in these challenging times,” said Lee.

It is time to adjust, pivot and transform challenges into opportunities. “It won’t be easy, but with commitment, passion and input from others, you have an opportunity to leverage today’s challenge into longer-term growth. If you don’t, you will not survive,” said Lee. ■

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



c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

Other Tobacco Products and the Upcoming PMTA Deadline

The tobacco category continues to be a top moneymaker for c-stores and will continue to be for the foreseeable future. According to a recent report from Convenience Store News, there was plenty to be excited about when reviewing the performance of the category this past year, especially with e-cigarettes. However, with this growth, retailers need to be aware of the September 9, 2020 deadline for the Premarket Tobacco Applications (PMTA) to the U.S. Food & Drug Administration (FDA) and how this will affect numerous products that many c-store retailers are currently selling which have helped to contribute to the growth they are seeing.

Sales of Other Tobacco Products (OTP) rose 16.1% in 2019. That was the categories second highest increase in the last 5 years. E-cigarettes really helped to drive the overall OTP category growth number with a 52% increase in sales. That is a remarkable number given the negative press the category has received. For all the success we are seeing in the OTP category with e-cigs and vape, there is a real issue that retailers need to be concerned about right around the corner. Many retailers are not aware of the PMTA process and the upcoming deadline set by the FDA. The FDA is basically requiring that all manufacturers of tobacco products submit a PMTA by September 9, 2020 for any tobacco product that was not commercially marketed in the United States as of February 15, 2007. The date was originally scheduled for May 15th but was pushed back 90 days due to Covid-19. While this applies to all tobacco items meeting the criteria, rest assured it is targeting Electronic Nicotine Delivery Systems (ENDS) which is e-cigs and vape products in a big way.

We all know this category has been the Wild Wild West since it burst on the scene. The FDA is now going to control what is being sold in the market. Any product that falls under the guidelines for submission that has not been submitted will become illegal. What all this means is there will be a lot of products in the market that will be illegal to sell after September 9, 2020. This will hit the e-cig/vape products hard. I have spoken to several manufacturers and they have estimated the cost to submit a PMTA can exceed \$400,000 per item. Many industry experts estimate that it could affect up to 80% of the e-cig/vape products on the market today including vape flavored singles. This will not impact products from tobacco giants like Altria and RJ Reynold because they will be compliant with their products. Simply put, small manufacturers will not be able to afford to stay in the game as of September 9, 2020.

What makes it difficult for the independent retailer is that the FDA does not plan to publish information related to the status of pending PMTAs, or even notify the public as to which product applications were submitted. Because of this, the responsibility falls on retailers to inquire with e-cigarette/vapor partners about the status of their PMTAs. I strongly urge that all retailers have a discussion with their wholesaler or supply partner. For the products you are purchasing from them, you should ask for evidence of those products submissions and letter of acceptance by the FDA. If you are purchasing products from an internet supplier or a person delivering these items directly to your store, I recommend immediately having this discussion with them about the PMTA so you are not potentially stuck with product that will be illegal to sell after September 9, 2020. This will surely impact many of our members. MIRA will continue to monitor the PMTA deadline and update our members with any news associated with this topic. Please keep your eyes open for email updates from MIRA as we get closer to the September 9, 2020 deadline. ■



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petroleum news & views

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

What's Ahead for the Fuel Business?

Nobody envisioned that the country would still be dealing with COVID-19, accompanied by its restrictions and dangers. But here we are, over three months into the pandemic and there are still more questions than answers.

Count your blessings. Most gas stations were able to continue operating uninterrupted since the restrictions were instituted, unlike our compatriots in the restaurant, bar, club, rental car, airline, etc. businesses. I know fuel volume was down but at least we have a base upon which to re-establish and grow our business.

One key attribute you are going to need to implement is flexibility. Government restrictions, government stimulus, supplier and manufacturer bottlenecks, employee challenges, and customer attitudes are all in a state of flux, changing by the day, if not the hour. You cannot let these situations adversely affect your attitude, especially toward the customer. Unless the customer shares his thoughts, you have no idea of the dynamics that he or she is dealing with in their personal and professional life.

Communicate with everybody. Let them know you care. You need to be the cheerleader. Somebody is in control of every transaction, and it's got to be you. I

know it's lonely at the top, often with nobody to share your problems with, but that's your job. You need to keep morale up and MIRA can be a shoulder to cry on. Just call us!

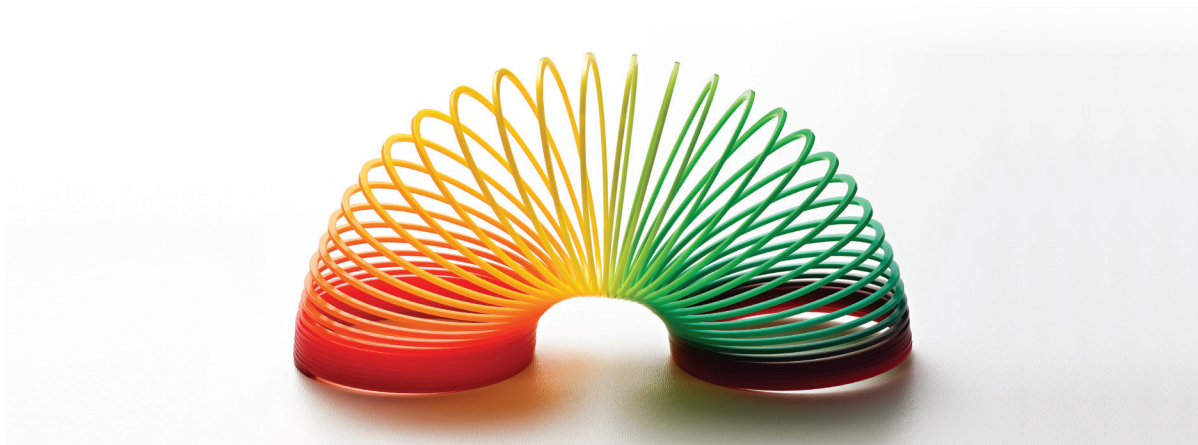
Keep in communication with your suppliers, get to know their challenges because those problems are eventually going to affect you. If you communicate you can plan.

Keep abreast of your employee's domestic situation so you can work with them. They may need to home-school children. They may have a day-care problem since so many day-care facilities are not yet open. The more you know about the employee's challenges the better you'll be able to develop a suitable work schedule. Be flexible!

Monitor your cash-flow so you'll know whether you'll be able to pay all your bills. If you can't see your way clear to stay current talk with your debtors. Discuss interest-only payments or postponement of payments or transferring payments to the end of your payment schedule. You're more likely to get accommodated if you outline the problem before you are delinquent than after you are flagged as a late payer.

Ask your customers what products they need so you can properly supply them. The same-ole, same-ole doesn't apply. Customers are more aware of cleanliness than ever before. And certain products will be more in demand than others because of changing attitudes. Be flexible!

Last, but not least, in Michigan MIRA continues to press for Comprehensive, curb-side recycling eliminating the 10¢ bottle/can deposit program. ■



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government relations report

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

How Will Change Look?

“The strongest reactionary force impeding progress is the cult of progress itself, which, cutting us off from our roots, makes growth impossible and choice unnecessary.”

– JOHN SENIOR

It's only July and we have confronted unthinkable calamities in such a short amount of time. We have been told to fear the coronavirus, and to change our business practices to help flatten the curve. Then, in some of our cities, protest turned to riots and turned recovery into a time of uncertainty.

The death of George Floyd lingers on the minds of folks as the election year begins to heighten up. No one can justify the killing of Floyd as an officer continued to hold his knee to the neck. Seeing the destruction of businesses in Chicago and other cities should never have been allowed by the authorities. Regardless of the unjust actions perpetuated on George Floyd, they do not justify the destruction of mom and pop businesses. Two wrongs never make a right.

The folks controlling the narrative in the media and progressive politicians want us to sit back and allow outsiders to wreak havoc on the neighborhoods we live in and service with our grocery stores, liquor stores, and gas stations. Statues are toppled with no context or understanding of the history destroyed other than to erase the heritage of people. For example, the toppling of St. Junipero in California or of Abraham Lincoln in Illinois. One was a missionary that saw the dignity of the people he was sent to minister to, the other ended slavery in this

country. The paradigm has shifted, and socialism is growing rampant amongst our communities.

This will play itself out over the course of the coming years in legislation, which will be progressive so as to hinder your business. People who work to make their business a success may be viewed with scorn which is really envy disguised as caring for the poor. The opportunity afforded to all will be viewed as a hindrance to the anarchist. The anarchist does not want equal opportunity but equal results, regardless of the effort of each individual.

The role of institutions like MIRA, a trade association, are to conserve the moral and material well being of their members. At no greater time is a trade association of like-minded individuals needed to ensure that your interest is not negated by the majority. The majority have tilted the scales in the public arena. The day may come when you will not have a say in whom you may hire or when you may change your business model. A committee of fragile individuals wanting equality of outcome verses equality of opportunity will want to level the playing field so that the lazy and disinterested can have what you have earned.

The election year, the protest, and the shutdown will shape our nation and your business for decades to come. We should ruminate on how we got here as a people. Whether you are reading Augustine on the fall of Rome, or Belloc on the French Revolution, all radical changes occur as a result of the culture we exist in and perpetuate daily. We can push back and improve the current condition of this country, state, and city in which we live.

MIRA continues to be here to help you fulfill your dream without hindrance from government overreach. We are here to connect you to the policy makers and regulators. We are here vigilant to ensure the new laws being pushed in your state capital and city will not hinder true progress. True progress occurs when families succeed in making an honest living. ■

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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michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

State's Liquor Control System Built on Consumer Protection, Competition and Choice

There's often the question as to why "hard liquor" needs to be treated so much differently than beer and wine in state law. The answer is simple – because distilled spirits are much stronger intoxicants than beer or wine.

Alcohol is a controlled substance and must be regulated as such – it's measured using "alcohol by volume" or "ABV." A typical 1.5 fluid ounce serving size of liquor (brandy, gin, rum, tequila, whiskey, vodka) can contain a whopping 40% "ABV" or 80 proof – the drink is 40% alcohol. Some high-proof liquors – primarily whiskeys and rums – reach over 50% ABV (100 proof), or 50% alcohol. Many flavored vodkas and similar liquors are bottled at 35% ABV (75 proof) and are 35% alcohol. Compare those numbers to beer that has the least amount of alcohol content – about 5% in a typical 12-ounce serving. Or a typical five fluid ounce serving size of wine that contains about 12% alcohol.

As one of 17 states that control the sale of liquor, Michigan has a one-of-a-kind system that some states would like to model themselves after. Built-in choice among consumers and suppliers supports competition, levels the playing field for small manufacturers to compete, guards against monopolies of big box retailers over the livelihood and survival of corner mom-and-pop stores, and most importantly, keeps consumer health and safety a priority.

Michiganders have the greatest choice and availability of 11,500 liquor products – the largest

selection of liquor than any other state in the country and doubled from what was offered just eight years ago. Local grocery stores offer a mind-boggling selection of beer, wine, and distilled spirits thanks to Michigan's liquor control system.

Michigan's current liquor control system has proven, since 1933, to reduce public health and safety consequences of overconsumption and sale of alcohol to minors; achieve greater compliance with the state's liquor laws; and manage the density of private liquor outlets particularly in regard to proximity to churches and schools through licensure.

Hardly archaic, the state's liquor system continues to make innovative, substantive and responsive changes through legislation, gubernatorial executive orders and Liquor Control Commission administrative orders that most recently, brought financial relief to liquor licensees and their hard-hit bars and restaurants during the pandemic. Such changes also facilitated new ways for licensees to expand their businesses through outdoor service, while, at the same time, maintaining consumer health and safety.

On a personal note, and on behalf of MLCC Commissioners Clemente, Jacobsen, Lasher and Olshove, I want to wish MIRA's outgoing President & CEO, Auday Arabo, all the best in his future endeavors. For many years, Auday has been a true partner of the Commission by providing constructive ideas and positive feedback on how to best serve the interests of Michigan's independent retailers as we continue to improve our services and delivery systems. Auday's advocacy for MIRA members was second to none.

The mission of the Michigan Liquor Control Commission (MLCC) is to make alcoholic beverages available for consumption while protecting the consumer and the general public through regulation of those involved in the sale and distribution of these alcohol beverage products. ■

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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio House and Senate Appear Conflicted

The Ohio House of Representatives and the Ohio Senate are both controlled by Republicans by big margins (62-37 in the House and 24-9 in Senate), but they cannot seem to get along. Speaker of the House, Larry Householder, has passed over 30 bills in the last month or so including many supported by MIRA. But, the Ohio Senate has many bills pending that they haven't referred or held hearings on. The problem seems to be that the Senate President and House Speaker are having a hard time getting along. Recently, after passing a number of bills, the House Speaker adjourned until after the November elections, stating it was the Senate's turn to do something and if they did and needed House concurrence he'd call the House back into session. The Senate President has indicated he will also adjourn until after November. This means, if they both hold to this schedule, then the lame duck session in November and December would be a busy two months since any bills not passing by the end of this calendar year will have to start all over again next year.

Two bills that MIRA has been supporting may get caught up in all this drama at the statehouse. HB606 would provide immunity from suit for essential workers during the pandemic. MIRA provided language on this bill and supported it as it passed the Ohio House. A companion bill, SB308, has passed the Senate but it added some amendments that the House has problems with. It is possible that the Senate could move HB606 and, if necessary, the House could come back to concur to any Senate amendments; but, it's more likely the bill will have to wait till November.

Another very important bill for MIRA members is HB242, which would override local governments ban



on the use of plastic bags or containers. The bill has passed both Houses, but the Senate amended it with some language that would, in the House's opinion, be vetoed by the Governor. Normally, a bill would go to a conference committee when the two Houses disagree but that has not been the case here and this bill could also be delayed till November. There are several other bills MIRA is following they all are caught up in same dilemma.

On a sad note, MIRA says goodbye to its President & CEO, Auday Arabo, who is leaving at end of July to take another position. Auday's hard work and tireless efforts to grow MIRA have been phenomenal. He has been dedicated to helping MIRA members and to growing the association. On a personal note, I was recruited by Auday to represent MIRA in Ohio and it has been my privilege to work for him and with him. He will be missed, and we wish him well. We also want to say congrats to long time MIRA employee, Ed Weglarz who will succeed Auday as President & CEO at MIRA. ■

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MIRA Welcomes New Event Coordinator and Publications' Sales Associate

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

M eet Ricki Wines – she is the new Event Coordinator and Publications' Sales Associate at MIRA. She fell into the profession after spending more than 28 years in the automotive industry. She and her family own a barn in Howell which they renovated for her son's wedding that took place 2013.

Other couples began to show interest in the barn for their own weddings. The barn became the venue for 12 more weddings including her two daughters. "They created the wedding theme they wanted at the barn," said Wines. "I'm able to take an operating barn with tractors and hay stored in it and turn it into a magical country wedding in less than two days. I always knew I had that event planner in me."

As far as the sales side of her position, that too comes naturally for Wines. "I love people and I love to help others," she said. "That is what this position is all about and what MIRA is all about in terms of helping retailers, businesses turn a better profit, help promote their businesses, and be part of a group. They say it takes a village to raise a family, I think it also takes a village to build your business. MIRA is the team to work with to build partnerships with members and build that village."

In the automotive industry, Wines worked in Materials and Logistics Management, Quality, Lean Manufacturing, Process Controls, Enterprise Resource Planning (ERP) Systems and Continuous improvement. "Finding a need in the industry, I established my consulting business, Sandhill Sales and Services," she said. "I would take on clients and help them manage long-term projects."

Some of those projects included working with a company to set up their processes and systems for conformance to TS/ISO Standards. "I have had client's that hired me to install, implement and train staff on a new or existing ERP," she said. "I have



established a safety training program for my clients. This program was training the employee and then show that the training was effective and implement. I loved what I did."

However, her parents became ill and required adult care and working 60-70 hours a week was not conducive. "After my step-father's passing, I decided to stop taking clients and stayed home to care for my mother full time," she said. "It was the most rewarding thing I ever did, and it gave me time to focus on my career options after caring for my mother. I told myself I wanted to find a job that put life priorities in this order: God, family and work."

Wines was seeking a job that offered growth and learning opportunities. "I wanted to find a job where I could give 100% yet, have time to be with my family; a job that allowed me to help people and give back, do good in the world and my community, to wake up every morning and be excited to go to the office. MIRA and the people at MIRA gave me my dream Job and it's been such a bonus to feel as though they are my family."

In her short time with the association, she has learned a great deal. "I am enjoying the Bottom-Line Magazine and being part of the team to continue its success," she said. "It's been so enlightening learning



from both Auday and Ed. I sit with them and just soak up the knowledge, the stories and the truths of how things really operate.”

She first started to learn about the association’s history. “The first day I came to MIRA and went through the halls of our office and saw the 110 years of history on the walls, it really gave me a different understanding of what MIRA does and who we are representing,” she said. “It became more of a privilege to work at MIRA instead of just a job and a paycheck. Learning about the government activities and how MIRA has been instrumental in passing bills, and the Scholarship program, and giving out 6,000 turkey’s to people in need around Thanksgiving – it’s amazing. I enjoy learning and absorbing the information and being able to share that information with others.”

As the Event Coordinator, Wines wants to ensure events target the goals and mission of MIRA. “I want the vision of MIRA to be part of the events, to be fun and talked about so that members want to participate,” she said. “I want to make sure that we are giving back to our members who work hard every day and our on the frontlines working with the community.”

She quickly adopted the goal of the association which is the desire to see every member prosper and succeed and to use the MIRA tools to help each of them with that goal. “I’m here to help each member learn about our programs that can help them build their businesses,” she said. “We have the tools, events, publications, networking, the real news, and it is my goal and mission to share it with our members and incoming members.”

She knows it’s probably not realistic to think every independent retailer will become a member, but she will do her best to share MIRA with every potential member she meets. “We have power with the numbers,” she said. “We need to make this association as strong as it can be for our members.”

As much as she loves her new position, she is prioritizing her life as she has laid out. “My family is my life,” she said.

She has been married to her husband Leo for more than 20 years. They are a blended family; each has three children of their own. “Our large family brings us 12 grandchildren and growing, and they are my heart,” she said.

She was raised in Dearborn Heights and she was a city girl but through the years she’s turned into a farm girl. Today, she lives on 300 acres on a beef cattle farm in Howell, Michigan, that has been in Leo’s family for 100 years. “I like adventure and learning

new things,” she said.

Both work full time jobs then go home to the farm. “Never would I have believed that I’d be waking up to a rooster crowing, sorting cattle, feeding baby calves when sick and my favorite thing to do on the farm is rake hay,” she said. “I get a better suntan now; I can’t imagine my life any different.”

She truly enjoys the first part of her day feeding the chickens, collecting eggs, playing with her dogs and cats. “I love changing into my leathers and helmet to take my motorcycle for a ride,” she said. “I love to deer hunt during both bow and gun season. When I became an empty nester, my girls gifted me Sasha, a Yorkie-Shiatzu dog and she became such a huge part of my life.”

She also has Rusty, an Australian Shepherd. “I couldn’t have asked for a better mix of two-family dogs and then there is my 20-year-old cat Taj. I wake up to them all in the morning and go to bed with them at night. I think they are more excited for mom to come home from work than my kids were.”

At Christmas time, they have 12 stockings for grandkids and every family pet. “Christmas is my favorite holiday because I love to give,” she said. “I won’t give my grandkids or kids a gift card because I want to see how well I know each of them as an individual and give them something that tells them I know them and I love them. Whenever I talk of the love for my family or say a prayer at Thanksgiving dinner, I shed tears. They all laugh at me, but they know they are tears of love.”

They take one vacation a year and that is to Mackinaw, Michigan, where, “I take my 1949 antique case tractor and drive across the Mackinaw Bridge,” she said.

Her family work ethic has been ingrained in her life. “My father, Kenneth Schulte Sr., who passed away at a young age of 43, taught me that you work for what you get,” she said. “You work hard, and things will come to you. When things get bad, remember that God gives you nothing you cannot handle. I believe with everything - the good, the bad and the ugly - there is a reason for it and some day we will understand why. Those words of wisdom have helped me through some challenging times. I tell my children and grandchildren the same thing when they are facing challenging times. There is a poem called The Dash that says we are here on earth for a short time and I live and work to have my ‘dash story’ be remembered of doing good during my life.” ■

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



Meijer Nixes Cash at Self-Checkout Registers

The retailer is the latest to cite a coin supply issue, and NACS is calling for the U.S. Treasury to address the problem

■ BY NACS ONLINE

Temporarily, customers will be unable to pay with cash at the self-checkout lanes at Meijer supermarkets because of the national coin shortage caused by the pandemic, *MLive.com* reports. The chain's staffed checkout lines will still accept cash payments.

"While we understand this effort may be frustrating to some customers, it's necessary to manage the impact of the coin shortage on our stores," said Meijer spokesman Frank Guglielmi. "We appreciate our customers' understanding and patience."

Due to COVID-19 lockdowns, fewer coins are circulating than normal, and businesses are pleading with banks to find more. QuikTrip recently asked its customers to bring in their pennies, nickels, dimes and quarters in an effort to overcome the supply shortage.

In Elmira Heights, N.Y., a local 7-Eleven posted a sign asking customers to please pay with

exact change, debit, credit card or contactless payment due to the coin shortage, *WETM* reports. Karen Gordon, the store franchisee, told the news outlet that her staff calls banks every day to try to find coins, with little luck.

NACS spearheaded efforts to push the Federal Reserve and U.S. Treasury Department to address the situation. Along with the Food Marketing Institute, International Franchise Association, National Automatic Merchandising Association, National Grocers Association, Retail Industry Leaders Association and the Society of Independent Gasoline Marketers of America, NACS wrote a letter to Federal Reserve Chairman Jerome Powell and Secretary of the Treasury Steven Mnuchin. The letter reminded them that "cash represents more than one-third of all funds transacted in-person by U.S. consumers and that number rises to nearly half of all funds for transactions of less than \$10. These transactions are at risk and there are not good alternatives."

At the end of June, members of the House of Representatives also sent a letter to Powell and Mnuchin, asking the Federal Reserve and U.S. Mint "to work together to ensure that enough coins are produced and properly distributed throughout the nation to meet Americans' needs. ... Local businesses are struggling to stay afloat even without proper coin supplies. Please provide us with a plan to address this situation—through increased distribution of coins from the Federal Reserve, increased coin production by the Mint or otherwise—before this becomes a drag on the economy and disrupts transactions."

The letter was led by Rep. John Rose (R-Tenn.) and signed by Reps. French Hill (R-Ark.), Van Taylor (R-Texas), Barry Loudermilk (R-Ga.), John Carter (R-Texas), Daniel Meuser (R-Pa.), Bill Johnson (R-Ohio), Troy Balderson (R-Ohio), William Timmons (R-S.C.), Chuck Fleischmann (R-Tenn.), Tom Emmer (R-Minn.) and Trey Hollingsworth (R-Ind.). ■

Consumers Want Contactless Commerce to Continue Post-Pandemic

Customers expect local businesses to keep tech-enabled communications and services in place

■ BY NACS ONLINE

As the nationwide response to the COVID-19 pandemic reached a fever pitch across the United States in March, local businesses that could remain open quickly adopted new ways of serving customers, like more convenient communications, curbside pickups, local

delivery and contactless payments. A new survey from *Podium* shows that the majority of Americans have both used these services (84%) and expect local businesses to continue offering them (86%).

"While previously just a nice way to do business, offering options like contactless payments, texting and

curbside pickup have become the only way for local businesses to operate," said Eric Rea, co-founder and CEO at Podium, in a press release. "There has been steady movement towards digital transformation among local businesses

CONTACTLESS COMMERCE
continued on page 28.

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Fewer Product Options for Americans?

COVID-19 forced retailers to limit their selections, and that change may become permanent

■ BY NACS ONLINE

Back before the coronavirus pandemic, IGA's 1,100 U.S. grocery stores carried about 40 varieties of toilet paper. Those stores now offer only four choices, reports the *Wall Street Journal*. Like most consumer-oriented companies, IGA has spent the past few decades trying to please everyone, but the pandemic has made that impossible.

Sellers of everything from potato chips to cars have been narrowing offerings since the coronavirus disrupted supply chains. Some retailers plan to stick with fewer choices when the pandemic is over, saying that the recent months have forced them to reconsider whether American consumers need so many choices.

In grocery stores, the average number of different items sold was down 7.3% over the four weeks ended June 13th, Morgan Seybert, a director of analytics at market-research firm Nielsen, told the *Journal*. The variety in some categories, such as baby care, bakery and meat, fell as much as 30% earlier in the pandemic. Executives from Kraft, Coca-Cola and

Hershey have announced that they are trimming less-efficient, less-profitable products, while shelving some in development.

Steven Williams, CEO of PepsiCo's North America foods business, said his company stopped producing a fifth of its products during the pandemic. He and his colleagues spoke with grocery executives as the pandemic deepened and determined that PepsiCo should focus on delivering its fastest-selling products. He expects the company's Frito-Lay snacks business to emerge from the pandemic with 3% to 5% fewer products.

For decades, companies have been offering consumers more choices. Over the past 45 years, Lay's has gone from four varieties of chips to 60. Since 1984, Campbell Soup has quadrupled the types of soup it sells to about 400. In 2018, the average U.S. food retailer stocked about 33,000 different items, compared with roughly 9,000 in 1975, according to the Food Industry Association.

Pandemic panic-buying cleared supermarket shelves in March, and retailers were worried about how quickly

they could restock. During the past few months, retailers and food companies have decided to cut back on options, streamline supply chains and concentrate on the most in demand goods, said Mark Smucker, CEO of J.M. Smucker, which has paused production of reduced-fat Jif peanut butter and reduced-sugar Uncrustables frozen peanut-butter-and-jelly sandwiches.

The huge demand for toilet paper early in the pandemic led Georgia-Pacific to switch all production of its Quilted Northern toilet paper to 328-sheet rolls, and officials say they'll stick with the bigger rolls after the pandemic, because the change makes production and distribution more efficient.

Restaurants are editing their menus as well. Darden Restaurants plans to keep the slimmed-down menus it started during the pandemic because they've helped reduce prep work and costs. McDonald's has said it will keep dozens of items—including salads and bagels—off U.S. menus for now but could bring them back later. ■

CONTACTLESS COMMERCE *continued from page 26.*

in recent years, which was exponentially accelerated over the past few months. Consumers have become accustomed to the new forms of communications and services, and there's no going back."

Consumers' priorities when choosing local businesses have shifted, especially among women and those ages 60 and older. Customers are prioritizing

businesses that offer pickup, curbside or contactless services, which jumped from 13% pre-COVID-19 to 49%.

In addition, offering pandemic-friendly services has led to first-time customers. Nearly three in five Americans (57%) said a local business' pandemic-friendly services (including curbside pickup, local food and grocery delivery and contactless payments) led them to purchase goods or services from a local business for the first time.

Overall, Americans would like local businesses to continue offering pandemic-friendly solutions after COVID-19 restrictions lift, such as curbside pickup options (80%), food and grocery delivery options (79%), and contactless payment options (78%).

The nationally representative survey was conducted online within the United States by SurveyMonkey on behalf of Podium from May 26 to 27, 2020, among 1,000 Americans ages 18 and up. ■

— FINANCIAL —



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AUGUST 12, 2020

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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



NOVEMBER 2020

MIRF'S "HIGH FIVE" TURKEY DRIVE

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

Michigan // Ohio // Illinois

publishers statement

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