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THE VOICE OF MIDWEST INDEPENDE ERS // VOL. 31, NO.9 // SEPTEMBER 2020 TRETA

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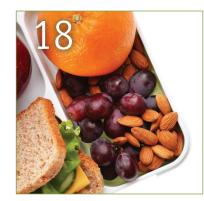


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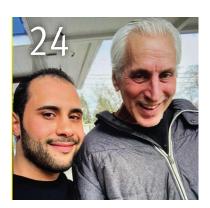
## DON'T SIT BACK AND WAIT FOR THE PANDEMIC TO BE OVER

The last several months I talked about changes retailers need to implement to meet consumer's new expectations, and keeping up with all the changes our industry is experiencing due to COVID-19.



#### COVER STORY // FALLING INTO THE BACK-TO-SCHOOL SEASON WITH COVID-19

The calendar indicates it's the back-to-school season but with COVID-19 creating a pandemic in the world, that season has changed. It has changed not only the school year for teachers and students but it has created a domino affect and has changed the way businesses prepare for the back-to-school season.



## FRIENDSHIPS BEING FORMED AT A FAMILY BUSINESS

Maple Gas, Inc., the mobile station at the corner of Maple and Adams in Birmingham is more than just a place to fill up your gas tank and grab a snack from inside the store. It has become part of the community's fabric. Kyle Hannawa has owned the business for the last 11 years of the 16 years it has been opened.

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## chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

## Introducing the New Captain at the Helm

he last edition of *Bottom Line* informed you of the transition of leadership at MIRA from Auday Arabo to Ed Weglarz. Now, I would like to officially introduce you to MIRA's new President and CEO, Ed Weglarz. Ed's not a newcomer to the retail consumer business nor is he new to the association business.

I've known Ed for nearly twenty years having met him in Ohio right after the turn of the century. Ed was Executive Director of the Service Station Dealers Association of Michigan (SSDAMI) and we met while attending a meeting of the Service Station Dealers of America. That was the start of discussions that resulted in a merger of the SSDAMI and the Ohio Petroleum Retailers and Repair Association (OPRRA). In 2006, we engineered the merger with what was then the Associated Food Dealers to form the Associated Food & Petroleum Dealers (AFPD), the predecessor to the Midwest Independent Retailers Association (MIRA). I've worked with Ed for many years and through the highs and lows of the retail consumer business.

Ed grew up and went to school in Chicago, but he and his family have resided in Michigan for almost four decades. He has had retail oversight experience in all the Great Lakes states, so he knows the challenges and opportunities in the states MIRA services. He has years of experience in the petroleum and convenience store business along with trade association experience.

Ed is adaptable to ever-changing situations, and curious enough to engage and accept modern management practices. He's spearheaded our training efforts in the areas of TiPS alcohol compliance training and Serv Safe Food Safety manager training.

He has some new ideas to modernize MIRA's approach to the postpandemic landscape. As retailers, we don't know what the 'new' future is going to look like. There will be new challenges and new opportunities. Ed provides MIRA with an appropriate mix of experience and foresight that will give us the chance to take advantage of the opportunities that will present themselves.

I'm confident in Ed's ability to provide our association the tools, the practices, and the leadership that will help us prosper.

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## mira corner









## Hitting the Green in the Year of COVID-19

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

There were about half the golfers than in previous years hitting the green this year for MIRA's 44th Annual Michigan Golf Open. "So many sponsors did not allow their employees to play this year because of COVID-19," said Ed Weglarz, MIRA President and CEO. "The participation is less than previous years, because so many companies are not allowing employees to participate in any event or meeting with more than 4 to 5 people."

COVID-19 altered how the event was coordinated by both MIRA staff and by Fox Hills Golf and Banquet Center. The dinner was also set up differently, because of social distancing measures. There was a tent set up to accommodate 100 people and some 50 more people on the balcony. Instead of a buffet line where participants are able to plate their own dishes, Fox Hills staff members served the food.

"As we drive around the course, all the golfers are saying how happy they are with the event and they are enjoying the day," said Ricky Wines, MIRA event coordinator. She was commenting on the day, while the golfers were finishing their 18 holes. "The feedback has all been positive. We fed them breakfast, lunch and dinner."

The pivoting of how they played this year didn't stop golfers from enjoying the day. "It was a fantastic day," said Ron Garmo with Running Right Heating and Cooling. "We golfed well; we were five under. Despite what is happening because of COVID-19, it was great to get out and golf."

Ron's brother Mark had an all-time best day on the course. "I have been told that my handicap is golf but today it wasn't," said Mark Garmo with Outdoor Accents. "I golfed the best I have ever golfed."

COVID-19 resulted in some minor inconveniences like wearing a mask inside the banquet hall. "The plastic barrier in the golf cart was a little uncomfortable but we dealt with it," Mark said "It is what it is, you adjust."

Golf is just one of the few things people are enjoying, while they wait for things to get back to normal. "Golf is fun. MIRA staff knows how to put on a great event and I love this one," said David Orlando from Prairie Farms. "I think everyone is waiting for 2020 to be over. People really needed this outing, to see our friends and to have some normalcy. MIRA always does a great job and they did an extra great job under these circumstances."

With COVID-19 causing so many restrictions, golfers were just happy to get outside. "The weather was great," said Tony Franchi from Lipari Foods. "Golf is still one of the few things we can do."

"I just wished I golfed better," joked Thom Lipari, President of Lipari Foods.

"I was telling Ed that just having the event regardless of what it looks like is a win in this climate," said Auday Arabo, President and CEO of Benchmark Beverage Company. "It is smaller than normal but people are here. I think 2021 will be better. It is a great day to golf and instead of giving people hugs, we are giving them fist bumps."

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

## 









## c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

## Don't Sit Back and Wait for the Pandemic to be Over

he last several months I talked about changes retailers need to implement to meet consumer's new expectations, and keeping up with all the changes our industry is experiencing due to COVID-19. Unfortunately, there is a significant number of retailers that are just sitting back and waiting for everything to return to normal and go back to the way it was before the pandemic.

Many retailers who are still relying heavily on the tobacco category have been lulled into a false sense of security given how well tobacco has held up through the pandemic. Combustible cigarette sales have been good and Altria has predicted the category will *not* be down the 4-5% as originally expected. This is due to several factors, all of which I believe are only temporary. Stay at home orders and reduced social gatherings have given smokers more opportunities to smoke, unemployment benefits and stimulus checks helped low income smokers, and the drop in e-cigarettes sales. Since these are not likely to be long term fixes, it is important for retailers to take this time and focus on what needs to be done.

I cannot stress how important it is to keep your store clean and post your in-store cleaning schedule for your customers to see. A recent survey by *Intouch Insight* revealed almost two-thirds (62%) of consumers said cleanliness was a factor when deciding to make an in-store purchase at c-stores. Additionally, when it came to ordering prepared food, it was more important than food quality, service quality and convenience. I also strongly urged retailers to install hand sanitizer stations within your store. The same *Intouch Insight* survey showed that only 54% of operators had hand sanitizer available. Something that gets less attention is the fuel pumps. I highly recommend having both hand sanitizer and disposable gloves available for your customers. What I have been experiencing lately is empty hand sanitizer dispensers and signs for disposable gloves, but none are available for use. These things matter to consumers and should not be overlooked.

The digital space is accelerating significantly. Nearly three-fourths (72%) of consumers said they have physically visited c-stores less since the pandemic started. It is also no secret e-commerce sales are exploding. Amazon, Walmart, Target, Lowes and Home Depot all recently reported a surge in e-commerce sales. C-store retailers are not immune to this. In addition, large chains have rolled out apps and have robust websites. I was just looking at the data on the top ten chains that showed the Comparison of Social Media Followers & Engagement and Comparison of Mobile App Ratings & Search Engine Optimization Metrics. These retailers are offering consumers a different experience, engaging with them on a different level and meeting the challenges of the pandemic. There are also players like DoorDash launching DashMart in eight cities. It is an appbased retail platform were consumers will find thousands of convenience, grocery and restaurant items. My point is simply that consumers have more choices than ever in how they participate in the c-store channel and will do it in a way that is not inconvenient and makes them feel safer. This is the 'new normal' in which we find ourselves. You cannot afford to make customers feel uncomfortable by not meeting consumers expectations on cleanliness, hand sanitizers and disposable gloves. There are challenges that independent retailers face every day that are difficult to overcome. These are not those. This can be achieved by every independent operator by committing to train your staff and making it happen. It *will* make a difference.



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## petroleum news & views

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

## How is this Whole Pandemic Future Going to Unfold?

s the effects of the COVID-19 pandemic drag on, I start to wonder how the future is going to look and affect our association and your businesses. I really doubt we will revert to the way things were back in 2019 anytime soon. Therefore, being forewarned is being forearmed.

White-collar workers and their employers are getting comfortable with workers working from home. I hear stories every day of companies informing their employees to plan on working from home until the end of November, the end of 2020, until the end of April 2021! Companies are realizing that they do not need as much office space as did pre-COVID. That saves them money.

They are also discovering that employees perform differently when working at home. About half do exactly as much as they are expected to do, while the other half is actually more productive, working more hours than they did in an office. My prediction is that many of the under-performers will be released by their employers as the future unfolds.

As with any sudden and unexpected change in society there will be winners and losers. You can feel sorry for yourself and bemoan your situation or watch for future opportunities in areas that heretofore were not even thought of.

One thing you can be sure of: between employees working from home and increased fuel mileage enjoyed by newer model cars, gasoline volume will not increase. In the near future, there will be fewer miles driven except for vacation travel. This will mean fewer vehicles crossing your driveway, which could also have an adverse effect on "inside" sales.

The gasoline pie is not getting bigger, so you need to attract customers to your store, not just to your gas pumps. Add and improve your store offerings. Ask your customers what products and/or services they purchase online or somewhere else that you could stock.

The future belongs to the forward thinker who leaves the pity party and starts to plan for the future with new offerings and a restructured operating plan.



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## michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

## CDC Findings on Excessive Drinking Cited as Michigan Liquor Control Commission Urges Moderation

ccording to a new study by the Centers for Disease Control and Prevention (CDC), excessive alcohol consumption is responsible for an average of 93,296

deaths in the U.S. every year (255 per day), shortening the lives of these people by an average of 29 years (2.7 million years of potential life lost).

Michigan is eighth highest in terms of total deaths among all 50 states and 17th highest in age-adjusted alcohol-attributable deaths per 100,000-population. In consideration of these new data, the Michigan Liquor Control Commission urges moderation in alcohol consumption.

These findings are a huge wake-up call toward keeping alcohol consumption in check. The high rate of deaths and the years of potential life lost from excessive alcohol use is alarming, but it is the leading *preventable* cause of death and disability.

The CDC reports that 55% of these premature, preventable deaths are from long-term drinking that causes various cancers, liver disease, heart disease, and other health problems. Overall, 71% of these premature deaths are among men, and 56% are people ages 35 to 64. Not surprisingly, alcoholic liver disease was the leading chronic cause of alcohol-attributable deaths overall, most predominantly among men. The figures are slightly higher than in the previous five-year period. From 2006–2010 to 2011–2015, CDC findings show a 14.2% increase in average annual deaths caused by alcohol dependence and a 23.6% increase in deaths caused by alcoholic liver disease.

Binge drinking is also becoming more prevalent and it is no longer isolated to college students, cautions Patrick Hindman, Michigan's alcohol epidemiologist located in the Michigan Department of Health and Human Services. Mr. Hindman cites a January 2020 CDC report, that indicates significant increases in total binge drinks per adult from 2011 to 2017, among adults who reported binge drinking for both men and women. Binge drinking was up 26.7% for adults aged 35-44 years, and up 23.1% for people between the ages of 45-64 years. The largest percentage increases were among those without a high school diploma (45.8%) and those with household incomes less than \$25,000 (23.9%). Data shows that 90% of adults who reported excessive drinking, binge drink. Binge drinking is a serious issue, and the strategies recommended by the Community Preventive Services Task Force for reducing excessive drinking may reduce this drinking pattern and the related health outcomes.

As the Commission is seeing an increase in spirits sales over last year (not unlike the rest of the nation), there is a corresponding uptick in alcohol consumption particularly during the COVID-19 pandemic. Some light to moderate drinkers are drinking more now than before the pandemic, according to a survey released in April by the American Addiction Centers. A similar percentage said that if they work from home, they are more likely now to drink during working hours.

According to another survey by RTI International, the average number of drinks per day increased 27% between February and April, with binge drinking up 26%. The biggest rise was among people with kids at home versus adults with no children in the house. People are dealing with anxiety and uncertainty over the loss of a job, working remotely, teaching the kids at home and feeling isolated.

The World Health Organization states that "Alcohol use, especially heavy use, weakens the immune system and thus reduces the ability to cope with infectious diseases. Consuming alcohol will not destroy the [corona]virus, and consumption is likely to increase the health risks if a person becomes infected with the virus. Excessive drinking can affect memory, balance and rational thinking/good judgement—a key factor when it comes to stopping the spread of the coronavirus."

It is in our name and it is our mission at the Michigan Liquor Control Commission to protect public health and safety. Now more than ever, we urge those who choose to drink alcohol, to heed moderation in their consumption. For so many good reasons, our lives and the lives of our friends and families depend on it.

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## michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

## Election 2020: Michigan Preview

lection season is officially upon us, as both political parties have formally nominated their candidates for the November General Election. Once again, Michigan looks to be a pivotal state in the race for President and for the control of the United States House and Senate. At the top of the ticket, Democrat Joe Biden has consistently led President Donald Trump in the polls, but that lead has tightened considerably in recent weeks. As we learned in 2016, polls are only a quick snapshot in time and cannot be relied upon to dictate who actually turns out on Election Day. There are also several other key races that will play out over the airwaves over the next couple months including the matchup between U.S. Senator Gary Peters and his challenger, Republican John James. Both sides have considerable campaign war chests, with polls showing Senator Peters holding on to a slight lead heading into November's election.

Within the state, control of the Michigan House of Representatives is again in play, as all 110 seats are up for election this year. As it stands today, Republicans have 58 seats, Democrats have 51 seats, with 1 vacancy. There will likely be 13 seats that decide control of the chamber, with republicans needing to win 4 of 13 seats and democrats needing to win 11 of 13 seats. The epicenter of this battle will be in Oakland and Western Wayne Counties where 6 of the 13 seats reside. Conceivably, if Democrats win these 6 seats, they will most likely control the Michigan House of Representatives.

Another major factor to consider this year is the significant impact Covid19 has inflicted on our state and its elections. Candidates have had to alter the way they campaign with an increasing number of candidates choosing to not work a door-to-door campaign, but rather focus on mass mailings to spread their message. This is an expensive and risky strategy, but for some there are few alternatives. Considerable time and resources from both parties is also being poured into absentee ballot voting, given the current situation with the pandemic. It is likely that a large number of voters will have already cast their vote before the first presidential debate occurs, so the political parties are working in overdrive to identify and communicate with voters who choose to vote absentee. In fact, over 1.6 million Michiganders cast their vote via absentee ballot in the primary. Expect that number to be even greater in November.

As with seemingly everything in 2020, the election season will prove to be strange too. Predictions are impossible to make, but the safest prediction that can be made is that voters will be happy it's all over when it's all settled. No predictions on when and if that happens.



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## ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## Trouble in Paradise

ust when you thought 2020 couldn't get any worse, it got worse. The FBI arrested and indicted Larry Householder, the Ohio Speaker of the House, along with 4 others on bribery charges. This all stems from HB 6, the bailout bill for nuclear power company, First Energy. The oil and gas industry and environmentalists, along with Ohio Chamber of Commerce and other business groups, all opposed this bill. However, the supporters hired an outside lobbyist to establish 501(C)(3) status, which is called a dark money Political Action Committee (PAC) because donors remain anonymous. It turns out First Energy gave over \$60 million dollars to the PAC. Two lobbyists were hired to run the PAC and were paid \$14,000 a month. Allegedly, one of the lobbyist running the PAC gave Speaker Householder money to pay off personal debts and to repair a house in

Florida. It's also alleged that money was used to buy votes to pass HB 6, which eventually did pass. The opponents then decided to go to the ballot and were in process of collecting signatures when, again allegedly, the signature collectors were bought off by one of the lobbyists. The opponents eventually dropped the effort but now that there have been indictments, the House and Senate have bills pending that would overturn HB 6. The FBI has indicated there will be others indicted but so far, it's just the five. It was just three years ago that former Speaker Cliff Rosenberger resigned due to another FBI investigation, but to date he has not been indicted. Speaker Householder was voted out as Speaker and just like three years ago the House was split on who should replace him. By one vote, long time member Bob Cupp, was elected to serve out the remaining 5 months of this session. Next January, at beginning of the new session, the majority party will elect a new speaker. Republicans are divided and most likely will lose a few seats but retain majority. Senate may lose 2 seats but also remain in majority.

What all this means for pending legislation is anyone's guess and the lame duck session after the November elections could be wild.



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## government relations report

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

## An Update and A Thought

"Noisy, shallow, arrogant types, misreading and misleading the times, rush around urging us to action, even to wild public displays of prayer, in silly show of rash, unfruitful and destructive activity, like the sailors on the way to Tarsis as Jonas slept in the still, dark hold of the pitching ship." – IOHN SENIOR



neel, chant, destroy. The days are filled with anxiety due to the growing and unceasing calls of agitators that are attempting a coup d'état on a righteous

cause and turning it into a profane display of anarchy. Racism has no place in natural law or to better say it, within a just society. No one should be denied a natural right simply because of the color of their skin. No one should have to fear economic hardship or neighborhood dis-stability simply because of the color of their skin. But today the chants are from privileged middle-class children that have never faced the racism they want to educate the American public on.

The profane walk in the night through our cities with the intent to take what is not theirs. It is an attempt to not only ransack stores but to ransack our nation of its dignity as a great nation deserving of our pride. The pandemic has upset our lives and means of doing business, but these displays on the streets of our cities will do more harm if our elected officials don't counter them with action. The pandemic will be gone in a few months, the social unrest and the destruction brought to our urban centers by suburban agitators will remain afterwards.

With my rant now subsiding, please take a few minutes to read of the work we are doing to continue fighting for the independent retailer in our three principal states:



#### ILLINOIS

We are working with the South Suburban Mayors Association to craft property tax legislation to permanently incentivize independent retailers in Cook County. We are currently working on the draft legislation and anticipate having a sponsor in September/October. The draft legislation currently reads, "For this section, "grocery store" shall be defined as a retail business where: (a) the majority of the floor area that is open and accessible to the public is occupied by produce, food and beverage products, and household items that are packaged for preparation and consumption for daily living needs; (b) includes full-service items including a meat, deli, and bakery department; and (c) at least 65% of its employee workforce is employed on a full time basis." The full-time requirement can not be met by chain stores, so it will directly impact independent retailers which currently have an 80% full-time workforce.

#### MICHIGAN

We anticipate our expungement bill for liquor violations to begin moving in the House in September. The bill would ensure that liquor violations cannot be used against you after seven years of good behavior.

#### OHIO

We lead the nation in having a bill introduced to protect employers from frivolous lawsuits because of COVID-19. The bill passed the House and the Senate and we hope the conference committee will move it in September. The progress of the legislation would not have been possible without the help of our illustrious lobbyist, Terry Fleming.

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## Falling into the Back-to-School Season with COVID-19

BY EPIPHANY COMMUNICATIONS AND COACHING\*

he calendar indicates it's the back-toschool season but with COVID-19 creating a pandemic in the world, that season has changed.

It has changed not only the school year for teachers and students, but it has created a domino effect and has changed the way businesses prepare for the back-to-school season.

Schools are reopening for the 2020/2021 school year, yet many parents have been asking and debating if it's better to send their children back to school and risk them getting the coronavirus or to keep them home and do virtual learning. By now, most parents know working from home during a pandemic can be tough.

With many people still working from home because of COVID-19, grocery and convenient stores are operating accordingly. "Suppliers and grocers are looking at products differently since so many kids are not going back to school in a face-to-face setting and parents continue to work from home," said Ed Weglarz, MIRA President and CEO. "Lunch itself is different because people are not packing lunch to take to school or work, they are preparing lunch at home."

Suppliers are making changes as the backto-school season has changed. "Our backto-school promotions are very different this year," said Bob Hasse, General Manager with McAneny Brothers. "One reason is that most significant manufacturers are focused on producing core selling items, and that has drastically reduced our variety, so we have been promoting staple items as much as possible. Another reason is that the demand is much higher than a few months ago. Consumers are spending more time at home, and that has increased the demand for food products."

At D&B Grocers Wholesale & Distributors, the basic approach is to keep stock levels high and service performing at a high level regardless of what the school year will look like. "We need to talk to our employees who may have conflicts with timing on the job and being home with the children," said Bobby Hesano, President and CEO of D&B Grocers Wholesale and Distributors. "Store owners should talk to suppliers about cleanliness on products and on-time deliveries which has become critical."

In July, Acosta, a leading full-service sales and mar-

keting agency in the consumer-packaged goods industry, released the final installment of its 10-part COVID-19 shopper insights series. The series covers the evolution of consumer behavior and outlook amid the pandemic and also provides suggestions to help retailers best meet customers' needs.

With data gathered via online surveys conducted between July 10th and 16th, the research finds that:

- 53% of shoppers plan to stock up if another pandemic shutdown occurs.
- 38% of consumers stocked up at the beginning of the pandemic and would do so again with a new shutdown.
- 15% of consumers did not stock up earlier this year when the outbreak started, but would do so if there is a new shutdown.
- 17% stocked up at the beginning of the outbreak, but will refrain from doing so again.
- 24% didn't stock up last time and have no plans of starting.

The main message from all that, according to Acosta? Retailers should prepare.

"As COVID cases continue to rise, most shoppers believe we're headed for another shutdown and plan to respond accordingly, so retailers should be prepared for a new surge in stocking up," said Darian Pickett, CEO of North American sales at Acosta. "The pandemic will also significantly impact back-to-school shopping this year, and retailers will need to adapt to parents' new priorities and shopping preferences. Hand sanitizer, masks and gloves will be the most in-demand items, in addition to basic school supplies, and many will opt for online shopping and delivery options."

Not surprising, the hot back-to-school item is hand sanitizer, already in very short supply according to mounting complaints from teachers as some school districts open their doors.

Of the consumers surveyed, 66% of them plan to buy hand sanitizer in preparation for the new school year. That beats such products as school supplies (64%) and masks and gloves (60%).

With kids learning virtually and with parents working from home, suppliers are adjusting. "We are selling many more fresh food items. Consumers are buying meal components more than ever," said Hasse. "From fresh produce to prepared delicatessen products to take home 'heat and eat' products, consumers are looking for healthy options for their families."



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With the current state of manufacturing, Hasse explained that they are not really able to stock up on any one product. "We buy as much as we can, but it is usually not enough to meet the demand and we promote everything we can every week," he said. "We might not have the variety we had this time last year, but we continue to offer promotions on everything from tobacco to fresh produce."

Suppliers are promoting specific items such as beverage of all kinds, quality snacks to include meat snacks, granola bars, chips and sweet snacks. At D&B Grocers Wholesale & Distributors, they have seen surges in a large number of categories. They are stocking up on items like pasta, peanut butter, jelly, canned goods, and beverages - both carbonated and juice based. They are also carrying stocks of cleaning supplies and paper goods and sell snacks, both sweet and savory. Healthy snacks as well with vegetable-based items and reduced calorie version.

Online learning means more meals at home. It takes a back-to-basics approach to the assortment. "Foods that kids can prepare themselves if parents are working will in large demand – items like cereal, peanut butter, jellies, bread, milk, soups, condiments, paper plates and napkins to use during meal times especially if parents are absent," said Hesano. "All these items will be selling in larger quantities, so we would look for pallet displays and large pack size items or jumbo size packages. Additional things like juice boxes and lunch box items to include snacks will be needed for those electing to go back to school in person."

Shortages of many products continue such as toilet paper, sanitizers, face masks, bleach, "and a strange one, charcoal lighter fluid," said Hesano. "More BBQ's outside means more lighter fluid and it has been hard to find. Overall, everything is moving faster due to higher consumptions since people can't go to restaurants, bars or entertainment venues."

As for how consumers will shop, 33% of them plan to buy products online, 23% will rely more on deliveries and 20% of them plan fewer visits to physical stores.

This year and the pandemic might be dragging on for most people, with weeks feeling like months, but the fact is that the 2020 holiday shopping season is approaching.

Consumer attitudes about the holidays are certain to

impact retailers in the all-important fourth quarter. That story will appear in the October issue of *Bottom Line*.

"There are a lot if issues facing retailers and consumers that will impact our industry and our business," noted Hesano. "This could turn out to be a long-term issue continuing into next year," he said. "As that happens, we believe taste and needs will change with the seasons."

The industry still doesn't know how COVID-19 will impact upcoming holidays, like Halloween, Thanksgiving and Christmas, with no large gatherings, "so no large meals," said Hesano. "Many retailers and consumers are facing challenging financial issues, which will create some debt and the ability to provide for their families."

Hesano says food banks will become more prevalent and "unemployment seems to be coming down but still high at 10.2%. The stimulus and federal unemployment subsidies have an end and if not extended will again cause issues with purchasing power by consumers. We are all hoping and praying for a vaccine and/or a treatment to help end the pandemic, but will stay alert to the changes the occur in the people we serve."

"This year has been very challenging for anyone in business," said Hasse. "Still, those of us in the retail food distribution industry has encountered more positive than negative. If it were not for the wonderful people in our industry, we could not keep up with this ever-changing environment."

The independent retailer has been on the good side of a very bad thing," said Thom Lipari. With people staying home, grocery sales are up. The business is tough for independent retailers. They need this positive impact for them. With kids going to school at home, more eating is going to be done at home. Prepacked foods are going to continue to sell. Not one category is suffering for grocers."

For the c-stores, it has been a little tough. Their grab-and-go sales are down and the food bars, such as soup and salad, are not open. "This is having a negative impact on c-stores," said Lipari. "They are not selling all the items they once did pre-COVID19. Once they get a proper treatment, it will get better and that will probably be sometime next year."

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

## ask the member

## How has COVID-19 Affected Your Business and What do you Expect the Rest of the Year to Look Like?



"Business has been good for grocers during COVID-19, because people are home. Restaurants are at limited capacity, so people are shopping at the grocery store and cooking at home. I think that will continue for the rest of the year. For our ICE business, we have been good, but we are not sure what will happen after Labor Day. We don't know if schools will open or not and we do business with schools, airports, the arenas, etc. All of that has affected our business."

- SAAD ABBO // U.S. ICE

"It all depends on the disease, whatever the numbers are, we really don't know. I sell real estate and as long as people have money coming in, we will do well. I also own a gas station and our volume is 45% below normal. We are open somewhat normal hours and some of our employees are back to work but not all. Our gas station was negatively impacted the most. People are not driving as much, so they are not filling up as much or going into the store like they once did." – SALAM BAKKAL

"The staff doesn't want to come back to work. They are working from home. It has been an adjustment. Don't think we are as efficient when people work from home. I don't think 2021 should be as bad. I think it will get better. It is challenging. Our tax season was prolonged until July. I had a vacation planned in April and that did not happen. I am still doing taxes for last year."

- AL S. YALDO // SHIMOUN, YALDO, KASHAT, YATOOMA & ASSOCIATES, P.C.

"Actually, COVID-19 did not impact my business at all. I sell insurance and it is essential. In the beginning, our staff worked from home but they are back to the office. I don't see it changing for us in 2021."

- SAL YALDO // FARM BUREAU INSURANCE

"It has affected my business in many ways from keeping employees safe and just trying to keep them. We have had scares with people thinking they got COVID-19. It has slowed production down every morning by an hour. We are screening employees to make sure everyone is safe. There is still so much unknown. We expect the rest of the year to be the same. It is like the blind leading the blind, no one really knows what is going to happen, but we will to continue to forge ahead." – MARK GARMO // OUTDOOR ACCENTS INC.

"We are considered essential so we were able to stay open, but it did affect us for the first few weeks. We did not operate at capacity. We were only doing emergency calls. Today, we are taking all the necessary precautions with our employees. They are wearing masks, using sanitizers, checking their temperature. We are being so careful every day to ensure everyone's safety. I expect this to continue for at least the first half of 2021."

- RON GARMO // RUNNING RIGHT HEATING AND COOLING





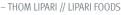
"The start of COVID-19 threw everything in a world wind and ice cream and milk sales went through the roof with people staying home. If you look at any ice cream manufacturer, they used their summer numbers back in April so they are short product this summer. There is so much shortages on ice cream right now, because people are eating at home. With the government feeding program there are more gallons of milk being sold and the government is buying and feeding those in people need; that has helped our business. We are in the black and we have been in the black, so I think it will be a question of what the schools will be doing this year. We are the largest supplier of milk to schools and that is so iffy right now. There is such a trickle-down effect with COVID-19 that we often don't consider. Kids still need the breakfast and lunch provided by the government and they need their yogurt and milk. We will have to see what will happen."

- DAVE ORLANDO // PRAIRIE FARMS DAIRY CO.



"We are trying to keep up every day with the demands. We are trying to keep up with our customers' needs and deal with the shortages. One of the positives that happened with COVID -19 is families are getting closer, they are spending time in the backyard and hanging out. In terms of products, all the prepacked foods are in demand. The consumers want prepacked items. In the office, we still do virtual meetings. We limit the number of people on the elevator. We are being very careful to not spread it. – TONY FRANCHI // LIPARI FOODS

"I think the retailers will continue to do well. I don't see a lot of people rushing back to restaurants which I was surprised about. During the COVID-19 lockdown, my wife cooked more during those few months at home than I can ever remember and as soon as the governor lifted the stay-home-order, my wife had reservations every night and I thought when they opened up restaurants, they would be packed but that has not been the case. In terms of grocers, I think delis are going to change. They will sell the same products, but customers want the prepacked items. You won't see as many people slicing meat at the counter. In terms of our own office, people were home for seven weeks, but they are back now. We are following all protocols, with sanitizers and temperature checks and people wear masks.





"Benchmark has been doing great especially since the sale to LKI, because we now have the resources to grow. We are in a new warehouse. We have our importing license and we are looking for avenues of growth. COVID-19 has not done much to our business other than helping us to grow a bit. Our growth projection has been steady. We are small and all we can do is grow. We haven't gotten affected like name brand products. The one area that was impacted was the on-premise business; they have taken a hit - bars and restaurants. Some of our brands that are bar heavy have not been selling, but overall volume is good.

- AUDAY ARABO // BENCHMARK BEVERAGE COMPANY

## retailer spotlight





## Friendships Being Formed at a Family Business

BY EPIPHANY COMMUNICATIONS AND COACHING\*



aple Gas, Inc., the mobile station at the corner of Maple and Adams in Birmingham is more than just a place to fill up your gas tank and

grab a snack from inside the store. It has become part of the community's fabric. Kyle Hannawa has owned the business for the last 11 years of the 16 years it has been opened.

He has five employees working the business with him. One man became much more than an employee; Bruce Kwaselow who was Jewish became family to Hannawa who is Chaldean.

"Bruce was a longtime friend of my father's and lived down the street just a few blocks away from the station," said Hannawa. "He was retired and single; he was married to his job and would show up to work every day to open up at 5:30 a.m. He worked side-by-side with me for 11 years. We built a father-son relationship. He loved opening up the store, making the coffee, bringing the newspapers in and greeting all of our morning customers. He had a bond with each and every one of our customers."

Bruce became ill with cancer and Kyle visited him daily after work often helping him comb his hair and brush his teeth. Bruce passed away February 9, 2020.

Kwaselow's death hasn't been the only challenge of 2020; like all retailers and gas station owners, Hannawa has had to cope with the COVID-19 crisis. "COVID-19 affected me in some good ways and some bad ways," he noted. "In bad ways, we lost fuel sales. The

#### **RETAILER: MAPLE GAS INC.**

Location: Birmingham, Michigan Founded: 2004

Employees: 5

MIRA Member Since: 2009

**Slogan:** "We are constantly changing the business, adding new concepts, new items and coming up with new ideas. In this business, you have to keep up to date, otherwise you fall backwards."

good news is that fact that we were deemed essential and able to stay open and store sales ramped up majorly."

At the business, all employees must wear masks and gloves. They also wipe down all pumps and door handles every 45 minutes. They have added sneeze guards and hand sanitizer stations all over the site. They have stopped having customers sign receipts to contain the spread. They also only allow up to five customers in the store at a time.

"The gas station business is very fast paced," he said. "We are constantly changing the business, adding new concepts, new items and coming up with new ideas. In this business, you have to keep up to date, otherwise you fall backwards. A lot more goes into running the day-to-day operation than most people would think. The best part of the gas station - in my case and this particular neighborhood - is meeting people from the neighborhood and building a family-based relationship with them."

When he is not working Hannawa says, "I love to hang out with my family and friends, I enjoy their company. My favorite hobby is snowmobiling."



KYLE HANNAWA WITH FRIEND BRUCE KWASELOW

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## fresh ideas

### Trucking Around with Fabulous Food

BY EPIPHANY COMMUNICATIONS AND COACHING\*

> ver the last few years, the large motorized vehicles or trailers, equipped to cook,

prepare, serve, and/or sell food are growing. Some, including ice cream trucks, sell frozen or prepackaged food; others have on-board kitchens and prepare food from scratch, or they heat up food that was prepared in brickand-mortar commercial kitchens.

With COVID-19, the food truck business allowed for eating out when restaurants had to close. The global pandemic has negatively affected small businesses.

Prior to the pandemic, Joe Polidori was primarily setting up his Impasto Italian Inspired Wraps food truck business at office buildings, but in recent weeks, he has been parking his truck all over Metro-Detroit. "We have been moving to different neighborhoods," he said. "We are in neighborhoods twice a day. We are doing lunches and private catering events. We move around from West Bloomfield, to South Lyon, Plymouth, Detroit, Wood Haven, all over for about two to three hours at a time."

He also has a trailer featuring his Italian cuisine parked in Ferndale to cater to the bar crowd. In the middle of the pandemic, he opened a restaurant in Livonia under the Impasto name featuring a larger Italian cuisine menu.

He also moves his food truck to Tampa, Florida, during the Michigan winters and sets up for business in various cities in the Tampa area. "We are in the process of building a truck just for Florida" he said.

His Impasto Italian Inspired Wraps food truck features sour dough wraps and Italian street food. He spent many years in the restaurant business, but decided to open up his own food truck business 3 ½ years ago. Today, he is catering graduation parties, weddings, and a variety of events.

Local high school teacher, Nancy Attisha Kattoula, and her husband wanted to do something to help local businesses. "Festivals and events where food trucks usually set up had been cancelled," she said. "I posted on Facebook, asking if anyone had checked to see if they would be interested in coming to subdivisions for food trucks."

She got tremendous response. Kattoula had friends mention that they had a local food truck in their neighborhood and if you lived nearby they asked people to come by. "I posted on Nextdoor.com, hoping to see if there was interest. The last thing I wanted to do was have them come out and people not show up. People were very excited about the idea. I was contacted by Marc Kellman, co-owner of a local food truck, Brother Truckers, and he offered to help me set up the schedule. A lot of trucks were looking at going out of business, but they got together, and Marc started setting up Subdivision Food Truck Tours."

In April, Kattoula started looking into bringing food trucks to different Metro Detroit neighborhoods. After getting Home Owner Association (HOA) approval, the first truck made its neighborhood stop in West



JOE POLIDORI INSIDE HIS IMPASTO ITALIAN INSPIRED WRAPS FOOD TRUCK

Bloomfield, Michigan on June 18th. She is running the service until November 19th. "We have done very well at all five events, selling out most trucks," she said.

In addition to getting HOA approval, Marc Kellman sent over necessary paperwork for contracts and to only bring trucks on the Subdivision Food Truck Tour. "This is to make sure that trucks aren't double booked, and the trucks scheduled can make a profit, said Kattoula.

She and her husband Faiz started to bring in trucks every other Thursday. "They are looking for subdivisions with 100 homes or more, to make sure that it is profitable for the food truck. Because he sets everything up, it was super easy for us to make it happen. The HOA doesn't pay anything,' she said.

She has worked closely with Marc to find the various food trucks "Because it's such a great variety, we do a different truck every two weeks, except for Detroit Mini Donut, which is everyone's favorite dessert truck."

There is a list of the food trucks on their website, www.foodtruck.tours, and new one is added all the time. "One truck owner told me that he went from having nothing booked for two months to being booked almost every day," said Kattoula. "The food has been wonderful and we have been able to help our local businesses. It has been so much fun seeing our neighbors. We have a huge subdivision, and have lived here for years, and are just finally getting to know our neighbors. I have had neighbors tell me that this has been the highlight of their summer, and they look forward to it every other week."

Starting a business requires capitol. "That is probably the biggest challenge, said Polidori. "It is a risk for banks and so it is hard to borrow money from them."

Polidori saved up money and borrowed some to start his own truck. "You really need to find your niche," he said. "You have to be creative and different. There are a ton of barbecue trucks and taco trucks. You have to find a brand of food that will sell and be different than the rest.

Polidori is Italian and grew up cooking Italian dishes. He also worked at an Italian restaurant for years. "I also recommend working inside a food truck to understand the operation before owning your own."

Meanwhile, Kattoula will continue to post on Nextdoor.com;

they also have signs at the entrances of the sub.

"We have had so much fun with it and we will be doing it next year," said Kattoula. "Marc said that they will begin scheduling in January, for trucks to start in March, and we can't wait!"

Polidori continues to expand his business. "I love what I do," he said. "I wouldn't change it for anything. I will be in the food trucking business forever. It is fun and fast paced. I have served food on the beach, at festivals, concerts, breweries, horse races – somewhere different every time. It is so much fun."

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

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## express lines

### CDC Advises on Enforcement of Mask-Wearing Rules

The goal is safety for both employees and customers

BY NACS ONLINE

The U.S. Centers for Disease Control (CDC) advises that everyone wear a mask in public to slow the spread of COVID-19, but enforcing face mask policies has quickly become contentious. Many businesses have faced verbal confrontations and even violence from people refusing to follow recommended guidelines.

Although no government agency regulates masks or cloth face coverings, more than 30 states mandate that people must wear masks or face coverings in public. In response to incidents that have arisen in businesses involving customers who don't wish to comply with these mandates, the CDC has created a website that offers strategies for avoiding a violent response when asking customers to wear masks and follow social distancing rules.

According to the CDC, workplace violence is defined as "violent acts, including physical assaults and threats of assault, directed toward persons at work or on duty." While threats and assaults can happen anywhere, they're more likely to occur in retail, services and other customer-based businesses.

Conflict resolution is the process of finding a peaceful end to a conflict or argument. A non-violent response is a peaceful approach to a situation in which a person is aggressive or threatening. It involves remaining calm, giving the person space and making sure other people in the area are not touching the person or trying to forcibly remove them.

According to a CNN report, the CDC's No. 1 suggestion is "Don't argue with a customer if they make threats or become violent." In August, a man in Pennsylvania was charged with shooting at an employee after being asked to wear a mask in a cigar shop. In July, Walmart, Home Depot and CVS, among other retailers, announced they would still serve customers who refuse to wear masks. Walmart has instructed managers to ask non-masked customers if they'd like a complimentary mask. If they refuse, they're advised to let them continue shopping.

#### THE CDC'S BASIC DOS AND DON'TS FOR EMPLOYEES TO PREVENT WORKPLACE VIOLENCE INCLUDE:

- Don't argue with customers if they make threats or become violent.
- Don't attempt to force anyone who appears upset or violent to follow COVID-19 prevention policies or other policies or practices related to COVID-19, including limits on numbers of household or food products.
- Do attend all employer-provided training on how to recognize, avoid and respond to potentially violent situations.
- Do report perceived threats or acts of violence to the manager or supervisor, following any existing policies that may be in place.
- Do remain aware of and support coworkers and customers if a threatening or violent situation occurs.



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Taylor Ice Co	(313) 295-8576

#### INSURANCE SERVICES: COMMERCIAL

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

#### **INSURANCE SERVICES: HEALTH & LIFE**

BCBS of Michigan 🛛		(313) 448-2756
V	Blue Care Network	(248) 799-6300
Busin	ess Benefits Resource, LLC	(248) 482-8282

#### INSURANCE SERVICES: WORKERS' COMPENSATION

MIRA	Conifer Insurance Company	(248) 559-0840	
V	CareWorks 0	. 1-800-837-3200 ext. 7188	

#### LEGAL SERVICES

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

#### LIQUOR SHELF TAGS

Saxon	, Inc.	М	
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300-666-6233	Nestle DSD (Small format only)
TORS	1-80 Welvet Ice Cream Co
86) 447-3500	Blue Bunny Ice Cream
05) 738-7979	Cedar Crest Dairy, Inc

#### **ICE PRODUCTS**

MIM	
🠨 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

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

#### **MONEY ORDERS**

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

#### **OFFICE SUPPLIES & PRODUCTS**



#### PAPER PRODUCTS & PACKAGING SUPPLIES

Cartotecnica Cambianese Srl .....

daniele@cartotecnicacambianese.it

#### PET SUPPLIES MISC.

#### **PIZZA SUPPLIERS**

Omni Food Concepts 🛛 🖸1-888-367-7829
Tringale's Pizza Pinwheels ( <i>Lipari</i> ) (248) 943-5090
Hunt Brothers Pizza

#### POINT OF SALE & RETAIL TECHNOLOGY

Great Lakes Data Systems (LOC Software)	
	356-4100 ext. 107
Petrosoft LLC	(412) 306-0640
BMC-Business Machines Company	(517) 485-1732
Success Systems	1-800-653-3345

#### **PRINTING, PUBLISHING & SIGNAGE**

Saxon, Inc. 🛛	(248) 398-2000
CLE Billboards	. (216) 801-9924
EGI Solutions	. (586) 978-9630
Fisher Printing	. (708) 598-1500
Pace Custom Printing	. (248) 563-7702

#### **PRODUCE DISTRIBUTORS**

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

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

#### REAL ESTATE

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

#### **REFRIGERATION SOLUTIONS (COMMERCIAL)**

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

#### **RETAIL CONSULTING**

White Knight Marketing	. (901) 494-1352
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#### **RETAIL FIXTURES, DISPLAYS & FLOORING**

**REVERSE VENDING MACHINES & SERVICE** UBCR, LLC......(248) 529-2605

#### SECURITY, SURVEILLANCE & MORE

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

Coca-Cola Refreshments (Metro Detroit program)	
	. Belleville 🕅 (734) 397-2700
	Flint 📶 (810) 237-4000
	Cleveland 0 (216) 690-2653
MIRA	(313) 925-1600
Amica Tea LLC	(312) 796-7445
Boom Boom Energy	
Monster Energy Company	
Pepsi Beverages	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512
	Cleveland (216) 252-7377
	Twinsburg (330) 963-5300
Smart Life LLC	-

#### TOBACCO ALTERNATIVES

Bumble CBD	. (216) 854-0090
E-Alternative Solutions	. (904) 843-3731
Grinds Coffee Pouches	. (412) 414-3155
Swisher International	. (904) 607-7405

#### **TOBACCO COMPANIES & PRODUCTS**

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

#### UNIFORMS, LINENS, WORK WEAR & SUPPLIES

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

#### WASTE DISPOSAL & RECYCLING

Midwest Recycling M O (Clothing recycle	boxes)
	.(313) 304-9099
Commercial Waste Systems (Cardboard recycling buyers)	
	. (219) 663-5678
Stamper Facility	(586) 228-6500

#### WINE & SPIRITS COMPANIES

Benchmark Beverage Co	(734) 744-6132
Cheurlin Champagne	(312) 929-2699
Cornerstone Wine Distributor	(586) 839-2552
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
Wise Men Distillery	(616) 805-7003

#### WINE & SPIRITS DISTRIBUTORS

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

#### FOOD RESCUE / FOOD BANKS

#### **MICHIGAN**

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

#### OHIO

Akron-Canton Regional Foodbank(330) 535-6900
Cleveland Foodbank
The Foodbank, Inc
Freestore Foodbank(513) 482-4500
Mid-Ohio Foodbank
SE Ohio Foodbank & Kitchen(740) 767-4500
Second Harvest Food Bank of Clark, Champaign and Logan Counties
Second Harvest Food Bank of North Central Ohio (440) 960-2265
Second Harvest Food Bank of the Mahoning Valley
(330) 792-5522
Shared Harvest Foodbank(800) 352-3663
Toledo Northwestern Ohio Food Bank (419) 242-5000
West Ohio Food Bank(419) 222-7946

#### ILLINOIS

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



## mira calendar





#### NOVEMBER 19 & 20, 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* 



#### JANUARY 23, 2021

MIRA'S 105TH ANNUAL TRADE DINNER & BALL

Join over 800 leaders in the food, beverage & petroleum industries at this one-and-only black tie gala. Delight in fine cuisine, dancing and entertainment and engage with colleagues and friends to celebrate the strength and vitality of MIRA and the members it serves. *Penna's of Sterling // Sterling Heights, MI* 

## publishers statement

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