BottomLine

THE VOICE OF MIDWEST INDER ENDENT RETAILERS // VOL. 31, NO. 11 // NOVEMBER 2020

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MOVING ON AFTER THE SUPREME COURT RULINGS ON GOVERNOR WHITMER'S ORDERS

Days after the Michigan Supreme Court original opinion ruled the Governor's executive orders on the coronavirus pandemic are unconstitutional, she tried to delay the effect of a Michigan Supreme Court ruling but that request was denied.



FOOD BANKS TRYING TO MEET THE NEEDS AS DEMANDS INCREASE

The COVID-19 Pandemic has created a trickle-down effect in many industries including the food industry. "We are seeing this in so many areas," said Ed Weglarz," MIRA president and CEO. "The manufacturers can't keep up with the demand so the suppliers are low on product that they can't send to grocers and the shelves are not stocked and then they don't have much left over to donate."



IT REMAINS QUESTIONABLE IF CHICAGO WILL EVER RECOVER FROM THE RIOTS OF 2020

On May 25, 2020, George Floyd, a 46-year-old black man, was killed in Minneapolis, Minnesota, while being arrested for allegedly using a counterfeit bill. Following his death, protests broke out all over the country with many of them turning violent.



chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

Give Thanks in all Circumstances

o one could have predicted what the year 2020 had in store for all of us. This has been one of the most tumultuous years on record. The COVID-19 pandemic has impacted all of our lives. From the economic repercussions on our businesses and jobs, to the isolation and social distancing from family and friends, to added health precautions we are forced to undertake every time we leave our homes—this year has been far from normal. While this has been a chaotic and challenging time, we still have much to be thankful for in our lives.

While the virus crippled our economy and destroyed many businesses, we are grateful that the majority of MIRA members are considered essential businesses and have been open during the Covid-19 pandemic. Operating a business during these trying times has been stressful with all the uncertainty and additional burdens. We are thankful to have had the opportunity to continue serving our communities and providing them the products and services they need. We are also thankful for our employees and their commitment to helping us keep our doors open.

Although we are persisting and adapting to the new social and business environment, we recognize many of our neighbors and friends have seen their jobs, careers, and businesses completely evaporate because of the virus and could use a helping hand this holiday season. I'm happy to announce that despite the pandemic, economic shutdown, and turbulent industry performance, MIRA will continue its annual "High Five Turkey Drive" campaign. MIRA members and their customers have been very generous over the last several decades in funding this effort and we are pleased to be able to do so once again. Suppliers have helped provide the provisions, offered volunteers to help distribution, and raised funds to finance the effort.

In the spirit of the season, I'm asking all of you to aid in this effort by contributing and participating in this year's "High Five Turkey Drive" program. Many small businesses that were not designated "essential businesses" have been closed throughout this entire crisis and some have little likelihood of ever reopening—leaving many unemployed and suffering. These people are our friends, customers, neighbors and family. We are blessed to be able to offer assistance to those in need in our community and I urge you to please be generous!

Even in dark times, there is light. We have so much to be thankful for this holiday season. I wish you and your families a blessed and happy Thanksgiving holiday.

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

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SALES SUPPORT

MIRA rebate program details:

- Minimum order of \$800, must purchase weekly to qualify.
- We service PA, OH, MD & NY.
- 2% Non-tobacco / non cigarette rebate.
- Plus and extra 1% if purchasing energy supplements
- Plus an additional 2% if purchasing foodservice products
- Plus an additional 2% if purchasing supplies

Customer must purchase these categories to qualify:

- Cigarettes
- Smokeless & other tobacco
- Energy supplements
- Coffee

Subject to pre-qualification by McAneny Brothers



petroleum news & views

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

MIRA Mourns the Loss of One of Its Own

Just as we were preparing to go to press with this issue we received the sad news that Ron Milburn, MIRA's retired Director of Ohio Operations, passed away on Friday, October 23rd, in Columbus, Ohio.

I knew Ron for over thirty years as we kept running into each other in the retail petroleum business. Ron was always a champion for the independent retailer and fielded phone calls 24/7 from businesses seeking his expert advice. Ron was a classy, caring human being who always respected everybody. His loving wife, Linda, preceded Ron to the hereafter just six weeks ago. May he enjoy peace and be reunited with Linda.

I thought the Petroleum News & Views section of this magazine would be an appropriate place to honor Ron. The following profile was originally printed in the March 2014 issue of *Bottom Line*:

Ohio Operations Headed in the Right Director with Ron Milburn

on Milburn and his wife Linda will be celebrating 56 years of marriage this April. When he is not with his five children, 14 grandchildren and three great grandchildren, he is out on the golf course—when the weather permits.

Although he has twice before retired, he has no plans to trade in his fuel tanker to ride a golf cart full time any time soon. In fact, Milburn is coming off a 2013 with several successes to tout. Working with colleagues in Ohio, the AFPD successfully fixed the Ohio Commercial Activity Tax (CAT) that leveled the playing field. Prior they paid a tax on their gross receipts at three different levels of distribution of gasoline.

"This was truly a major victory" said Milburn. "We saved the average petroleum dealer \$10,000 to \$12,000 a year and some \$60,000, \$70,000 or up to \$80,000 a year. It was a tremendous accomplishment. We had to go up against major oil companies with strength, money and several attorneys in their home state."

It wasn't the only victory for the year. AFPD with Milburn's lead, and help from AFPD Board member Paul Elhindi, AFPD took on the Ohio Environmental Protection Agency (EPA) to once again level the playing field. "Big Box stores were exempt from certain environmental standards when remodeling former gas stations but independents were not. AFPD challenged the EPA until they allowed independents to follow the same standards.

After graduating from Jackson High School in 1957 where he played football, Milburn was not thinking about getting into the petroleum business. He landed a job in an accounting firm whose clients were mostly gas station owners. "I took a look at those profit and loss statements and thought I should buy a station" said Milburn.

Milburn also spent 13 years in the Ohio National Guard and was a Chief Warrant Officer when he left.

Ron was the President of the Central Ohio Gasoline Dealers Association and was part of the merger with the Cleveland, Ohio association (COGDA). In 1987 we renamed the association and became known as the Independent Service Station and Automotive Repair Association of Ohio (ISSARA). In 1992 he became an officer of the Ohio Petroleum Retailers and Repair Association (OPRRA).

During his tenure as an Independent Shell Retailer, he became the President of the National Shell Dealer Council.

After 23 years as owner and operator of the number one Shell Station in Ohio and the fifth largest in the Country, Milburn started working with the trade industry in Ohio prior to its merger with the Michigan Petroleum Association. "The business had changed and I knew it was time to sell the business and retire."

During the time that he owned and operated his Shell Station, he was chosen seven times as the number one outstanding retailer in Ohio.

He worked with his son for a short stint at his in-door golf center — Tee'd Up Indoor Golf. Then retired, again.

He did not stay in retirement long, however. The Ohio Association representing gasoline owners called him to work for them. "I knew the industry well and was charged with growing membership and then moved into the legislative side" said Milburn.

In August 2004, Milburn began working for AFPD as the Director of Ohio Operations. He still enjoys coming to work every day. "We are currently working on the Ohio Lottery because retailers have not seen an increase in their commissions since 1990s," said Milburn. "I can relate to the board members because I used to be an independent retailer just like them and the staff at AFPD is truly dedicated to their jobs and protecting our industry. They care about the members and their issues. It truly is a very enjoyable job.

At the end of the day, it is still all about family.

"I give my wife Linda a lot of credit because she is a large reason for the success that we had in the retail gasoline business, and now she is very dedicated in her position with AFPD and in helping AFPD members solve their problems."





(L TO R) FORMER BOARD MEMBERS JIM MANDAS, VICKI HOBBS AND RON MILBURN AT THE 2015 OHIO AFPD HIGH FIVE TURKEY DRIVE



c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

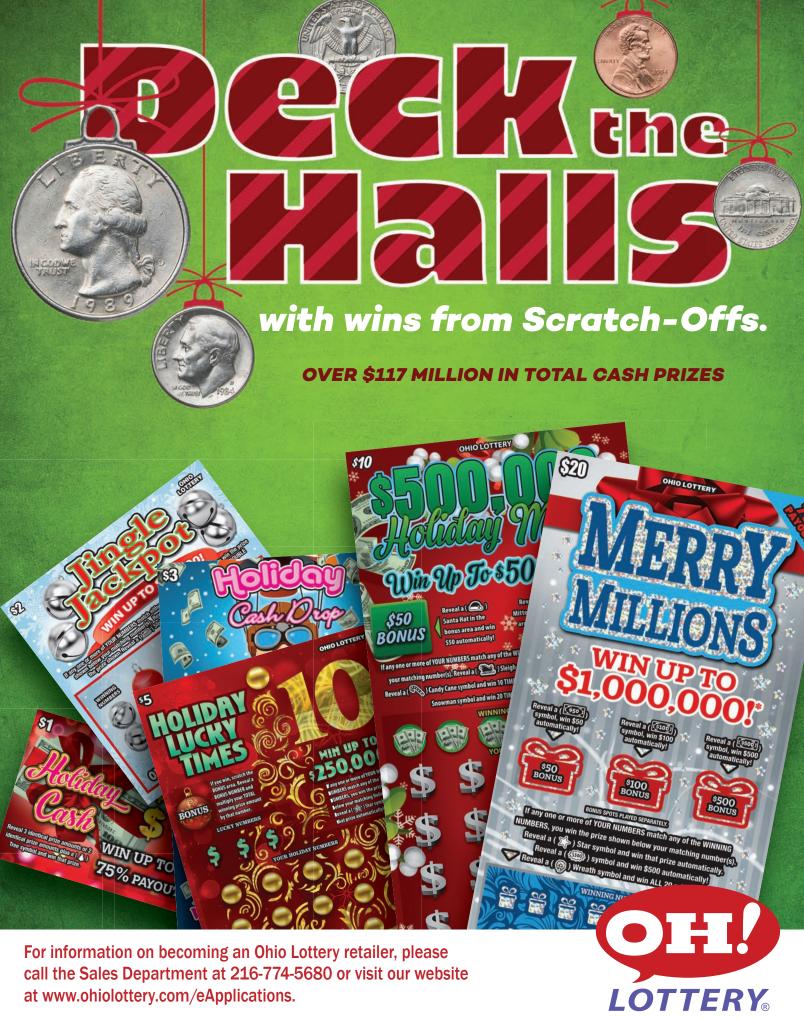
A Simple Solution to Help Build Foot Traffic

ccording to the results of a recent NACS survey of U. S. Convenience store owners conducted by NACS Research, convenience retailers say that in-store sales are steady, but fuel sales continue to lag. When reading that it is easy to conclude that once we get through the pandemic everything will be right back where it was at and all will be fine. Unfortunately, many people including me do not believe that will be the case for many independent retailers. This pandemic has been the catalyst for our industry to go through a technological revolution. More large retailers are offering mobile apps, subscriptions, on-line ordering, curbside pickup and delivery to meet a world of changing consumer demands. Many independents simply will not be offering these services. As far as fuel, I do believe we will see some rebound in fuel sales as we work to get through the pandemic. However, I think it is realistic to conclude that there will be several trends that will negatively affect fuel sales for the foreseeable future. Companies have realized a larger portion of their workforce can work from home productively and will continue to do so post-pandemic. There will also be less business travel and consumers will make less trips to brick and mortar retailers due to the on-line ordering. Many retailers experiencing lower fuel sales may look to off-set that with slightly higher margins. However, they will still be faced with the dilemma of a smaller number of consumers visiting their store. Based on the data so far in 2020, that the new normal pattern has emerged, lower number of store trips vs. the prior year but larger baskets. This means most retailers are experiencing a reduction in consumer transactions, but those consumers are spending more every time

they visit your store. When looking at this trend and the lag in fuel sales independent retailers should look for simple programs that can add foot traffic to grow the number of consumer transaction.

One simple program that can add foot traffic is offering money orders. It may not surprise you in that most money orders come from lower income areas. However, it may surprise you that 23% of the current population purchases money orders which translates to approximately 75 million money orders processed annually. My biggest recommendation to retailers offering money orders or considering offering money orders is to offer the lowest fee possible and advertise that with signage. You want consumers to know if they need a money order your store is the location they need to use for this service. Your goal is to attract as many customers as possible that need money orders in your market. It is not how much you are making on the actual money order. The reason why is simple. The data shows that consumers purchase 2 to 3 items when purchasing a money order. Getting those sales and increasing your transactions are your goal! You should measure the number of money order transactions you are processing every month to validate the number is growing and your strategy is working. I would also encourage you to take a good look at those additional items the consumers are purchasing and work to maximize additional sales on those items, possibly a 2 for deal that can make the basket even larger.

I am sure many of you are already offering money orders. I would encourage any member processing money orders or thinking about processing money orders to talk to our team about the MIRA money order program and how it can help you. In Michigan there is no fee for the equipment if you process 200 transactions or more per month. Based on the number of transactions you do per month fees range anywhere from 35¢ to as low as 15¢ per transaction. Not only can this save you money on the cost of processing transaction, but it can also help you make money with this program! ■





government relations report

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

November is Here, Finally!

"O for a Muse of fire, that would ascend the brightest heaven of invention; A kingdom for a stage, princes to act And monarchs to behold the swelling scene!"

- SHAKESPEARE

kingdom for a stage..." The theatrics this election recall the verse from the Prologue of Henry V. We are challenged this election with a new lens in which to see these elections. Should we continue to be locked down indefinitely or should we allow our economy to rebound by opening for the sake of families needing to make a living?

I do not claim to be a scientist or an expert in policy, but I can philosophize from my chair about the impact these lockdowns have had on us as a people. Should we wear a mask, and should we stay locked down today goes much further than a virus? Our positions are shaped mostly by our own comfort with this virus. Some have taken strict social distancing to extreme measures for their love ones. Others have been laissez-faire with no cares for the pandemic. Personally, my motto has been, "When in Rome, do as the Romans." If someone is more comfortable with me wearing a mask, so be it. But the questions do have deeper meaning for us.

Where are we headed as a nation? Do we want government to impose at will restrictions on our lives for the better of others? Do we want government to print checks off to help people stay home while they don't work? Those kinds of questions these days can be a rabbit hole for us, but they are important. How much more do we want government to intervene in our life? Should we mandate vaccines for everyone?

Why do I ask these questions in a trade association magazine you may ask? The way our neighbors vote this election will have lasting effect on your business. It will impact the fundamentals of our industry for decades to come. Before March, no one would have thought of cashiers as being frontline workers. Or that staying at home to collect a government benefit would impact how you staff the frontend. The pendulum has swayed far to the left and now others have more say in how you run the day to day operations of your business. The cost of doing business goes up, the regulations go up, the help is reduced, and your profit eventually be reduced once the panic of buying subsides in November.

You will be left with a larger bill to foot and the outcome of this election will determine if the bill will continue to rise or stabilize. I would hope your cost of doing business would go down but that would be wishful thinking. Some of the extra precautions we have in place today will be here to stay. In my opinion, some may be for the better of the industry. Sanitizing, shorter hours, and shields for cashiers are here to stay.

I believe the pandemic has shaped this industry for some good. It shows the resilience of our independent retailers can handle the demand of the rush during a pandemic. I have seen employers step up and reward their employees for braving the frontlines when other employees stayed home to collect more on unemployment. It has allowed you to refine your practice and strategically weather the regulatory jungle that we have had to wade through. This jungle of regulations may subside soon, but your determination to care for you customer and employees will continue.

And to finish my thoughts on this election and reminder for you to vote, in the wise words of Socrates, "One of the penalties for refusing to participate in politics is that you end up being governed by your inferiors."

michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP



Business Immunity

package of bills regarding a business's immunity from COVID-19 lawsuits is sitting on the Governor's desk and is expected to get her signature. House Bills 6030, 6031, 6032, and 6101 have been working their way through the legislative process since August and address a real worry among business owners: what happens if an employee contracts the coronavirus at the workplace and decides to file a lawsuit?

This particular set of bills covers almost every type of workplace and will run retroactively back to January 1st, 2020, with a current repeal date set for March 31st, 2021. During this time, the legal recourse of an employee against their employer in regards to the pandemic will be determined by the employer's diligence in following the guidelines and statutes set forth by Federal and State agencies. So long as the business owner or manager can prove that they have complied with all the applicable public health guidance and operated in good faith, they are protected from civil action in the event that an employee comes in contact with the disease or falls ill. This also covers any qualified product that was provided or donated for use in preventing infection, such as personal protection equipment, medical supplies, or cleaning products.

With the guidelines evolving over time, executive orders being nullified, and continuing research into SARS-CoV-2 and its potential mutations, it is important to note that any investigation into whether or not a business did its due diligence in protecting its employees and customers will be determined by the protocols and guidance that were active at the time of the exposure. If multiple public health guidelines were in place, following any one set of rules and regulations would be deemed sufficient. In all reality, so long as the business

owner or employer was not purposely negligent or intentionally disregarded the public health guidance, they are considered within the bounds of this coverage.

As for the employee, these bills offer a set of protections if they were exposed or contract the coronavirus. They cannot be discharged or disciplined because of their condition, but are not allowed to return to work until all "return to work" conditions are met. This means that they must have had 24 hours naturally free of a fever, their principal symptoms have improved, and ten days has passed since last testing positive or the beginning of symptoms, whichever is later. If the employee has simply been in close contact with a symptomatic or an infected individual but has not contracted COVID-19, then they can return 14 days after the close contact or if the symptomatic individual has received a negative test. However, there are several types of employees who cannot help but be in contact with potentially infected individuals, such as first responders, those working in child care or adult foster care, and those at a correctional or a health care facility. so this exclusion from the workplace is not realistically applicable for them.

This is all contingent on both the employer and employee holding up their end of the responsibilities. If an employee violates their duties by coming back to work before they are legally allowed, skipping work when not prohibited from the facility, or not getting tested within three days of being symptomatic, then the employer is absolutely within their right to discharge or discipline that individual. If the employer is found to have been willfully negligent in providing the proper protections, then the employee can absolutely file for civil action and may be awarded \$5000 or more for "damages."

Staying up to date on the most current protocols and regulations, keeping your employees informed of their individual responsibilities in this matter, and doing what you can to protect your workforce and customer base is the best way to prevent being on the receiving end of COVID-19 related lawsuits. Better safe than sorry.



michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

Out-of-Stocks: Contributing Factors Due to the Pandemic

Ithough out-of-stocks have been an issue that everyone can relate to, circumstances of the COVID-19 pandemic have intensified the problem. The Commission is keenly aware of this frustrating situation that is adversely affecting liquor licensees and their businesses. Several factors going on in the U.S. and global marketplace as a result of the pandemic are making out-of-stocks of top issue:

SUPPLIERS SIMPLY CANNOT KEEP UP WITH DEMAND

There's been a huge increase in alcohol consumption during the pandemic. Producers can only bottle 24 hours a day, so there is a limited amount of cases they can produce. As demand exceeds their capability, they have no way of catching up. Most distilleries in the European Union shut down in early 2020 due to the pandemic, causing a large backlog of orders in the U.S. Consequently, brands from Europe have been hit the hardest. Some manufacturers of domestic goods where there's been strong growth are having trouble keeping up. Many producers are limiting production or eliminating production on lower volume sizes or flavors to make sure the primary volume brands are able to be maintained. This approach is similar to what is happening in the soft drink industry. There has also been great demand for seasonal, limited production products, but these are not to be considered out-ofstocks.

SIGNIFICANTLY GREATER AND SHIFTING TRENDS

Since March when the pandemic started, overall sales volume is up 23%; off-premise is up 35% in Michigan. Certain categories are way up especially in global and premium brands (e.g., tequila, +54%; cognac +62%;

bourbon +35%). Ready to drink cocktails have seen a huge spike (+70%) as people are home consuming these easy to serve brands. Manufacturers have not been able to keep up.

PRODUCT AGING REQUIREMENTS

Tequila brands that are produced in Mexico have seen an explosion in the Añejo tequila category (woodaged). Due to the many months of aging that is required, available inventory has been running out. Production has increased, but it will take a year for inventory to catch up with demand. Bourbons also must age and some are limited supply items that are also out-of-stock.

OVERSTOCKING

Retail stores here in Michigan are overbuying several weeks' worth of brands as they become available (that were previously out-of-stocks), limiting inventory for other accounts.

TARIFFS

Prior to the pandemic, the tariff issue greatly impacted some countries. U.S. wholesalers bought heavy, taking all warehoused and existing inventory pre-tariff, leaving distilleries with no goods on the floor when the pandemic hit. Wine and spirits trade associations have submitted statements to the U.S. Trade Representative (USTR) urging an end to tariffs on spirits and wine from the EU and UK, and American whiskeys, and to forego imposing any additional tariffs on beverage alcohol products. In August 2020, a bipartisan group of 13 U.S. senators asked the USTR to remove the 25% tariffs imposed in October 2019 on European Union food, wine and spirits.

PORT AND TRANSIT DELAYS

Warehouses in Southern California are holding onto containers and chassis an average of 7.4 days, almost twice the normal "street dwell" time, prolonging a chassis shortage that is disrupting the delivery of cases shipped. The concentration of imports in Southern California has stressed the supply chain from the ports to the warehouses, as well as to the eastern half of the

country. The trucking/transport industry is working on the issue. The import surge that is fueling the chassis shortages is expected to continue into the fall.

ALUMINUM CAN SHORTAGE

With bars and restaurants closed during the pandemic, more people were drinking at home and consuming more products available in cans. The supply problem prompted brewers to cut back on the breadth of brands they sell and exacerbating concerns about out-ofstocks. Another factor is the hard seltzer trend which has spurred shortages in the tall, slim varietals of the 12-ounce can, which has become a popular format for alcoholic sparkling seltzers, light beer and some craft brands. The demand for canned wine has also exploded in the past year. Canned cocktails and wines are in shorter supply, and so are other spirits to some extent. Can manufacturers have struggled to keep up with demand. New aluminum can factories are coming online and the industry is slowly responding to the demand. The two major U.S. suppliers of aluminum beverage cans, Colorado-based Ball Corp. and Pennsylvania-based Crown Holdings Corp., have

announced major investments in new canning lines and production facilities amid the surge in demand; new production is expected in 2021.

CARBON DIOXIDE SHORTAGE

The shortage in carbon dioxide and subsequent rise in prices for CO2, could be especially dire for smallersized brewers. Big companies can capture some of the carbon dioxide with expensive equipment, but it's something that most craft brewers, for example, can't do. Given the significant drop in ethanol production, it could become serious situation.

Out-of-stocks in spirits, beer and wine are all affected by these issues in varying degrees. Again, the Commission realizes that licensees are experiencing difficulties and hardships brought on by the pandemic. Please visit the MLCC website at www.michigan.gov/lcc for updates and information.

It is the mission of the MLCC to make alcoholic beverages available for consumption while protecting the consumer and the general public through the regulation of those involved in the importation, sale, consumption, distribution, and delivery of these alcohol products.





ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Bags and Vapors

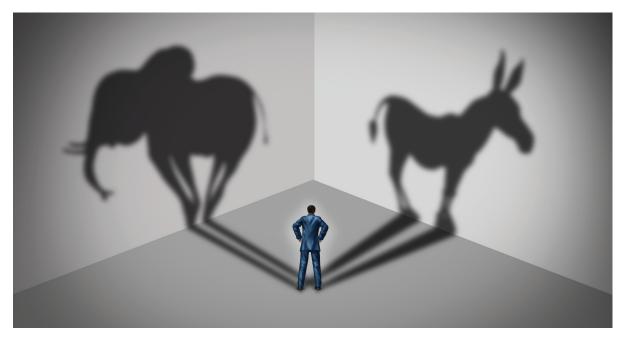
he good news this month is the legislature passed HB 242, which would override local governments authority to ban or tax plastic bags and other disposables. We thought the bill was then sent to the Governor, but he apparently told the Senate that he wouldn't sign the bill unless it was good for only one year. He said he understood the need during the pandemic but was reluctant to override local

governments home rule permanently, so the Senate and House approved limiting it to one year. The Governor said he would sign it, but if they tried to renew it in a year he would veto that attempt. In the last magazine, I reported that the city of Bexley, a suburb of Columbus, had tabled a bill that would limit sale of certain flavored vapors. MIRA had sent a letter in opposition to the original proposal and was pleased that they tabled the measure, but now they are thinking of bringing it up again. While it would only affect two stores in the city, you must oppose these types of

measures before they spread to other cities. We will keep you informed of this issue and continue to oppose.

As you might expect, elections have been front and center for all elected officials running this year. By the time you read this report, the elections will be over, so you can grade me on my predictions. I believe Donald Trump will carry Ohio albeit by a smaller margin than 2016. Of Ohio's 16 Congressional races I believe only three are in play: One, in Youngstown area where Republican Christina Hagan is mounting strong challenge to incumbent Democrat Tim Ryan. Two, other Republican incumbents have tough races, one in central Ohio and one in Cincinnati. In the end I think it will remain 12-4 Republican.

There are two Ohio Supreme Court Races in play and these are non-partisan races. Currently the court is comprised of 5 Republicans and two Democrats. Two Republicans are up for reelection, so if Democrats win both they will control the court. I believe it remain 5-2, but could be 4-3 Republican. I personally don't think Democrat's can win both seats. If Donald Trump carries Ohio, the Ohio House Republicans will retain their 62-37 majority, but I believe the Republican Senate will lose one seat but still retain a large majority at 22-11. As I said, you'll be able to judge my picks before the next magazine comes out.



illinois lobbyist report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC



Illinois Legislative Activity

STATE OF ILLINOIS REMAINS IN PHASE 4 OF RESTORE ILLINOIS RECOVERY PROGRAM

In March, Governor Pritzker issued the initial "Stay-at-Home" (SAH) order that required multiple businesses to shut down and employees to "work remotely when possible" except for those deemed "essential businesses." Since that time, Governor Pritzker has implemented a COVID-19 recovery plan known as Restore Illinois – in which Illinois has transitioned into Phase Four of the recovery plan in August 2020. The full details of the Phase Four guidelines, for persons and businesses, can be found at https://dceocovid19resources.com/restore-illinois/restore-illinois-phase-4. A summary is as follows:

- **Gatherings**: All gatherings of 50 people or fewer are allowed with this limit subject to change based on latest data & guidance
- **Travel**: Travel should follow IDPH and CDC approved guidance
- **Health Care**: All health care providers are open
- Education and Child Care: P-12 schools, higher education, all summer programs, and child care open with IDPH approved safety guidance
- Outdoor Recreation: All outdoor recreation allowed
- **■** Businesses:
 - **Manufacturing**: All manufacturing open with IDPH approved safety guidance
 - "Non-essential" Businesses: All employees return to work with IDPH approved safety guidance; Employers are encouraged to provide accommodations for COVID-19-vulnerable employees
 - Bars and Restaurants: Open with capacity limits and IDPH approved safety guidance
 - Personal Care Services and Health Clubs: All barbershops, salons, spas and health and fitness clubs open with capacity limits and IDPH approved safety guidance
 - Entertainment: Cinema and theaters open with capacity limits and IDPH approved safety guidance
 - Retail: Open with capacity limits and IDPH approved safety guidance

According to the Restore Illinois plan, transitioning to the final "fully open" Phase Five will occur when a vaccine, effective and widely available treatment, is developed or the elimination of new cases over a sustained period of time through herd immunity or other factors. Most experts expect Illinois will remain in Phase Four through mid-2021.

2020 FALL LEGISLATIVE SESSION SCHEDULED FOR NOVEMBER 17 – LIMITED SESSION EXPECTED

The Illinois General Assembly canceled its entire 2020 spring legislative session, and in May 2020 held a four-day special session to address the FY21 state budget and "essential" legislative items that related to Illinois' COVID-19 response. Upon adjournment of the May spring session, the Illinois General Assembly scheduled its traditional six-day fall veto session to begin on November 17th.

The legislative veto session, as described in the Illinois Constitution, was created to allow the Illinois General Assembly to consider any vetoes issued on legislation by the Governor. The 2020 veto session will be unique for two reasons: (a) COVID protocols will be required once again that, like the spring session, would likely see the House and Senate chambers meet in different buildings; and (b) there have been zero bills vetoed by the Governor – meaning there are no vetoed bills for the Illinois General Assembly to consider.

The COVID-19 concerns remain strong with many elected officials who would prefer that, if a veto session is not necessary, the preference would be for the session to be cancelled and begin consideration of new issues after January 1, 2021 either during a "lame duck" session or with after the new 102nd Illinois General Assembly is sworn into office.

ON THE HORIZON

Under the leadership of Ed Weglarz, MIRA is looking to utilize its growing influence in 2021 to work on two proactive initiatives: (a) a local Cook County property tax credit for grocery stores that locate in "food deserts" – one that MIRA intends to extend statewide; and (b) broadening state incentive programs that seek to provide people with greater access to local fresh food to include supermarkets. We will also continue to protect MIRA's interests against adverse legislation that may arise during the upcoming legislative sessions.

We look forward to serving MIRA and its members, continuing MIRA's success, and expanding its influence in Illinois. ■



Moving on After the Supreme Court Rulings on Governor Whitmer's Orders

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

ays after the Michigan Supreme Court original opinion ruled the Governor's executive orders on the coronavirus pandemic are unconstitutional, Michigan Governor Whitmer tried to delay the effect of a Michigan Supreme Court ruling, but that request was denied.

In early October, the court ruled that Whitmer, a Democrat who is a former prosecutor and a first-term governor, had no authority to issue or renew the executive orders relating to COVID-19 beyond April 30th.

Early on, during the lock downs, Macomb County Executive, Mark Hackel, was fielding thousands of questions from his business community about the orders.

"It wasn't about challenging the governor on her orders, it was about trying to understand them," said Hackel. "It was a constitutional concern where one branch of government can take away the authority of another branch of government. It was never about taking away anything from the Governor. It was about restoring the branches of government and the constitution."

Hackel, as a constitutionalist, was asking that all branches of government work together for the greater good, pointing out the discrepancies with the executive orders and the data and science shared that was not consistent with the orders. At one point, restaurants and strip clubs were allowed to open but movie theaters and gyms were not.

"Businesses are asking, what is different today than what was going on three months ago," Hackel said. "These businesses always wanted to be part of the solution. They were willing to put the same protocols in place that they have now and they could have opened three months ago."

After the court ruling, Whitmer filed a motion saying more time was needed to "allow for an orderly transition during which some responsive measures can be placed under alternative executive authority and the Governor and Legislature can work to address many other pandemic-related matters that currently fall under executive orders."

In its order, on October 12th, the court wrote that "our decision today... leaves open many avenues for our Governor and Legislature to work together in a cooperative spirit and constitutional manner to respond to the COVID-19 pandemic."

Whitmer had extended the state's coronavirus emergency declaration by executive order April 30th after the Republicancontrolled Legislature advanced a bill that would not have renewed the original declaration.

Whitmer cited the Emergency Management Act of 1976 (EMA) and the Emergency Powers of the Governor Act of 1945 (EPGA) as authority, with two lower courts subsequently dismissing legal challenges to her actions.

The 1976 EMA act allowed for a particular branch of government to give up their role for a temporary period of time in an emergency. "The 1945 [EPGA] act really took many of us by surprise," said Hackel. "It drew attention to the fact the law was anything but constitutional."

Despite the court rulings, many Michigan residents were scrambling to figure out what this all means including what it means to independent retailers.

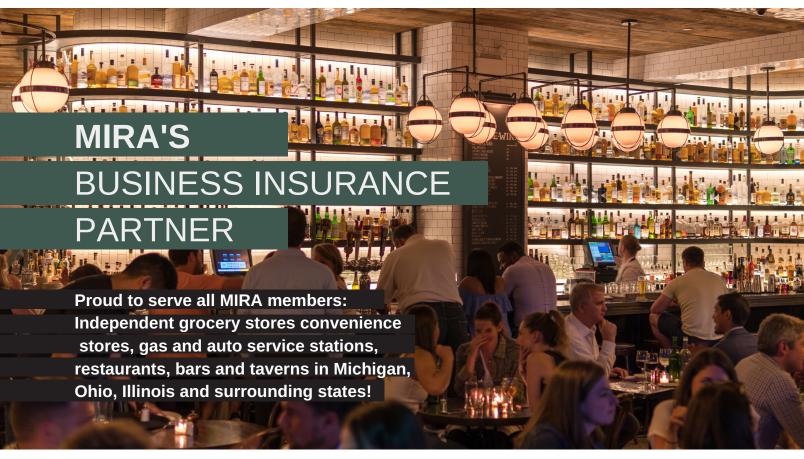
The Oakland County Health Department issued emergency orders on the Friday following the court ruling, but that following Monday rescinded those orders.

In a press release, they stated that "Oakland County Health Division is rescinding local emergency order 2020-12 for control of pandemic facial coverings." There was very little media coverage on the order being rescinded.

"It was a knee jerk reaction," said Hackel. "Many people asked me what I was going to do in Macomb County after Oakland issued that order and we were not going to issue an order. These decisions have to be done on a Statewide basis. It makes no sense for different communities or counties to have different orders. We are a very transient region."

Meanwhile, the Michigan Department of Health and Human Services (MDHHS) Director Robert Gordon issued an Emergency Order under MCL 333.2253 restricting gathering sizes, requiring





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face coverings in public spaces and places limitations on bars and other venues.

The order follows the Michigan Supreme Court decision on Friday, October 2nd, that invalidated COVID-19 related executive orders. Today's order relies on authorities that were first enacted after the Spanish Flu of 1918, and that were not at issue in the Michigan Supreme Court's decision.

Under MCL 333.2253, if the MDHHS director determines that control of an epidemic is necessary to protect the public health, the director by emergency order may prohibit the gathering of people for any purpose and may establish procedures to be followed during the epidemic to insure continuation of essential public health services and enforcement of health laws.

Violations of this order are punishable by a misdemeanor punishable by imprisonment for not more than six months or a fine of not more than \$200, or both. Violations of this order are also punishable by a civil fine of up to \$1,000.

"Michigan was hit hard by COVID-19 early in the pandemic," said Gordon on the website www.michigan.gov. "Strict preventive measures and the cooperation of Michiganders drove those numbers down dramatically, greatly reducing the loss of life. As we head into flu season, this order is necessary to protect vulnerable individuals, ensure the health care system can provide care for all health issues, keep schools open, and maintain economic recovery."

The orders largely reinstate, under the department's authority, three major aspects of prior emergency orders:

REQUIREMENTS TO WEAR MASKS AT INDOOR AND OUTDOOR GATHERINGS

The order requires individuals to wear masks when in gatherings, defined as any occurrence where persons from multiple households are present in a shared space in a group of two or more, and requires businesses and government offices to enforce those requirements for gatherings on their premises. The order also requires the wearing of masks at schools, except for in Michigan Economic Recovery Council Region 6.

LIMITATIONS ON THE SIZE OF GATHERINGS

The order reinstates limitations on gathering sizes that mirror the requirements that Governor Whitmer had previously put in place. These include indoor gatherings of more than 10 and up to 500 people occurring at a non-residential venue are permitted within the following limits:

- In venues with fixed seating, limit attendance to 20% of normal capacity. However, gatherings up to 25% of normal capacity are permitted in Michigan Economic Recovery Council Region 6.
- In venues without fixed seating, limit attendance to 20 persons per 1,000 square feet in each occupied room. However, gatherings of up to 25 persons per 1,000 square feet are permitted in Michigan Economic Recovery Council Region 6.
- Non-residential outdoor gatherings of between 100 and 1,000 persons at venues with fixed seating are permitted at up to 30% of normal capacity and at 30 persons per 1,000 square feet at venues without fixed seating.

LIMITATIONS ON CERTAIN ESTABLISHMENTS

Although the order does not close bars, it requires them to close indoor common areas where people can congregate, dance or otherwise mingle. Indoor gatherings are prohibited anywhere that alcoholic beverages are sold, except for table services where parties are separated from one another by at least six feet.

This order was effective immediately and remained in effect through Friday, October 30th. Individuals with suggestions and concerns are invited to submit comments via email to COVID19@michigan.gov.

Information around this outbreak is changing rapidly. The latest information is available at www.michigan. gov/coronavirus and www.cdc.gov/c.

"There is a balance between going over board and not taking the proper precaution," said Ed Weglarz, MIRA president and CEO. "Dead employees can't work and dead customers can't shop. We need to find that balance so you can keep your doors open and keep people safe."

Getting back to "normal" may still be a while. "It is going to be a while before we get back to the 2019 and pre-covid normal," said Weglarz. "I am not sure we will get back to 2019 anytime soon. How do you handle transition from now to where we think going to be?"

In Macomb County many businesses are still struggling to bounce back. "The smaller retail and restaurant businesses are still facing challenges," said Hackel. "We put a couple of million dollars aside to help these businesses create websites and an online presence. We worked with local contactors to help them create these websites."

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

Food Banks Trying to Meet the Needs as Demands Increase

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

The COVID-19 Pandemic has created a trickle-down effect in many industries including the food industry. "We are seeing this in so many areas," said Ed Weglarz," MIRA president and CEO. "The manufacturers can't keep up with the demand so the suppliers are low on product that they can't send to grocers and the shelves are not stocked and then they don't have much left over to donate."

"Food pantries are still picking up dry groceries, but passing perishable things like bakery and produce," noted Phil Kassa, coowner of Heartland Marketplace.

And yet the demand for food at the pantries have increased. "Our food pantry operates twice monthly," said Jane Shallal, president and CEO of United Family Services, Chaldean American Ladies of Charity (CALC). "During the stayhome order in March, April and May, we operated weekly in

order in meet increased demand for food by individuals who became unemployed."

The food pantry in Troy, Michigan, offers fresh fruits and vegetables, bread, meats and poultry, milk, eggs, non-perishable items, flour, sugar, rice, pasta, pasta sauce, and canned goods.

At CALC, they have had to order more food for families in need. "We are so fortunate to have volunteers to help out on Thursdays to pack food and on Fridays to distribute food," said Shallal. "Also, we have had to convert into a drive-through food pantry where clients drive up, pop their trunk and our staff and volunteers load their trunks up with food. There was a 30% increase in families requesting food assistance through our pantry during COVID-19."

CALC's food pantry was created with seed money from a generous \$10,000 donation from the AFPD Foundation back in 2012 and 2013. "We are forever grateful for their confidence in

CALC to service the hungry and their initial investment has helped our Food Pantry to grow throughout all these years," said Shallal. "Also, During COVID-19, numerous retailers (both grocery stores and restaurants) were so very generous in delivering cases and cases of food, particularly at the beginning of the pandemic when food and other items were scarce and hard to find even in stores. This helped our clients tremendously have access to necessary staples."

Like MIRA, CALC works closely with other food banks, "We also work closely with Gleaners and Forgotten Harvest to deliver food to help us to serve those facing hunger challenges. We can always use food donations and monetary donations for our food pantry," said Shallal.

Gleaners has seen a tremendous increase in need since the pandemic broke out in March. "We have had a wonderful response from the community," said Stacy Averill, Gleaners VP Community Giving,

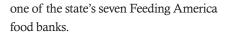












"We have had tremendous support from organizations and other community members knowing the need is great."

There has been a bit of an adjustment regarding donations from supermarkets. "We have had to adjust our ordering to fit what has been available," said Averill. "We have also had to get our orders in a head of time because of the availability and the delays of getting products."

In addition to relying on food donations from grocers, Gleaners does get donations from USDA programs. "That has helped keep levels steady," she said.

Gleaners Community Food Bank has set up 66 mobile drive-thru or walk-up sites in direct response to the pandemic throughout its five-county service area.

In March and April 2019, Gleaners distributed 7.5 million pounds of food,





which is on par with the average. At the same time this year, it passed out 10.8 million pounds, said Averill.

Gleaners is providing each household with 30 pounds of food in a single pickup, enough to last two to four weeks, depending on family size. Each site is serving about 275 to 300 households per distribution.

The needs, Averill said, have been coming from across the board, but many people were seeking support for the first time during the pandemic. Others, she said, are picking up for other families, too.

The need increased as schools closed. "Many families rely on free or reduced meals for their school-aged children and since March, they have had to figure out how to put additional food on the table," said Averill. "Unemployment rates increased during this time and many households struggled with job losses and furloughs."





There various sects of people adversely affected by COVID-19 and in great need of food panties like Gleaners included seniors, pregnant women and people with chronic illnesses.

"We are committed to providing food support to the community and to be a consistence reliable source for those trying to get back on their feet," said Averill. "We will provide support as long as we can, we know it's going be needed for a while longer."

Averill credits their partners and relationships in the community to meet the needs of the people. "From the very beginning, we have worked with a number of community partners and organizations to be able stock up and meet the increased need" said Averill. "We need the community support to do it and have been blessed with hat since beginning of the pandemic."

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action plan

It Remains Questionable if Chicago Will Ever Recover From the Riots of 2020



■ BY EPIPHANY COMMUNICATIONS AND COACHING*

On May 25, 2020, George Floyd, a 46-year-old black man, was killed in Minneapolis, Minnesota, while being arrested for allegedly using a counterfeit bill. Following his death, protests broke out all over the country with many of them turning violent. In Chicago, thieves targeted businesses and vandals smashed windows and set fires throughout the downtown area while the city's Loop locked down with only residents and essential workers allowed. Since these violent protests broke out, many people have questioned whether Chicago could ever rebound from these riots.

Detroit never recovered from five days of violence in 1967. The city, which once had a population of a million, lost nearly 500,000 residents as people fled to the suburbs.

The Detroit Riots, also known

as the 12th Street Riot, was the bloodiest incident in the "Long, hot summer of 1967". Composed mainly of confrontations between black residents and the Detroit Police Department, it began in the early morning hours of Sunday July 23, 1967, in Detroit, Michigan.

"In Chicago, there is such disbelief that the city would abandon the business community to the mob," said Juan Escareño, MIRA Director of Government and Community Affairs. "The protests were used to destroy property and the mayor either doesn't know how to respond or wishes to not respond."

Although the protestors and looters have settled down a bit, there is still unrest. "Many people are anxious about the outcome of this year's election," said Escareño who moved to Detroit from a Chicago suburb. "I hope the city rebounds but with the current administration and the current political trends playing out at the

local level, I don't see a recovery in the next few years. The shutdown and the riots have driven businesses away from downtown Chicago. In fact, the news in Chicago is about the businesses in the Loop that are leaving. The destruction was felt in the suburbs as well, but the heart of the region is hurting."

When Escareño recently visited, he saw an overwhelmed business community and residents negatively affected by the lockdowns. "Most of all, our members who are dealing with local governments enforcing orders that are strict and overbearing, are struggling," he said. "The City of Chicago is inept in enforcing law and order when needed. This creates an environment of instability for our membership in urban areas."

The question is what needs to happen for Chicago to recover? "A complete rejection of the ideology embracing Chicago needs to occur," said Escareño. "This ideology is progressivism that does not take people into account. It is a philosophy that believes that the most liberal progressive knows more than the actual people living through it. The progressive liberal knows how to run our stores. How to treat employees. It knows how to protect people's health with draconian laws and regulations. It knows better than us. Until that mindset can be overcome, Chicago will have a long road to recovery."

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A Family Business Handed Down Through Three Generations

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

s a new MIRA member, Jessica Clark from Hilltop Party Store values the association. "It has been a great experience for us. It has given us the opportunity to work with other local suppliers and given us additional ways to stay competitive through the rebate programs," said Clark who has been in business for 12 years.

The convenience store in Hartland, Michigan carries a variety of beer, wine, liquor, tobacco, lottery, and general merchandise. "All the things you might need on your way home from work or the one thing you may need to save you a trip to the grocery store," she noted. "Not only are we a family run business, but we fully embrace the small-town mentality. Our customers are part of our family too. We are on a first name basis with most of our customers and when we see them, we catch up on what they have been up to and how their kids are."

"Business is all about relationships with customers, suppliers, and employees. It may seem simple but I always try to help people when I can, and treat people like actual people."

They also make a concerted effort to be competitive with their pricing. "Our customers are like my family," she said. "We do a lot of special orders, even its for something as simple as a certain pop we do not currently carry. It makes them feel special and eliminates the need for them to go somewhere else."

Clark says her family takes pride in operating a family-owned business. "I am very close with my family, and with all of them working at the store, I get to see them more than most people get to see their own families," she said. "Life can be chaotic and it's easy to put off checking in with your parents, grandparents, and siblings."

She took the business over from her family. Her grandfather ran the store and Clark worked with him almost daily. He passed away in March of this year at the age of 91. "He was working all the way through the beginning of March," she said. "He loved the store and our customers. My mom and I will always have a piece of him with the store and all the memories we had while we were working together"

Hilltop Party Store has grown exponentially since the store opened even with local competition coming. "A major chain grocery store and another gas station have opened within two miles of us," she said, "so it's important for us to stay on top of everything."

As an essential business, their doors stayed open during the State lockdown due to the COVID-19 pandemic. "One major challenge for us was dealing with all the supply issues that everyone was facing," said Clark. "Many of our customers preferred to come to a small store with less people, than a grocery store. So, we went to great lengths to try and keep everything in stock."

They were also challenged with making customers feel comfortable shopping. Along with additional cleaning and plexiglass dividers, they started offering curbside pick up to customers and free delivery for anyone who was "at risk".

Today, the business is calmer with most people returning to work and school, and at least some of the supply issues resolved. "Everyone has had time to adjust to the new processes implemented during COVID," noted Clark.

Working a lot, Clark doesn't have much free time. With an 11-year-old son going to school virtually and who plays travel soccer, the full-time working mom has a full plate.

"I do not have much free time these days between the store and virtual learning," she said. "If I'm not at the store, I'm usually at soccer practice or a traveling around Michigan for soccer games. I enjoy spending time with friends and family. In the summer, you will find me on the lake boating/tubing. In the fall, when it's cooler, we like to make s'mores on our backyard fire pit. In the winter...well, I'm usually indoors because the cold and I are not exactly on speaking terms!"

Clark is married with two children, Vanessa and Christian and two dogs, Snookie and Rick James and a turtle named Carlos. She graduated from Hartland High School and went on to earn a Bachelor's degree in Business Administration from Baker College. She worked for Blue Cross Blue Shield of Michigan for seven years as a Business Process Consultant and she earned her Six Sigma Black Belt during this time. She left that position six years ago to help the family at the store.

The store has been handed down through three generations. "My grandfather opened the store with my mom and now it has been passed down to me," said Clark. "I have been in Hartland almost my whole life. When I was younger, I didn't really like being in a small town, I move away for a couple years, started a family and came back. Since I have been back my whole opinion has changed an I really appreciate the community."

Her kids attend the same schools she attended and her son has started helping out at the store by sweeping the sidewalk. "If being a party store owner is something he would like to do in the future, he could be the fourth generation," she noted. "As of right now he is torn between professional soccer player and engineer, so we will see what happens."



JESSICA CLARK WITH MOM CAROL GAWRONSKI

RETAILER: HILLTOP PARTY STORE

Location: Hartland, Michigan

Employees: 5

MIRA Member Since: 2020

Business Philosophy: "You catch more flies with honey than vinegar." Business is all about relationships with customers, suppliers, and employees. It may seem simple but I always try to help people when I can, and treat people like actual people. What I have found is that later down the road when I need something, they have no problem returning the favor or even bring up an idea that they think will help me."



^{*}Writers with Epiphany Communications and Coaching are content creators for Bottom Line.

Demand is High at Mazen Foods

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

ust three years ago Mazen Jaddou was single and working at Quick and Loans in Detroit. He is still using his finance skills but now, it's at his family business in Detroit. He is the human resources manager, officer manager and day-to-day employee manager at Mazen Foods on Detroit's East Side. He is also a board member at MIRA.

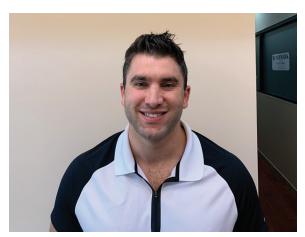
"I have been on the board for two years and it's very beneficial," said Jaddou. "I am constantly keeping up to date on the industry and it is a tremendous help to our business. MIRA just helped me get a new money order company to work with and they have been great. I just got our new machine. MIRA has been very helpful over the years. We have been long-time members."

Mazen Foods is a family owned and operated business that has been around since 1988. "I really like working with my family," said Jaddou. "I see my dad and uncles at work and I really enjoy it. We are very family oriented."

The 40,000 square-foot business is a standard grocery store and is known in the area for their bakery. "We purchase cakes from Lipari, but we have artists who decorate and customize our cakes," he said. "They are so creative and the cakes look so cool. We have the best bakery on the east side."

They also have a complete deli with fresh cut meat and cheeses and other than having a pizza department, they don't specialize in prepared foods. "We cater to our specific clientele," he said. "We are in a very low-income area with a high crime rate, but we do have very loyal customers who we know by name."

The business is slowly getting back to normal after the pandemic shutdowns. 'We lost half of our staff," he





said. "Many went on unemployment, but we are fully staffed now."

Like most in the industry, they struggled to stock shelves during the pandemic shutdowns. "We closed various departments for about two months," he said. "We couldn't staff the store properly and we also had huge shortages on many items. We were getting only 20% of the products we would order."

The supplies were short but the demand was high and prices increased. Like many store owners, they had to deal with accusations of price gauging. "People didn't understand that the suppliers were charging us more because the manufacturing were charging the suppliers more," he said. "It's basic supply and demand issues and the prices going up are out of our control."

Jaddou recently married. He and his wife Alannah have a new home and enjoy hanging out with friends when he is not working. "I work about 60 to 70 hours a week," he said. "Business is up because so many restaurants had to close or reduce their hours so people are cooking at home. My wife and I would like to travel eventually but, right now I have to focus on the business."

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RETAILER: MAZEN FOODS

Location: Detroit, Michigan

Founded: 1988
Employees: 25 to 35
MIRA Member Since: 1992
Slogan: "Service is number one."





Workers' Compensation Health Disparities in a Post-COVID-19 Environment

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■ BY DON LIPSY // AVP, NATIONAL TECHNICAL COMPLIANCE, MANAGED CARE, SEDGWICK

The inarguable fact of COVID-19 is that the coronavirus itself has been an indiscriminate and equal-opportunity tragedy on a global scale. Women and men, young and old, across the world and right next door, COVID-19 has impacted the way in which we live our lives irrespective of who we are or where we come from.

Yet, from the tragedy of this global pandemic are changes that may positively shape how we engage one another for years to come.

Workers' compensation is a microscopic and unique ecosystem through which to look at some of the positive changes driven by COVID-19, but there are still factors to consider as the world and our industry evolves. In fact, we may not know the true impact of COVID-19 for some time, despite the best clinical and analytical resources. What we do know is that managing care will never look the same, when we consider the following:

- Since March of 2020, a total of 46 states have adopted either permanent or emergency rules expanding or authorizing the use of telemedicine and telehealth services as a direct response to COVID-19
- Since March of 2020, the use of telehealth or telemedicine has increased over 200%

The advance of telemedicine and telehealth, previously shunned by many regulatory bodies, is undoubtedly helping close the gap in getting necessary medical care to injured workers

who could otherwise not be treated. Similarly, increased use in translation and transportation services reflect an advancement in the commitment to caring for injured workers, even in the most challenging of circumstances. Still, we need to do more.

When we look at issues of behavioral health, recently conducted national survey data shows that 88% or more employees report the time since the onset of COVID-19 to be the most stressful time in their career. Within the workplace, 62% of employees also report that this stress and anxiety has led to one or more lost hours of work. Unsurprisingly, data from pharmacy benefit managers shows a significant increase in new prescriptions for anti-depressant, anti-anxiety, and anti-insomnia medications as well.

Injured workers, like so many of us, spent a prolonged period in relative isolation due to COVID-19. For some, this meant only having interaction at work and, for many, it meant no longer having work. These factors reinforce the need to look at how behavioral health and return to work services should be enhanced to meet the new reality of a reduced workforce.

Another area of additional focus needs to be on how we understand and address the disparity with which COVID-19 is impacting women and people of color in the workplace. In many ways, workers' compensation has been, and will always be, a reflection of the times in our nation. This has never been more evident when we look at the people most frequently filing claims for COVID-19. The hardest hit among our workers are the first responders, healthcare workers, industrial workers, agricultural workers and all the essential workers who keep us in food, medication and transportation. The data also shows that these same workers are part of communities that are primarily comprised of women and people of color.

Women make up 78% of all healthcare workers

- Women also make up 73% of healthcare workers testing positive for COVID-19
- People of color make up 49% of all food manufacturing workers and 37.9% of all crop production workers
- Is trying to empower injured workers with technology-driven solutions leaving behind people who have little to no access to smartphones or WI-FI?
- Are medical networks constructed to address not just timely access to care but access to care with a provider who can engage an injured worker in their first language or who comes from a similar cultural background?
- When thinking about comorbidity analytics in our injured worker population, are we investing time and energy into understanding the biopsychosocial dynamics of injured workers who come from underserved populations?

There is value in knowing this information. It highlights that, when being responsive to the needs of injured workers affected by COVID-19, we must be conscious of the makeup of the populations needing the most help. From how we engage an injured worker to how we look at their possible outcomes of care, we must start asking and answering some hard questions:

Most importantly, when considering these questions...what steps are we taking to address them?

The beautiful diversity of thought and skill that individuals bring to our workplaces is not divorced from the same beautiful diversity which makes them human. When we forget to actively acknowledge and address that in treating those who are injured or ill, we approach managing care with blinders on.

Understanding the uniqueness of people can lead to transformative care and improved outcomes for all participants in our industry. COVID-19 has forced us all to reinvent to meet the challenges and to find new ways of reaching out and caring for injured workers and, so far, we have met that challenge halfway. Let's not stop now. ■

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Details:

New & current customers are eligible for the following rebates:

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

Requirements:

Customer must purchase the following categories:

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

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

• TOTAL VALUE TO YOU •

\$1,350

Estimated Rebate*

(Annual Total Paid Quarterly)

\$2,000

Est MIRA Member Program Savings

\$3,350

Total Member Benefits PER LOCATION

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



Four Common Misconceptions About Food Prices

BY ANDY HARIG, VICE PRESIDENT, TAX, TRADE, SUSTAINABILITY & POLICY DEVELOPMENT // FOOD MARKETING INSTITUTE

Is there any more beloved topic for water cooler conversations than complaining about the cost of food? Accordingly, food prices are often in the news, especially when factors such as soaring commodity prices have the potential to increase our weekly or monthly grocery bill. A number of misconceptions regarding grocery prices regularly permeate both the news and our water cooler conversations. These are due to a combination of outdated ideas that should have been put to rest long ago and high profile "examples" that are not representative of how the industry as a whole operates on a daily basis.

Clearing up these misconceptions may help shoppers make more informed choices in the supermarket, save money, and improve their diets. I spoke with Ricky Volpe, Ph.D. associate professor at Cal Poly and author of The Fundamentals of Food Prices: Costs, Consumer Demand, and COVID-19, a new report release by FMI, and he shared the following four most common misconceptions related to food prices, paired with the reality and evidence that runs counter to these ideas.

MISCONCEPTION #1. FOOD PRICES ARE AT RECORD HIGHS

Headlines often proclaim that grocery prices have reached record highs. This may be technically true, if you don't build in for inflation and the changing

value of the U.S. dollar. But taking inflation into account, many prices in the supermarket are flat or even trending down over time. Since 2000, grape prices are down 42%, strawberry prices are down 33%, milk prices are down 20%, and egg prices are down 11%. Increased global imports and improvements in production, harvesting, processing, and storage practices have all contributed to these price declines in the U.S.

MISCONCEPTION #2. HEALTHY FOOD IS MORE EXPENSIVE

Eating healthy can be expensive in America, but it doesn't have to be. An influential USDA study in 2012 showed that unhealthy foods are cheaper per calorie, but healthy foods are cheaper both by weight and by serving. Admittedly, categorizing foods as "healthy" or "unhealthy" can be tricky business, but a key takeaway from the study is that households on even the tightest budgets can afford to meet the Dietary Guidelines for Americans by purchasing fruits, vegetables, whole grains, and lean sources of protein. Eating healthy doesn't necessarily mean buying organic kale!

MISCONCEPTION #3. PRIVATE BRANDS ARE CHEAPER BECAUSE THEY'RE LOWER QUALITY

Private brands, or store brands, were once comparable to generics and were of lower quality than competing national brands. But

private brands have emerged as one of the most important ways that retailers can differentiate themselves and establish depth to their product lines. Survey after survey shows that consumers find private brands today to be as good (if not better!) than leading national brands. They remain lower priced, however, due to lower marketing, advertising, packaging, and transportation costs.

MISCONCEPTION #4. FOODS ARE ALWAYS AT THEIR MOST EXPENSIVE WHEN DEMAND IS THE HIGHEST

Retailers have long recognized that offering low prices on highly visible products is a great way to get customers in the door. To see evidence of this, consumers just need to pay attention to their stores' offerings over the next several weeks. On average, turkey prices are at their lowest point all year in the weeks leading up to Thanksgiving! There are plenty of other examples of foods, such as summertime staples for the grill, and baking items during the holiday season, that have the lowest prices and most deals during their seasons of peak demand.

FMI has developed an interactive web experience that helps visitors better understand how food prices are determined and how the COVID-19 shock to the supply chain affected food prices. Visit FMI.org/FoodPrices for more details and resources.

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