

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 31, NO.12 // DECEMBER 2020

'Tis the Season
for Gratitude

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Your Messaging // PAGE 14

■ \$5 Billion Dividend for Ohio Employers
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Merry Christmas and Thank You to all!



From all of our family to yours!



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BottomLine

THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 31, NO. 12 // DECEMBER 2020

features



THREE WAYS TO MARKET THE HOLIDAY WITH YOUR MESSAGING

The holiday season is upon us and when creating a marketing strategy consider the three Cs: Content, Creativity and Channels.



COVER STORY // 'TIS THE SEASON FOR GRATITUDE

The year was 2020 and the world faced a pandemic. Decades from now, that may be the way people start the story when talking about this year and as we pen the year in review, we look at it through the lens of gratitude.



\$5 BILLION DIVIDEND FOR OHIO EMPLOYERS

We are issuing a \$5 billion dividend to ease the financial pressures your organization may be experiencing amid the coronavirus (COVID-19) pandemic. Gov. DeWine has asked his agencies to do everything they can to ease the strain of COVID-19 on Ohioans. Even after this dividend, the net position of the State Insurance Fund for injured workers remains strong due to investment returns, declining injuries, and decreasing reserves.



chairman's message

PAUL ELHINDI // MIRA CHAIRMAN

Rising Daily to the Challenge of Serving Our Members

There's a saying that "hindsight is 20/20." Truly, I don't believe anyone will want to use that "20/20" hindsight to look back on the year 2020! We would all rather forget the unfortunate events that sadly marked this past year. But, even though everything has been different, difficult, delayed, or derailed, I hold on to the thought that there is hope for tomorrow.

Our entire MIRA office staff, no matter their position, has risen daily to the challenge of serving our members. They have maintained the highest possible standards of service to our members in spite of the pandemic turmoil. Their collective efforts receive many compliments and make me proud every day.

Our Board of Directors has had their hands full in keeping the association moving as smoothly as possible. From the sale of Benchmark Beverage Company, to transitioning to a new President and CEO, they did it all with class and dignity.

And then there are all our members who proudly served the public with honesty and integrity during this pandemic. Whether it was dealing with the constant changing government mandates, keeping the public safe at their establishments, or attempting to maintain a healthy staff to keep the level of service to the highest expectations, they did it with the best interests of their customers, employees and communities in mind.

The holidays are fast approaching and there is still a cloud of uncertainty and endless precautions that plagues our nation. There's no doubt that 2020 has been a challenging year for all of us. But, there are always reasons to be grateful and hopeful. While this pandemic year has presented many challenges for our staff, members, and our businesses, there has also been opportunity and no shortage of people willing to roll up their sleeves and pitch in to help one another. It is often during the darkest of times that we discover what we are capable of accomplishing together. That is what gives me faith in tomorrow! The darkness always gives way to light!

From all of us here at MIRA and from my family at home, on behalf of our staff and the entire Board of Directors, we wish all of you an abundance of good health and blessings this holiday season and throughout the coming year.

Happy holidays and a happy and healthy New Year! Hoping to see you soon – stay well. ■

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For More Information Please Contact Our Midwest Region:

BRAD MILLER, Senior Director, Market Development, **630-743-9226**

CRAIG LITTLE, Market Development Manager, **262-357-4403**

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



c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

The Value of Category Management

This is the time of year you start to hear about all the new items that will be introduced into the market for 2021. It can be overwhelming for an independent retailer to determine which items they should add and which items they should eliminate. It is hard enough to keep up on the consumer trends let alone the specific products that are driving sales. Independents are also not helped when retail teams from various manufacturers and brokers visit their store and try to guide you. Although these teams are made up of some of the finest people in the industry, their goal is to get placement for the new products they represent which is not always rooted in good category management. They often hurt independent retailers by removing top selling items to make room for their new items. They simply do not have the data or more specifically what is selling in your store to make the best decisions for you. This is one of the key reasons why MIRA has partnered with S. Abraham and Sons, Team Sledd and McAneny Brother's. They have the expertise when it comes to category management and providing the best overall product assortment for MIRA retailers.

Given all the daily challenges independent operators face, focusing on category management and product assortment can easily fall down the list. Large chain retailers typically have a team of people committed to managing product assortment and making ongoing product changes. They make this investment for two reasons. The first one is that over 95% of new items fail in the convenience store channel, and adding too many new items and over committing to a trend at the expense of proven items,

can reduce sales. The second, is by adding the correct new items and staying on top of consumer trends, retailers can easily see gains of 8%-10% in categories like candy, salty snacks, meat snacks and groceries when done correctly. This process is not an exact science. It is a little bit art and a little bit science.

When done correctly a retailer can increase sales while decreasing the amount of space given to a given category by simply getting the assortment correct. This allows retailers the space to expand into new and emerging categories. That is precisely why it is imperative for independent retailers to partner with convenience store distributors who can help them in this specific area of their business. S. Abraham and Sons is now using JDA/Blue Yonder software to generate planograms. They use trusted vendor partners to validate the results of their planograms. The process leverages fresh data and timely trends to ensure retailers have the right product assortment. Their internal team can produce custom planograms upon request. They also offer site consultations and true space to sales recommendations that can utilize the scan data your store generates. The total store approach can show what endcaps are not pulling their weight and which categories you should expand variety. Team Sledd also has a great process for helping independent retailer with category management. They will come to your store to do a complete layout and design. They will do a personalized AutoCAD drawing for you to review that will optimize your space which will increase sales and profit. They are showing a 13% nontobacco sales lift associated with resets, which obviously include their planogram implementation. They are so committed to this service that they have four merchandising crews to ensure that they service retailers at a very high level. The category management services these distributors have to offer can really make a sizeable impact on your business. If you are not currently using one of them as your supplier, I would encourage you to reach out to our offices so we can facilitate a meeting with them. ■



HAPPY HOLIDAYS
from the



**MICHIGAN
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When the holidays come around and the snow begins to fall, we appreciate the beauty of a Michigan winter and the fun of the Michigan Lottery.

And while we value your business, we value your safety even more. So this holiday, let's work together to protect the health of us all. Have a happy and safe holiday.

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government relations report

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

A Cold Winter Front

“The society we have described can never grow into a reality or see the light of day, and there will be no end to the troubles of states, or indeed, ...of humanity itself, till philosophers become rulers in this world, or till those we now call kings and rulers really and truly become philosophers, and political power and philosophy thus come into the same hands.”

– PLATO

As anticipated with the change of season comes a continued presence of the plague that cast its dark pail over our society. Our stores have been emptied of toilet paper, our schools have shutdown, and the reoccurring fear of a bug we know almost nothing more about seems to own our conversations and actions.

When will this plague end for us? I know not when the coronavirus will end or what our world will look like in a few months but we remain vigilant at MIRA everyday overlooking the actions of our elected officials to ensure you are not burdened more than you have already.

Many ask how we can continue to impose restrictions on stores and citizens that seem almost Orwellian, but I assume that most of the action taking has been with a focus on the common good of all. I will continue to give our elected officials the benefit of the doubt, but I do questions where they believe we will end up. It may seem like double talk but on one hand I am willing to wait to see that all these patch works of restrictions in our states will

help defeat an invisible enemy but I also question how we plan to get there in the end.

Must we lose our civil liberties for the sake of one person that may die of coronavirus or should we look at the common good of all? If someone can die in a car accident, should we forbid anyone from driving? I think the harm will be long term but again, I am giving our elected officials the benefit of the doubt.

And are most people confident that the result of all these lockdowns will be good for society? I will question what we want our society to look like after all these lockdowns. Do we want to allow a society to infringe on my rights as a person, a husband, a father, and a citizen?

I will lament that our society is built on a shaky philosophy on the rights and purpose of Man. I give our elected officials a chance to make the right decisions knowing that their views on rights and purpose of man differs from mine. I can give you cheap platitudes on what those rights and purposes are but deep down there is a fundamental difference in how I would treat the common citizen and retailer when dealing with a pandemic. A plague cannot wipe out the core foundation of who we are intended to be.

We are intended to be free individuals that live in a society of others where each can do what is right. What determines what a right it is should be defined by natural law in the classical philosophical sense. When that is infringed, society should protect us from these transgressions. I hope that is who we elect to govern us. But I know that we elect people that reflect our beliefs, the good and the bad. We elect people that mirror what we want to see in society. The mob tends to win over the low voices of the folks with reason. So let us hope that this new lockdown will be quick and will result in saving folks from getting this invisible enemy. And let us hope that those we have elected will reflect the good in us and will do what is right for all. ■

Be well,
Be you...



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michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

2020 Michigan General Election Results

THE TOP OF THE TICKET

Joe Biden was able to secure 50.6% of the vote with 2,796,702 ballots cast for him, winning the state's electors over President Donald Trump, who received 47.9% of the vote with 2,650,695 votes.

MICHIGAN'S U.S. SENATE AND CONGRESSIONAL SEATS

US Senator Gary Peters held onto his U.S. Senate seat receiving 49.8% of the votes and Republican challenger John James fell just short at 48.3%.

As for the seats in the US House, all incumbents were able to keep their seats this time around and two fresh faces will be heading to Washington DC in January.

- Congressman Jack Bergman won another term for the 1st District with 61.6% of the vote.
- Congressman Bill Huizenga will represent the 2nd District again after getting 59.2% of the vote.
- Peter Meijer was able to secure the 3rd with 53% of the vote.
- Congressman John Moolenaar will return to represent the 4th District after getting 65% of the vote.
- Congressman Dan Kildee received 54.5% of the vote, continuing his representation of the 5th District.
- Congressman Fred Upton was able to hold onto the 6th with 55.9% of the vote.
- Congressman Tim Walberg was able to secure another term representing the 7th with 58.8% of the vote.
- Congresswoman Elissa Slotkin eked out another term for the 8th with 50.9% of the vote.
- Congressman Andy Levin will be heading back to represent the 9th after getting 57.8% of the vote.

- Lisa McClain will be representing the 10th District after getting 66.3% of the vote.
- Congresswoman Haley Stevens will be returning for the 11th after squeaking out 50.2% of the vote.
- Congresswoman Debbie Dingell also received another term for the 12th with 66.4% of vote.
- Congresswoman Rashida Talib got 77.9% of the votes in the 13th District.
- Congresswoman Brenda Lawrence will also be heading back to represent the 14th after getting 78.9% of the vote.

REPUBLICANS MAINTAIN STATE HOUSE MAJORITY

The Democrats did manage to snag a couple of seats in the state House, turning the 61st blue with Christine Morse and the 38th with Kelly Breen, but that wasn't enough to wrest control from the GOP. The Republicans were able to hold onto some key seats and even picked up enough to retain their majority in the House, soundly flipping the 96th with Timothy Beson and squeaking out a win in the 48th with David Martin.

MICHIGAN'S STATEWIDE RACES

Democrats secured a majority on the Michigan Supreme Court, with Grand Rapids attorney Elizabeth Welch and Chief Justice Bridget McCormack both winning spots on the court.

Democrats Ellen Cogen Lipton and Jason Strayhorn were able to secure their spots on the State Board of Education with 24.56% and 23.53% of the vote, respectively.

UofM Regents added beginning in 2021 will be incumbent Democrat Mark Bernstein, with 24.69% of the vote, and Republican Sarah Hubbard, with 23.97%.

MSU Trustees taking office will be Democrat Rema Ella Vasser, with 24.06% of the vote, and Republican Pat O'Keefe, with 24.18% of the vote.

Wayne State Governors will be Republican Terri Lynn Land, with 24.45% of the vote, and Democrat Shirley Stancato, with 24.28% of the vote. ■

michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION



Summing Up an Exceptional Year: The Four C's of Michigan's Liquor Control System

On so many levels, it has been a year unlike any other. Through it all, the Michigan Liquor Control Commission (MLCC) implemented several initiatives that kept bar and restaurant owners financially viable during the COVID-19 pandemic. We are projecting a record of almost \$1.8 billion in sales of distilled spirits for Fiscal Year 2020 (a 17% increase over last fiscal year), with a projected half billion dollars in tax revenue going to state and local governments. We won a federal ruling that upheld the veracity of the State's liquor distribution system. The MLCC also took the necessary action to ensure that the state's liquor inventory and distribution system is more secure, and its authorized distribution agents are more accountable than ever before.

Under the leadership of Gov. Gretchen Whitmer, what we achieved this year comes from the MLCC's steadfast commitment to the Four Cs of our liquor system: Customers, Choice, Competition and Control.

CUSTOMERS

During the initial months of the COVID-19 pandemic, alcohol consumption increased significantly as consumers quarantined under stay-at-home orders, and restaurants and bars were closed for dine-in services. MLCC's spirits shelf dollars spiked in April with a 43.9% increase (up \$48.3 million from the previous April), as people stocked up. Sales percentages continued to rise in subsequent months: up 2.1%, 23.3%, 65.7%, 15.1% and 46%, in May, June, July, August and September, respectively. The MLCC's reported estimated growth rates exceeded 12-month trends and often far exceeded increases realized by other control states.

CHOICE

The MLCC now offers consumers an all-time record of 12,200 distilled spirits products from which to choose. This vast amount of choice and array of products is almost double from what the

MLCC offered just eight years ago. This represents the largest selection of product among the 17 states that control the sale of spirits. Ohio, our neighbor and also a control state, has between 3,000-3,500 products.

COMPETITION

We have more than 420 suppliers and three authorized distribution agents who are competing for business in Michigan. In April, the MLCC won a unanimous decision rendered by the U.S. Sixth Circuit Court of Appeals in *Lebamoff Enterprises v. Gretchen Whitmer, Dana Nessel, and Pat Gagliardi*. We were very pleased with the ruling that continues to ban out-of-state retailers who want to bypass our three-tier distribution system to poach business from Michigan retailers. This significant victory protects in-state liquor retailers from being undercut from out-of-state retailers who are not subject to Michigan's laws. It sends a strong message to illicit retailers that Michigan will maintain fair competition among its licensed entities.

CONTROL

Licensing is fundamental to controlling the sale of alcohol in Michigan. The MLCC licenses manufacturers, wholesalers, retailers, and salespeople who have been vetted and will be compliant with state law. We conduct hundreds of violation and appeal hearings annually that deal with licensing issues and violations of the Liquor Control Code, and issue sanctions to outliers. The MLCC oversees the regulation of more than 18,000 retail liquor licensees statewide, including stores, restaurants, hotels, bars, and clubs. We issue more than 40 distinct types of licenses and many different permit types for the manufacture and sale of liquor. This year, we implemented new policies and procedures with MLCC's three authorized distribution agents to ensure that there will never be the liquor shortages that devastated licensees' livelihood during the 2019 holiday season.

On behalf of myself and the MLCC Commissioners Lasher, Gonzales, Olshove, and Toma, and the entire MLCC staff, I wish our customers, licensees, suppliers and distributors the happiest of holidays. We owe a debt of gratitude to them all for making this such a successful year at the MLCC that ultimately benefits the people of Michigan. The MLCC encourages consumers to celebrate responsibly and to never drink and drive. Best wishes for a safe, healthy, and happy 2021. ■



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Back to the Future

The 2020 elections are over and just like everything else this year, it was chaos across the country. While Donald Trump won't concede and is challenging votes in several states it appears as if Joe Biden will be the next President. It would take a minor miracle to overturn enough states for Trump to win and even if that occurred there would be civil war in the U.S. There may well be outbursts from Trump supporters when Biden is officially declared the winner, either way, the country will remain deeply divided.

By the time you read this report it will all be decided with exception of control of U.S. Senate. Currently Republicans have a 50-48 edge with two races undecided in Georgia where a runoff will occur on January 5th. Democrats need to win both seats to make it 50-50 with Democrat VP Kamala Harris breaking all ties. Republicans need to win one seat to keep control at 51-49 and if they win both then 52-48, which is one less seat than they have now. Republicans picked up 9 seats in the Congress as of this writing and possibly

more - not enough to take control, but enough to make a difference.

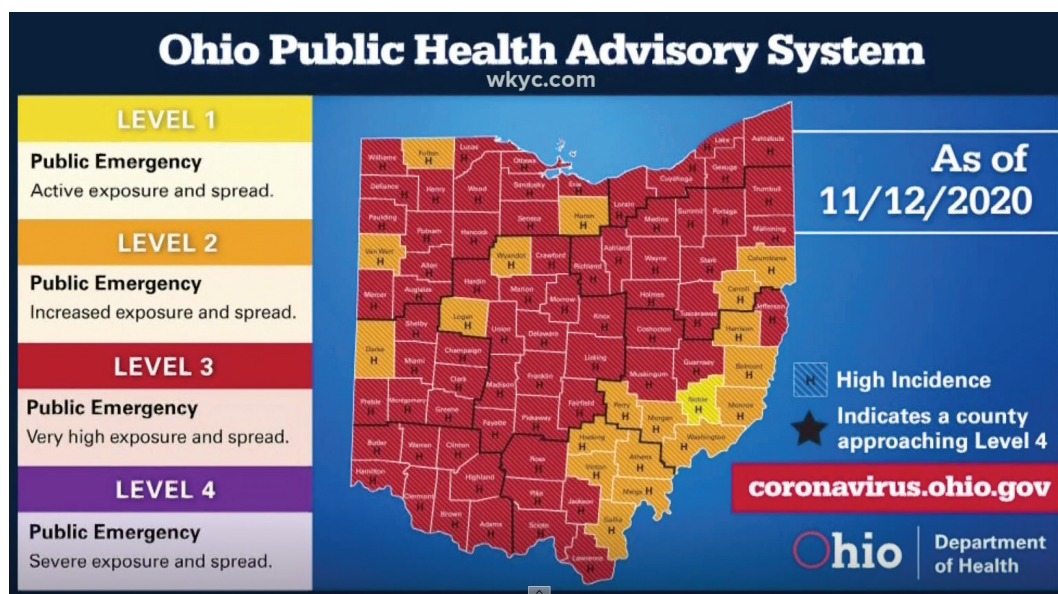
In Ohio, with exception of one Supreme Court race where a Democrat bested incumbent Republican making the court 4-3 Republican, it was a great night for Republicans. Trump carried Ohio by a huge 8 point margin and the Ohio Senate picked up one seat with one race still to be determined; so it will either be 25-8 Republican or 24-9 Republican. Republicans picked up three seats in the House and will start next year with a 64-35 margin. All 16 Congressional Incumbents won reelection to keep the number at 12-R and 4-D.

In the never ending battle of banning flavored vapor sales in Bexley the council voted 6-1 to ban all flavored vapors with exception of tobacco flavored vapors. While this only effects two locations that we're aware of, it could spread. At statehouse, the legislature began their lame duck session, meaning all bills currently being heard must pass by end of year or they will need to be reintroduced next year. As yet no bills of significant interest to MIRA members are being heard but we will keep a close eye on all bills, as crazy things can happen in a lame duck session.

Leadership roles for next January have been decided, the new Senate President will be Matt

Huffman from Lima, Ohio and the Speaker of the House is Bob Cupp, also from Lima, Ohio.

Lastly the number tests for COVID-19 have increased dramatically in Ohio thus increasing the number of positive cases and hospital cases which has led our Governor to consider shutting down the economy again. Most, if not all, MIRA members are considered essential businesses and would remain open with protection from law suit because of MIRA supported legislation that exempted essential businesses from being sued as the cause of COVID-19. ■



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illinois lobbyist report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC

2020 Election in Illinois Brings Surprises and Uncertainty

ILLINOIS DEMOCRATS INCREASE ONE SEAT IN SENATE; POTENTIALLY LOSE TWO SEATS IN HOUSE

By the time this article is published, it is our hope that every vote cast in the 2020 presidential election has been counted, all legal challenges have run their course, and a candidate has been officially declared as the next President of the United States.

In Illinois, the election results have been more certain in determining the make-up of the next Illinois General Assembly. The Democrat Party in Illinois currently holds a 40-19 majority in the Illinois Senate and a 74-44 majority in the Illinois House.

The Democrat majorities in both chambers of the Illinois General Assembly were not expected to change; however, the election “surprise” is reflected in how well the GOP candidates performed in contrast to what was expected to be a strong year for Democrats in Illinois.

Illinois Senate: In the Illinois Senate, the Senate Democrats maintained all of their current plus added one to its super-majority caucus. The 102nd Illinois State Senate will be a 41-18 seat super-majority for the Democrats.

Illinois House: In the Illinois House, if the current vote totals hold, the House Republicans will pick up at net two seats in the Illinois House of Representatives – moving the Dem/GOP ratio in the IL House to 72-46 seats (still a super-majority for the House Democrat caucus). There are two races still “too close to call,” but if the current vote totals continue their trends the Illinois House Republicans could gain a net of two seats in the 102nd Illinois General Assembly.

“FAIR TAX” FAILS – HOW WILL ILLINOIS FIND \$3.6 BILLION

According to multiple reports, the Fair Tax constitutional amendment has failed to receive the required votes for passage. According to the Illinois Constitution, a constitutional amendment must be approved by either 60% of those voting on the question, or 50% + 1 of those voting in the election. With 99% of the votes counted, the vote total shows more than 55% of the votes cast were in opposition to the question – failing both thresholds. The failure of the amendment will significantly impact the current state budget – as it was projected to add \$3.6 billion in additional revenues for the current fiscal year.

It is unclear how the Governor and Illinois General Assembly will address this revenue shortfall; however, prior to the Nov. 3 election the Governor and other officials have indicated that they will look at “all options” including: (a) additional cuts to state budget operations; (b) additional borrowing from the federal government; (c) increasing the current income tax rates; (d) potentially expanding state sales tax to additional services; and (e) removing existing tax exemptions.

CALLS FOR SPEAKER MADIGAN TO STEP DOWN INTENSIFY/GOP CHANGES LEADER IN SENATE

A primary election tactic used against many Democratic candidates and the “Fair Tax” amendment initiative was the issue of corruption – and specifically the allegations against Illinois’ House Speaker Michael Madigan. Many senior Democrat officials – including Governor Pritzker and US Senator Dick Durbin (D-IL) have called for Speaker Madigan to resign as the Chairman of the IL Democrat Party. Additionally, a handful of Illinois House Democrats have begun to signal they will not support Madigan for re-election as House Speaker in the 102nd Illinois General Assembly. It is unclear at this time whether such an effort will be successful in electing a new House Speaker.

On November 4th, Illinois Senate Republican Leader Bill Brady (R-Bloomington) announced that he will not seek re-election as the GOP leader in the Senate. Later that day, the Illinois Senate Republicans elected Sen. Dan McConchie (R-Lake Zurich) to serve as the new IL Senate GOP leader in the 102nd General Assembly.

Illinois Senate President Don Harmon and Illinois House Republican Leader Jim Durkin are expected to be re-elected by their respective caucuses in the 102nd General Assembly.

ON THE HORIZON

MIRA is looking to utilize its growing influence in 2021 to work on two proactive initiatives. On the local government front, MIRA plans to work with allied business and economic development organizations to enact a local Cook County property tax credit for grocery stores that locate in “food deserts” – one that MIRA intends to extend statewide if successful. MIRA will also initiate a statewide effort – in partnership with the Illinois Legislative Black Caucus – to expand Illinois’ state incentive programs 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 – with a keen focus on state taxation proposals.

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



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VANESSA DENHA-GARMO // FOUNDER, EPIPHANY COMMUNICATIONS & COACHING

Three Ways to Market the Holiday with Your Messaging

The holiday season is upon us and when creating a marketing strategy consider the three Cs: Content, Creativity and Channels.

Our clients are looking for marketing tips and promotion ideas that help them refine efforts to ramp up sales during the most profitable time of the year. We also need to do the same for our businesses. Here are three tips:

CONTENT IS KEY

You want to give customers real reasons to buy with the messages you share. The goal is to create competitive content that with help that business stand out above the rest. As communications strategists, we understand that the consumer is bombarded with messages throughout the day, so we need to ask: what can we create that will get the attention of the holiday consumer? You might consider simplicity when writing those tag lines, social media posts and marketing materials. The old saying “sweet and simple” can be a very effective approach. Create content that pops and can easily be remembered and repeated. For our own industry at MIRA, the content we share can help us attract new members and retain them. The content we create is informative, educational and beneficial.

KEEP IT CREATIVE

Customers are familiar with e-commerce campaigns as the method of shopping since it has been around for years. You want to be creative so the eyes don't glaze over your messages. Content marketing helps brand a company and product. Think about the images and videos that will be used along with the words in the marketing materials. What colors, photos, and sound will create memorable messages? Colors have meaning and emotional ties. We often give our own members



creative ways to improve their own businesses. We share video tips and start conversations that engage our own audiences.

CONSIDER YOUR CHANNELS

Creative content is wasted if not delivered on proper channels. As strategists, we need to know who the audience is and where we can find them. We need to know what channels reach our potential customers. When it comes to internet marketing, we consider Google, and all the social media platforms from a grassroots effort as well as paid campaigns. Our clients might consider offering customers more value, such as a gift guide for your various customer personas. This helps holiday shoppers see the big picture when it comes to your products. These channels are also used to reach our potential clients and stay engaged with our current membership via our website, newsletter and social media platforms.

A fourth C to consider when we approach our holiday marketing strategies is COVID-19. This pandemic has forced everyone to pivot in order to stay profitable and perform at a high level. As we are all learning to live with this virus and wait for viable treatments and vaccines, we will continue to adjust and create new ways to market our businesses and clients. ■

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

A FORCE FOR GOOD

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

DTE

'Tis the Season for Gratitude

■ BY EPIPHANY COMMUNICATIONS AND COACHING*



The year was 2020 and the world faced a pandemic. Decades from now, that may be the way people start the story when talking about this year and as we pen the year in review, we look at it through the lens of gratitude.

It may not have rung in with chaos but 2020 sure did include an unfolding of it with the COVID-19 pandemic, riots, and very tense presidential election that prompted threads of feuds on social media.

Then, weeks after the November 3rd elections, a winner was not evident despite the media attempts of declaring a winner before votes were certified.

Looking back at the last 11 months may not be a pleasant view in the rearview mirror, but for the independent retailers in the Midwest, there is much for which to be grateful.

“We have to first be grateful for our staff, members, and community to come together and helping each other out through a difficult time,” said Ken Schulte, MIRA Business Development. “For our staff’s relentless efforts keeping the members educated and compliant through several forms of communication. For their ethics as an essential worker to be on call and assist our members when they have questions and concerns about how to manage their business and take care of their customers.”

Schulte noted the importance of setting aside conflicts “to take care of their communities and customers as they walk out the door feeling a sense of danger and uncertainty of where their business lies and what might happen as the pandemic continues,” he said. “And so we have gratitude for our community that came together, even under stress, anxiety, and danger,



to alter their normal routines and how they use to go about their daily lives.”

MIRA staff were not only reflecting on the industry, but their own lives during this unprecedented year. “In the wake of this pandemic, it can sometimes be hard to find things to be grateful for,” noted Tamar Lutz of Tamar Designs LLC, “In my case, it’s especially hard, because I have a young child who can’t quite understand why everyone around him is wearing masks, or why he can’t play with the other children at the playground; I find some comfort in the knowledge that he probably won’t remember these days when he gets older.”

With that said, Lutz realizes the importance of staying positive and “learn to be grateful for what we do have,” she said. “I am extremely grateful for my family, and the fact that everyone is healthy and safe. I’m also extremely grateful to be involved with an association like MIRA. The essential businesses that they represent are important in my daily life.”

MIRA has kept Lutz and the entire membership fully informed of policies and compliances within the industry. “It has made activities like grocery shopping that much less stressful, because I know the stores and their owners are staying safe and clean. It is nice to know that associations like MIRA are looking out for the public instead of only being concerned with their own bottom line,” said Lutz.

Despite the chaos of 2020, there are many blessings. “In Illinois, MIRA members should be grateful for the strong recognition by government leaders of the essential services each MIRA-member store and employee provides,” said Curt Fiedler, Partner/Government Relations Morrill & Fiedler. “The ability for MIRA-member stores to remain adequately staffed and supplied during the COVID-19 pandemic, and the ability to evolve with the ever-changing safety protocols (both state and local) – is nothing short of amazing.”

Fielder also noted that without the ability for our members to: (a) serve their communities to ensure trucks can deliver essential items; (b) train and prepare staff to ensure all safety protocols are met throughout the day; and (c) balance the financial burden COVID has placed upon stores – the impact of the ongoing pandemic would be much more severe.

Although for some it might be hard to find, there were also positive events in 2020 to reflect on. “In Illinois, I think the most positive thing to emerge is the realization of how scarce access to food still is in many

areas – and there is a greater focus on how to solve it,” said Fielder. “Further, MIRA is out front in its efforts to assist state and local leaders on how best to address that issue in terms of removing barriers on businesses to locate in places that need greater access to quality food and essential items.”

Although many people try to focus on the positive, there were complaints. “The biggest complaint in Illinois is, in my opinion, the inconsistency of the COVID-19 responses by governments,” said Fielder. “There have been different variations of COVID-19 restrictions depending upon where a store is located. While grocery stores have been deemed essential in every jurisdiction, safety protocols have sometimes differed greatly – and then in some areas those protocols aren’t enforced or the local citizens choose not to comply (forcing stores to be the “bad guys”). The second biggest complaint is the real fear of how tax increases are going to impact a store’s ability to remain operational.”

The influence of MIRA members in Illinois continues to grow each year. “Each store must continue the strong work within their communities, and continue to reach out and talk to their neighbors and community leaders – both local and state (your local council members, local mayor, and state officials),” said Fielder. “Continue to remind them how essential grocery stores are and, if they are not careful going forward when developing new policies and budgets, could jeopardize the viability of those grocery stores remaining viable in their communities.”

As we head into 2021, members might be considering specific goals. “Next year, 2021, will be a very difficult year in that everyone’s budget is hurting – personal, business, as well as local and state governments,” said Fielder. “COVID-19 is not going away in 2021, and neither is the impact on finances as a whole. In Illinois, the current state budget already has a \$4 billion deficit due to COVID-19 and lack of sufficient revenues, and that is not taking into account deficits at the local governmental level. The goal of 2021 should be to find ways to work with state and local governmental partners so to manage expectations and minimize any increased financial impact on businesses.”

At this year’s High Five Turkey Drive held, once again, at Motown Snack Foods in Detroit, we asked staff and volunteers what they are most grateful for this year. Read their answers in our *Ask the Member* section on page 26. ■

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



Christmas Amid COVID-19

Retailers adjust to new style of family gatherings as the pandemic continues to plague the country

With COVID-19 cases increasing early last month, many retailers were adjusting to the expected Thanksgiving and Christmas season.

Just two weeks before Thanksgiving, Michigan's bar and restaurant industry took another COVID-19 hit, a three-week shutdown of indoor service that started on November 18th. Some believe this could be extended.

"We really don't know what will happen," said Phil Kassa, MIRA board member and co-owner of Heartland Marketplace. "We are taking it one day at a time. It's been an unpredictable year."

Governors across the country have been recommending smaller family gatherings for the holiday season. "It looks like the gatherings will be much smaller," said Kassa. "We are not getting the party tray and chicken wing orders, we usually get during the holiday season, however, for Thanksgiving, we sold more smaller turkeys than in previous years. The customers are buying one meat, instead of a ham and turkey, most are purchasing one or the other. For the Christmas season, we are focusing on smaller gatherings, and pushing smaller trays for family gatherings."

Days prior to this announcement of the closures, Michigan hospital leaders pleaded with residents to mask up and cancel any routine Thanksgiving plans. There were reports of a surge of COVID-19 cases through the state and hospitals were bracing for influx of patients in numbers they saw in the spring.

Hospital officials were reporting limited staff and shrinking testing supplies and experts were noting that planning the holidays as usual could only make hospitals' ability to handle the virus worse.

Seven hospital leaders attended a united press conference last month to share their concerns.

"The healthcare system can capsize if you don't keep it under control. We're ready to dedicate you know as much as we need to ... it's not unlimited," said John Fox, CEO of Beaumont Health, the state's largest hospital system.

The hospital leaders represented both metropolitan and rural hospitals.

"The healthcare system can capsize," said Fox, who with other Michigan hospital leaders, asked the public to fight the spread of COVID-19.

Last spring, COVID-19 overwhelmed the health systems not only in the Metropolitan Detroit area, but around the country. Although medical care is better as doctors and researchers have learned so much more about the virus, and how best to treat it, it is being reported that the virus surged at record levels this fall with cases spreading more broadly across the state.

But staffing is more limited now, as hospitals have less ability to pull doctors, nurses and technicians from other, lesser hit areas of the state and country, since COVID-19 is surging across much of the nation.

"Having spaces to go is one thing," Tina Freese Decker, Spectrum Health President & CEO, said at the press conference. "The other concern we have is just our team. They've been dealing with this for a very long time, so they are tired."

The increase in community spread means they're at even greater risk of becoming sick themselves, she and others said.

As of November 11th, Michigan reported 6,008 new confirmed cases of the coronavirus and 42 deaths, as the

numbers of Michiganders hospitalized with COVID-19 passed 3,000. In contrast, 484 Michiganders were hospitalized with COVID-19 on October 1st.

Hospitals are facing capacity issues and may lack the ability to transfer patients among hospitals, according to Ed Ness, Munson Healthcare President and CEO.

Throughout Michigan's Upper Peninsula, 61% of the intensive care patients have COVID-19, said Gar Atchison, Chief Executive Officer and Market President at UP Health System - Marquette.

Hospital leaders were sharing their frustration that so many people still do not wear masks and that sometimes includes people not mask-wearing in hospitals.

The hospital leaders also noted that many residents falsely assume COVID-19 spreads only in large gatherings or among strangers at, say, a grocery store.

That's just wrong, they said.

Ness went on to explained that a challenge in our northern Michigan rural communities is that people know each other, they're comfortable with each other — their friends, their family. "There is this perception that 'If I know somebody, and I'm just getting together with those friends, they couldn't possibly have the virus.' Just because you know somebody, just because you're friends, doesn't mean that you shouldn't be cautious," he said.

The hospital leaders called on residents to take personal responsibility for keeping their loved ones and communities safe to curb COVID-19 spread.

"I think none of us want to go through the shutdown and the brute force of what happened in the spring," said Beaumont's Fox. ■

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New Board Member Shares the Values of the Association

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

New MIRA Board of Directors member, Bryan Morrow, has been with PepsiCo. for 31 years. He is the Senior Director of Sales for the PepsiCo North American Beverages (PBNA) division, and is responsible for the Division Independent and National Convenience/Gas segments of business. Additionally, Morrow represents PBNA on the National Association Convenience Stores Supplier Board.

“We are the largest supplier to MIRA members,” said Morrow. “We need to represent and understand this important customer-base. Being on the board enables us to have our eyes and ears on the largest segment of c-stores in the industry. We want a thorough understanding what is taking place in this large segment of the business. We look at the trends and see what is happening with our customer base.”

Morrow has attended one virtual board meeting so far, but looks forward to more engagement moving forward. “There is great value in MIRA and the service they provide to the membership,” he said. “We are able to gauge the trends and evolving customers with our relationships.”

Like everyone else, there have been challenges in 2020 due to COVID-19. “This was a shock to c-stores as other businesses shut down. These independent

retailers are great owners and operators. They know how to run their businesses. They have clean stores, friendly environments and keep their shelves stocked.”

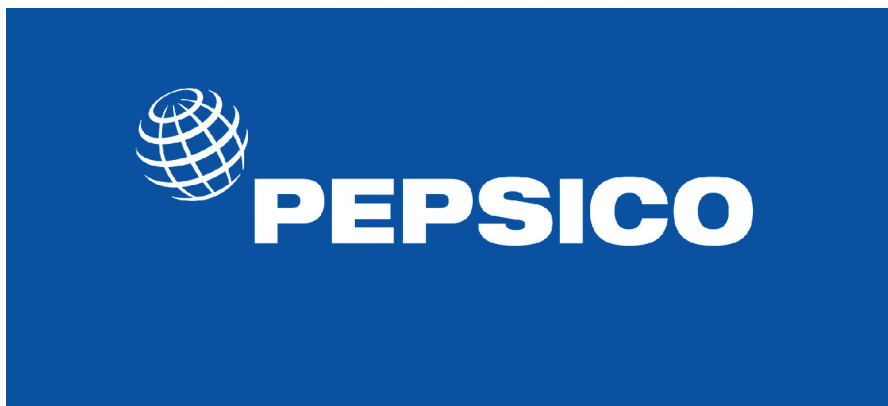
During COVID-19, these retailers saw an increase in business as many people use c-stores for every day shopping. “They are truly filling the day-to-day needs of the consumer,” he noted. “They know their customers well.”

Prior to his role today with PepsiCo, Bryan served as the PBC’s National C/G Channel Lead & PepsiCo’s North American Beverage Kroger Team Lead, leading NAB’s second largest customer. As the National C/G & Kroger Team Lead, Morrow’s had strong track record of growing sales, share and profits as well as a legacy of developing and exporting talent and launching NAB’s biggest merchandising and innovation initiatives.

Since joining PepsiCo in 1989, Morrow has continued to take on progressive leadership assignments within PEP, PCNA, PBG, Gatorade & PBC in Large Format, Small Format, Large Account Management, DSD, Warehouse and Business Development.

He started his career in 1989 with Pepsi as a Management Trainee in Baltimore, Maryland. Morrow has held various other roles including, Unit Manager, Key Account Manager, Category Manager, National Account Sales Manager and Team Lead roles. Morrow also has been a key asset in various leadership roles in foodservice including running the Large New Business Team.

Morrow graduated from Ball State University with a degree in marketing and supply chain. He and his wife Julie of 30 years, have 3 boys, Tucker, Chase, and Jack. Morrow is based out of Cincinnati, OH and when he is not working for his customers, he enjoys spending time with his family and golfing. ■



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MIRF's Annual Turkey Drive Went a Bit Differently Because of COVID-19

Compared to the High Five Turkey Drive's of the past, 2020 brought a quiet morning to the Motown Snack Foods warehouse in Detroit. "We had less volunteers this year," said Andrea Hesano, MIRA Events and Publication Assistant. "Companies like DTE and Blue Cross Blue Shield of Michigan typically send 20 to 40 volunteers, but because COVID-19, they weren't able to join us."

However, nearly enough people helped distribute thousands of turkeys and other items at last month's Annual Turkey Drive. "Our board members and their friends and family helped," said Hesano. "We also had staff members there filling up trucks and cars with turkeys, pop and snack items."

Due to COVID-19 there was a struggle getting turkeys, which prevented MIRA from giving out the more than 6,000 Turkeys they normally do. "Demand was higher than the supply and the cost increased by 13%," said Ricki Wines, MIRA Event Coordinator/Publications Sales. "However, we were able to secure the turkeys months in

advance. Our goal was to keep our volunteers and the members of charities safe while pickups took place. All the volunteers wore the proper PPE and maintained social distancing. We asked our charities picking up turkeys and other donated products to remain in their vehicles at all times."

A total of 5,000 turkeys were given out this year and 43 volunteers attended the Detroit drive.

Ed Weglarz's granddaughter drove in from New York to help her grandfather who was mourning the loss of his wife Merriam. "I just wanted be here for my family and especially for my grandfather and help out at the Turkey Drive," said Caraline Weglarz.

In addition to the smaller group of volunteers, everyone was wearing masks and social distancing as much as possible. Hand sanitizer bottles were on hand as well as rubber gloves. "We have been doing everything we can to follow COVID-19 protocols," said Hesano.

Frizel Stanley has been picking up items for a local Detroit charity

from MIRA's Turkey Drive for the last 10 years. "The entire operation is moving so smoothly," said Stanley. "It is quieter and is running so nicely. It's seem so much less chaotic. It is actually nice to have less people here."

Many organizations make the High Five Turkey Drive possible each year, including Motown Snack Foods, Sherwood Food Distributors, Pepsi, Faygo, Socks Galore Wholesale, as well as media outlets that played our public service announcements including WHMI, Channel 10 and iheart Radio.

The Ohio Turkey Drive took place about a week prior to the distributions in Detroit. It was held at Corner Market in Cleveland, Ohio. "We gave out 350 turkeys and had more than 20 volunteers help us," said Paul Elhindi, chairman of the MIRA board.

There was also a MIRA Turkey Drive in Lansing, Michigan that went smoothly as well.

MIRA also provided turkeys to 13 other locations throughout the lower state of Michigan that conducted their own turkey drives. ■





VOLUNTEERS MAN THEIR STATIONS AT
MIRA'S ANNUAL HIGH FIVE TURKEY DRIVE



OHIO DRIVE



MIDWEST INDEPENDENT RETAILERS FOUNDATION'S ANNUAL *High Five* TURKEY DRIVE

The Midwest Independent Retailers Foundation warmly thanks these sponsors who provided goods and services to our 2020 Turkey Drive!



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Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need!

The High Five Turkey Drive is made possible through the generous help from businesses individual donors. We extend our appreciation to this year's donors who have made it possible for us to help needy families in our communities.

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2020: Expressing Gratitude in a Chaotic Year

It's been a challenging year for the world, country, state, region and industry. Despite the COVID-19 pandemic, riots in the country and the presidential election chaos, many people are expressing gratitude. We caught up with staff and volunteers at this year's Annual High Five Turkey Drive to ask them: ***What are you most grateful for?***



"I am grateful for so much. As an immigrant to this country, coming here at 9-years-old, knowing firsthand of how it is in other countries and how the government can be so cruel to people, I am so grateful beyond measure for Jesus, my Catholic faith and this country. So many people don't know how great they have it here and some people take it for granted."

– ED BAHOURA // MIRA MEMBER AND TURKEY DRIVE COORDINATOR



"I am so grateful for the staff and the team. We have to adjust so much this year because of COVID-19 to continue to take care of our members, both our suppliers and retailers. We've also had to adjust so much regarding events and publications. I am so proud of the staff. They are amazing."

– KEN SCHULTE // MIRA BUSINESS DEVELOPMENT



"I am most grateful for my family, our health and that we are all together. I am so thankful for my co-workers. They are the best team and my second family."

– MAY SALMAN // MIRA BUSINESS DEVELOPMENT



"I am most grateful for my family, that they are safe and healthy. I am grateful that we are making it through this pandemic. I am grateful for being able to spend time with my family."

– RANEEN SAMONA // MIRA ADMINISTRATIVE ASSISTANT



"I am most grateful for my family, friends and being able to help out at this Turkey Drive, to help so many people in need."

– ANDREA HESANO // MIRA EVENT AND PUBLICATIONS ASSISTANT



"I am grateful to have a job during this time, to help out and give back to the community with this organization."

– KAREN WALKER // MIRA COMPTROLLER



"I am grateful to be alive and to be here and talking with you. We need to beat this nonsense. We need to do all we can to help others."

– WILLIAM BUCHANAN // MIRA TURKEY DRIVE VOLUNTEER



"I am grateful to be alive during this Coronavirus pandemic. I am grateful to help people who can't afford to buy a turkey on Thanksgiving."

– CHRISTOPHER DOWNER // MIRA TURKEY DRIVE VOLUNTEER



"I am really grateful to come home and be with my family. I have been in New York and I am so grateful to be home for the holiday and to be here for my grandfather."

– CARALINE WEGLARZ // MIRA TURKEY DRIVE VOLUNTEER



"I am grateful that we are healthy, we are striving and moving forward. It has been stressful, but it's another day in paradise"

– AJ ABUHAMDEH // MIRA OHIO BUSINESS DEVELOPMENT

"I am most grateful for my health. I have been battling bladder cancer and I am grateful to be alive."

– FRIZEL STANLEY // MIRA TURKEY DRIVE VOLUNTEER

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- 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

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

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■ BY OHIO BUREAU OF WORKERS' COMPENSATION

WHY IS BWC GIVING A DIVIDEND?

We are issuing a \$5 billion dividend to ease the financial pressures your organization may be experiencing amid the coronavirus (COVID-19) pandemic. Gov. DeWine has asked his agencies to do everything they can to ease the strain of COVID-19 on Ohioans. Even after this dividend, the net position of the State Insurance Fund for injured workers remains strong due to investment returns, declining injuries, and decreasing reserves.

HOW MUCH WILL AN EMPLOYER RECEIVE?

BWC defines the private employer dividend as 372% of billed premium for eligible employers for the policy period of July 1, 2019, through June 30, 2020. BWC will apply the percentage to the blended premium amount. BWC defines the public employer dividend as 372% of billed premium for eligible employers for the policy period of January 1, 2019, through December 31, 2019. BWC will apply the percentage to the blended premium amount.

WHEN WILL I RECEIVE MY DIVIDEND?

BWC will mail dividend checks to eligible employers in mid-December.

WHAT ARE THE TAX IMPLICATIONS OF THIS DIVIDEND?

Please consult your tax advisor to determine the tax implications on your unique situation. Please review your policy on bwc.ohio.gov to ensure that you have

provided BWC the most up-to-date tax identification information for your policy.

I HAVE AN OUTSTANDING BALANCE ON MY ACCOUNT. HOW WILL THIS IMPACT MY DIVIDEND?

An employer who has an outstanding balance — including but not limited to deferred installments, balances in an appeal status and balances owed resulting from a transfer of experience or liability from a predecessor entity — will have its dividend payment reduced by the amount of the outstanding balance. If an employer's outstanding balance exceeds the dividend amount, BWC will offset the employer's account by the amount of the dividend.

An employer whose dividend is applied to an outstanding balance will receive detail regarding how the dividend was applied on their next scheduled invoice. Employers will be able to see their updated account information at any time on bwc.ohio.gov.

IS BWC ISSUING A CHECK LIKE THEY HAVE DONE IN THE PAST OR PROVIDING A CREDIT ON EMPLOYERS' POLICIES?

We will issue paper checks as we have done in the past.

WHERE WILL MY CHECK BE SENT?

We will send dividend checks to the current address we have on file. Please review your information on bwc.ohio.gov to ensure we have the most current operating name of your business, tax identification number, physical location, mailing

address, telephone number, e-mail and/or web site.

CAN I RECEIVE MY DIVIDEND ELECTRONICALLY?

No. We are sending paper checks by mail only. In the event you lose your check and fail to cash one we re-issue, we will credit your BWC account.

WHO IS ELIGIBLE FOR THE DIVIDEND?

BWC defines eligibility as follows.

- State Insurance Fund employers (private employers or public employer taxing districts only).
- The employer must have reported payroll greater than zero for the applicable policy period.
- The employer must have been billed premium for the applicable policy period.
- Employers must have completed their payroll true-up for policy year 2019 as of October 2, 2020.
- The employer must be in an active, reinstated, combined, cancelled – business sold, or debtor-in-possession status or, in a lapsed status with a lapse date of January 1, 2020 or later as of October 2, 2020.

Employers who do not meet all the criteria listed above will not be eligible to receive a dividend.

WHEN WILL BWC DETERMINE ELIGIBILITY?

Eligibility was based on an employer's status (active, lapsed) with us as of October 2nd. BWC will not make changes to eligibility after this date.



HOW WILL THIS IMPACT BWC'S FINANCES AND THE STATE INSURANCE FUND?

BWC and the State Insurance Fund will remain in a strong financial position after payment of this dividend.

I AM IN AN INDIVIDUAL-RETROSPECTIVE-RATING PROGRAM. HOW WILL BWC CALCULATE MY DIVIDEND?

BWC defines premium for private, individual-retrospective-rated employers as minimum premium, plus the impact of retrospective claim-loss premium billed for policy year July 1, 2019, through June 30, 2020, as of October 2, 2020.

BWC defines premium for public, individual-retrospective-rated employers as minimum premium, plus the impact of retrospective claim-loss premium billed for policy year January 1, 2019, through December 31, 2019, as of October 2, 2020.

I PAID RETROSPECTIVE CLAIM-LOSS PREMIUM FOR OTHER POLICY PERIODS DURING THE ELIGIBLE POLICY PERIOD. WILL BWC CONSIDER THESE PAYMENTS IN MY DIVIDEND CALCULATION?

No. Payments received from private employers from July 1, 2019, through June 30, 2020, that are not applicable to that policy year will not be considered in the dividend calculation. Payments received from public taxing districts from January 1, 2019, through December 31, 2019, that are not applicable to that policy year will not be considered in the dividend calculation.

I AM IN A GROUP-RETROSPECTIVE-RATING PROGRAM. HOW WILL BWC CALCULATE MY DIVIDEND?

BWC defines premium for private

and public group-retrospective-rated employers as individual, experience-rated premium.

I AM IN A DEDUCTIBLE PROGRAM. HOW WILL BWC CALCULATE MY DIVIDEND?

BWC defines premium for private employers participating in a Deductible Program as discounted, blended premium.

I RECEIVED A DISCOUNT ON MY PREMIUM FOR GO-GREEN, LAPSE-FREE OR SAFETY COUNCIL. WILL THIS REDUCE MY DIVIDEND?

Yes. BWC will reduce the dividend amount by premium-based discounts already earned, including, but not limited to Go-green, Lapse-free, and Safety Council.

I REPORTED ZERO PAYROLL BUT PAID THE MINIMUM ADMINISTRATIVE CHARGE. WILL I RECEIVE A DIVIDEND?

No. Employers reporting zero payroll are not eligible.

I HAD A NO COVERAGE PENALTY DURING THE PERIOD UPON WHICH THE DIVIDEND IS BEING CALCULATED, BUT FORMALLY TOOK OUT COVERAGE AFTER THE CONCLUSION OF THE APPLICABLE PERIOD. WILL I RECEIVE A DIVIDEND?

No. BWC will not include no coverage penalties in the premium base it uses to calculate the dividend.

I CANCELED MY COVERAGE BUT PAID PREMIUM DURING JULY 1, 2019, TO JUNE 30, 2020. WILL I BE ELIGIBLE FOR A DIVIDEND?

No. A private or public employer that cancels coverage prior to October 2, 2020, is not eligible for the dividend. BWC will not make account adjustments to give these employers the dividend.

I PURCHASED A COMPANY THAT WAS BILLED PREMIUM FOR THE JULY 1, 2019, THROUGH JUNE 30, 2020, POLICY YEAR. HOW WILL THIS IMPACT MY DIVIDEND?

BWC will determine eligibility based on the status of the predecessor policy. If the predecessor policy would have been eligible for the dividend, the successor will receive the applicable dividend. If the predecessor policy was canceled, the successor will not be eligible for the dividend. If the predecessor policy was in a lapsed status prior to the combination, the successor will not be eligible for a dividend. If there is existing debt on the predecessor policy, BWC will reduce the successor dividend by the amount of the outstanding balance.

I JUST WENT SELF-INSURED. WILL I RECEIVE A DIVIDEND?

Private employers that paid premium for the policy reporting period of July 1, 2019, through June 30, 2020, but were granted the privilege of self-insurance before October 2, 2020, are eligible for the dividend based upon the billed premiums during the July 1, 2019, through June 30, 2020, policy period.

Public employer taxing districts that paid premium for the policy reporting period of January 1, 2019, through December 31, 2019, but were granted the privilege of self-insurance before October 2, 2020, are eligible for the dividend based upon the billed premiums during the January 1, 2019, through December 31, 2019, policy period.

FOR MORE ANSWERS TO FREQUENTLY ASKED QUESTIONS, VISIT WWW.INFO.BWC.OHIO.GOV. ■

make sure to support these mira supplier members



Indicates a supplier program that has been endorsed by MIRA

Indicates supplier only available in MI

Indicates supplier only available in OH

Indicates supplier only available in IL

BAKED GOODS DISTRIBUTORS

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

BANKING, INVESTING & CONSULTING

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

BEER DISTRIBUTORS

Eastown Distributors (313) 867-6900

BOOKKEEPING/ACCOUNTING CPA

UHY Advisors-MI (248) 355-1040

BUSINESS BROKERAGE

Global Petro Advisers (614) 332-8762

BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

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

C-STORE & TOBACCO DISTRIBUTORS

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

C-STORE MISC. TAXABLE MERCHANDISE

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

CCTV/NETWORK SOLUTIONS

Competitive Network Management (734) 301-3370

CHECK CASHING

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

CHIPS, NUTS, CANDY & SNACKS

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

CLEANING CHEMICALS, UNIFORMS, LINENS & SUPPLIES

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

COFFEE

Goodwest Industries, LLC (Bulk Cream/Iced Coffee)
1-800-948-1922
Ronoco Coffee, LLC (314) 371-5050

COUPON REDEMPTION/MONEY TRANSFER/ BILL PAYMENT

MIRA Coupon Redemption 1-800-666-6233
..... (405) 525-9419
DivDat Kiosk Network (248) 399-0715

CREDIT CARD PROCESSING

MIRA Credit Card Processing 1-800-666-6233

DELI & MEAT MANUFACTURERS & DISTRIBUTORS

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

ENERGY, LIGHTING & UTILITIES

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

FOOD EQUIPMENT, MACHINERY & KIOSKS

Taylor Freezer/Broaster Chicken (734) 525-2535

FOOD MANUFACTURER

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

FRANCHISING OPPORTUNITIES

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

GAS STATION BRANDING & MAINTENANCE

Oscar W Larson Co. (248) 620-0070

GASOLINE WHOLESALERS

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

GREETING CARDS

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

GROCERY WHOLESALERS & DISTRIBUTORS

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

HISPANIC PRODUCTS

La Preferida, Inc. (773) 254-7200

HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

ICE CREAM SUPPLIERS

Prairie Farms Ice Cream Program
..... 1-800-399-6970 ext. 200
 Velvet Ice Cream Co. (740) 892-3921
Blue Bunny Ice Cream (616) 453-6358

ICE PRODUCTS

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

INSURANCE SERVICES: COMMERCIAL

Conifer Insurance Company (Liquor Liability) (248) 559-0840
Bisson Agency - Farm Bureau Insurance. (248) 590-2116
Canopy (313) 662-3522
Globe Midwest/Adjusters International (248) 352-2100
Insurance Advisors, Inc. (248) 694-9006

INSURANCE SERVICES: HEALTH & LIFE

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

INSURANCE SERVICES: WORKERS' COMPENSATION

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

LEGAL SERVICES

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

LIQUOR SHELF TAGS

Saxon, Inc. (248) 398-2000

LOTTERY

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

MILK, DAIRY & CHEESE PRODUCTS

 **Borden Dairy**  (216) 214-7342
 **Lipari Foods, Inc.** (586) 447-3500
 **Prairie Farms Dairy Co.**  (248) 399-6300
Cedar Crest Dairy, Inc. (616) 797-1103
LaLa Branded Products (*Lipari*) 1-866-648-5252
Harvest Sherwood (313) 659-7300

MONEY ORDERS

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

OFFICE SUPPLIES & PRODUCTS

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

PAPER PRODUCTS & PACKAGING SUPPLIES

Cartotecnica Cambianese Srl
daniele@cartotecnicaCambianese.it



PET SUPPLIES MISC.

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



PIZZA SUPPLIERS

 **Omni Food Concepts**   1-888-367-7829
Hunt Brothers Pizza (615) 259-2629

POINT OF SALE & RETAIL TECHNOLOGY

 **Great Lakes Data Systems** (*LOC Software*)
..... (248) 356-4100 ext. 107
 **Petrosoft LLC** (412) 306-0640
BMC-Business Machines Company (517) 485-1732
Success Systems 1-800-653-3345


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PROPANE

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REAL ESTATE

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REFRIGERATION SOLUTIONS (COMMERCIAL)

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..... **Howell** 1-800-878-8239
..... **Pontiac** (248) 334-3512
..... **Cleveland** (216) 252-7377
..... **Twinsburg** (330) 963-5300
Smart Life LLC (248) 466-0770

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

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Fully Loaded, LLC (877) 728-2547
R.J. Reynolds Tobacco Company (336) 741-0727
Xcaliber International (918) 824-0300

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 **Midwest Recycling**   (*Clothing recycle boxes*)
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Commercial Waste Systems (*Cardboard recycling buyers*)
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Stamper Facility (586) 228-6500

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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
Tito's Handmade Vodka (248) 885-3424
Wise Men Distillery (616) 805-7003

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Great Lakes Wine & Spirits 1-888-860-3805
Lagniappe Beverage (773) 358-2344
RNDC of Michigan 1-888-697-6424

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Feeding America West Michigan Food Bank
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Feeding America West Michigan Food Bank -
Benton Harbor (269) 983-7229
Feeding America West Michigan Food Bank -
Cadillac (231) 779-0056
Feeding America West Michigan Food Bank -
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Sault Ste. Marie (906) 632-0348
Food Bank of Eastern Michigan (810) 239-4441
Food Bank of South Central Michigan .. (269) 964-3663
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Forgotten Harvest (248) 967-1500
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Greater Lansing Food Bank (517) 908-3680
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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 (216) 738-2265
The Foodbank, Inc. (937) 461-0265
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Mid-Ohio Foodbank (614) 274-7770
SE Ohio Foodbank & Kitchen (740) 767-4500
Second Harvest Food Bank of Clark, Champaign and
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Second Harvest Food Bank of North Central Ohio
..... (440) 960-2265
Second Harvest Food Bank of the Mahoning Valley
..... (330) 792-5522
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Toledo Northwestern Ohio Food Bank ... (419) 242-5000
West Ohio Food Bank (419) 222-7946

ILLINOIS

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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
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JANUARY 23, 2021

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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



MARCH 10, 2021

MIRA'S 35TH ANNUAL INNOVATIONS BUYING SHOW

MIRA's longest running trade show has retailers looking to fill their shelves for the spring and summer months. The Annual Innovations Buying Show is known for high-quality attendees, non-stop interaction and exhibitor satisfaction. Admission for MIRA members is free. Must be at least 21 years old to attend this show.

Andiamo Warren Banquet Center // Warren, MI



MARCH 27, 2021

MIRA'S 3RD ANNUAL CHICAGO METRO GROCERS GALA

Enjoy fine cuisine, network, dance and enjoy live entertainment with more than 500 industry leaders. Sponsorship opportunities available.

The Empress // Addison, IL



JUNE 15, 2021

MIDWEST INDEPENDENT RETAILERS FOUNDATION'S 13TH ANNUAL SCHOLARSHIP LUNCHEON

Every year, the Midwest Independent Retailers Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students in Michigan, Ohio and Illinois. Help the MIR Foundation invest in the leaders of tomorrow. Tickets and sponsorship opportunities available.

Detroit Athletic Club // Detroit, MI

publishers statement

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CONTACT:

T: (800) 666-6233

F: (866) 601-9610

E: info@MIRAmw.org

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