

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 32, NO. 4 // APRIL 2021

Promoting Produce this  
Spring and Summer

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■ Family Sells Business After Nearly  
90 Years // PAGE 20

■ Detroit Grocery Coalition Launches  
“Great Grocer Project” // PAGE 24



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# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS  
VOL. 32, NO. 4 // APRIL 2021

## features



### COVER STORY //

#### PROMOTING PRODUCE THIS SPRING AND SUMMER

With each season comes fresh fruits and vegetables and sprouting this spring and summer seasons, are produce items that food retailers are promoting.



#### FAMILY SELLS BUSINESS AFTER NEARLY 90 YEARS

Roy and Julia Crete opened Ideal Party Store in 1934 and now 87 years later, the family business is being sold to Forward Corp. Last month, the corporation announced that they would be acquiring Ideal Party Store's two locations in Bay City, Michigan. The Shamrock Dairy Bar, adjacent to the Johnson Street store is also included in the acquisition.



#### DETROIT GROCERY COALITION LAUNCHES "GREAT GROCER PROJECT"

Wayne State University (WSU), the Detroit Food Policy Council and members of the Detroit Grocery Coalition announced the Great Grocer Project, a community-based program to strengthen relationships between independently owned grocery stores and their customers in Detroit, while providing support to increase awareness and sales of healthy foods that foster economic vitality within Detroit neighborhoods.



# president's message

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

## Complacency Can be the Beginning of the End

**T**his last year has been a year of challenges heretofore never experienced in your business. Product shortages, employee shortages, kinks in the supply line, adjustment of hours of operation, and Personal Protection Equipment expenditures were additional problems that needed to be addressed. And, for the most part, you now have the controllable issues under control. So now you are in the “execution” stage of the new “normal”.

Don't break your arm patting yourself on the back! Complacency can kill your business, because your competition continues to move forward. Review all the changes and systems that you were required to implement, because of COVID-19. As the pandemic winds down, a number of those systems and changes can be eliminated from your business. But look closely at those that actually helped your business and consider keeping those in force in the future.

Remember I always write about goal setting, but COVID-19 dealt a death blow to a lot of reasonable and practical plans. That doesn't mean goal setting itself has been doomed to failure, but rather the plan itself was sidetracked. Now is the time to plan for the near-term and the long-

term for your business. Sit down and contemplate what products and services are going to be needed in the future and which ones will probably not make a comeback. Then, start to redesign your business to take advantage of what the future holds. Doing nothing is a plan that will probably result in disaster.

Don't dwell on the misfortunes of the past year; you can't change the past. Think about what worked, celebrate the fact that your business was not “closed down” by governmental edict, and reinvigorate that drive that you had before the pandemic. You cannot always control what happens to you, but you can always control how you react to what happens to you! ■

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**Give customers a choice** and confidence that they can get through checkout quickly.



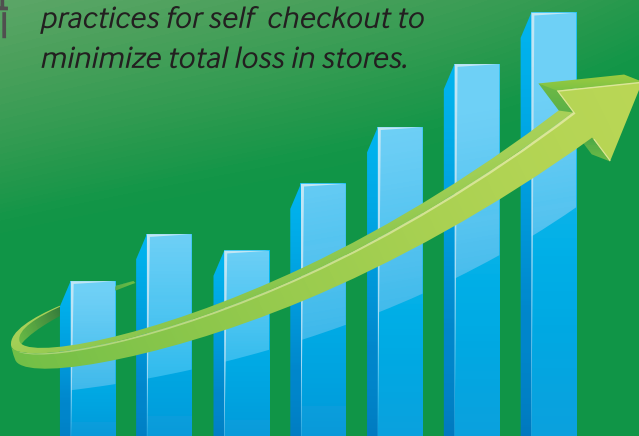
**Increase in Customer Satisfaction** levels due to greater service and choice.



**Eliminate employee shrink** (accounting for 47% of all store shrink) and deploy best practices for self checkout to minimize total loss in stores.

## BOTTOM LINE:

- Average ROI is 18-24 months
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## MIRA: A Look Back at 2020

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

It's no secret that this association has a long-history and during the more than 100 years of existence, it has gone through some name changes and today is known as the Midwest Independent Retailers Association (MIRA). A few years ago, we started to work on the MIRA History book 2nd edition and planned to release it in 2020; COVID-19 halted that plan.

This year, we are publishing the newest MIRA History book and hope to have a launch party at the end of the year.

The history book was to end with the last year of the last decade but because of the unusual circumstances of last year, we are including 2020.

Just to give you a brief overview, much of the content in our monthly magazine, *Bottom-Line*, focused on how we pivoted during the pandemic. Much of the content from the history book is taken from articles that first appeared in *Bottom Line*.

January 2020, actually started out as somewhat of a "normal" month leading into what was to be just another year. There were news reports about COVID-19 in China but not much attention was put on the virus here in the United States. It was business as usual. In the magazine last January, we covered applications for scholarship program, MIRA programs, legislative issues and recapped the last year. Nothing unusual.

In February, we focused on

the country changing the tobacco buying age to 21, among other topics. The tobacco story was our cover and partly because the rules changed quicker than the industry expected and MIRA members had to get up to compliance.

In March, we were still in somewhat of a standard mode and we covered the importance of donating food to rescue centers instead of ditching products. It's a story we have covered in previous years, but it was worth revisiting. After our March issue went to press, the lockdowns happened all across America and the changes occurred.

The cover stories for the next two months were on COVID-19, focusing on how to cope with the virus and the how to follow protocols being put in place. In April, we switched back to some regular MIRA news with our transitioning of our executive team. Auday Arabo was leaving his position at MIRA and Ed Weglarz took over as President and CEO. We still continued covering the pandemic in feature articles that month.

By the summer, talk continued about re-opening restaurants and bars as our member businesses were considered essential and never closed. In July, we actually talked about post COVID-19 protocols as if they were just around the corner; that was not the case.

In August, we quickly realized the "new normal" was with us for at least the rest of 2020 so that was our cover story. We wanted to help our member operate under

these Coronavirus guidelines being set by the Center's for Disease Control (CDC).

In September, we tried to work in a story we have in previous years focusing on back to school but we of course took the angle of back to school under COVID-19 restrictions as most kids were learning virtually at home.

Then as we headed into the last three months of the year, the conversations centered on the holiday season during the pandemic. We wanted to know how people would be shopping and what items they would purchase knowing that family gatherings weren't going to be as they normally are for Thanksgiving and Christmas. In fact, some states canceled kids going door-to-door, candy collecting on Halloween.

Each state handled the pandemic differently and it was clear that it was divided down party lines. With our members in both Blue and Red States, we covered the rules in each of those states. A significant decision last year was a court ruling against Michigan Governor Gretchen Whitmer's executive orders, which many attributed to being arbitrary and not driven by science and data.

We ended the year with a message prompted by our new President and CEO, Ed Weglarz who reminded us that despite the chaos that 2020 brought, there were so many things for which to be grateful. ■

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

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# government relations report

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

## Michigan Liquor Laws Under Assault

*“Thus the expert in battle moves the enemy, and is not moved by him” – SUN TZU*

Once again, there is an attempt to dilute the spirit category for the sake of helping folks in the beer and wine distribution business. This attempted dilution is currently in the Michigan Senate Regulatory Reform Committee and the final bill will be on the governor’s desk if everything goes as they plan.

The original bills that were introduced were the exact ones vetoed by the governor in 2020. MIRA members worked hard by calling the governor to encourage her to veto the bills and we were successful. This effort was only successful, because you and your brethren liquor store owners made the calls. Thank you!

Recently, the bills popped up again and we have been working diligently to protect your investment. The bills were modified in March and ensure that

nothing in the current Michigan Liquor Control Commission (MLCC) liquor price book will be moved into beer and wine.

We continue to strongly oppose the legislations for the following reasons:

### 1. ABV Percentage

Moving the bar from 10% to 13.5% will move future ready-to-drink beverages away from the MLCC liquor price book simply to avoid the higher tax. This will have a dramatic shift of revenue over time as ready-to-drink beverages grow in popularity, but in a lower tax bracket.

### 2. Authorized Distribution Agents

Small retailers experience a disparity of service between the state ADA and their beer and wine distributors. The state ADA is a model built to ensure every licensed retailer has an opportunity to purchase products in variety with guaranteed delivery every week. This helps stores to serve their customers and offer brands people cannot find in other states. Moving more ready-to-drink and mixed spirits beverages away from the ADA model will lead to empty shelves and lack of variety for our retailers.

### 3. Franchise Model

Franchising of mixed spirits in a growing category that was never franchised will result in empty shelves and a lack of variety for our retailers. The current model is not broken and does not need a restricted franchise model.

### 4. Expanding Delivery

Expanding delivery will exacerbate the disparity between small retailers and large chains. The large chains will be well serviced with variety and their growing on-line presence will overshadow the small retailers in Michigan.

These bills will end up on the governor’s desk and we will work with our legislative contacts to continue to make the bills better for you and all the other liquor stores in Michigan. Don’t hesitate to call me directly with your concerns or if you want to get involved in this fight. We are stronger together. ■





# A History of THE WORLD'S ORIGINAL TEQUILA

Jose Cuervo has been making tequila for over 250 years with the same experience, craftsmanship, and recipes that have been handed down generation through generation.

## 1700s

### IN MEXICO, A LEGEND IS ABOUT TO BE BORN.

In 1758, José Antonio de Cuervo y Valdés was given a writ of land ownership by King Fernand VI to plant agave on his lands for producing tequila.



### 1795

King Carlos IV issued a royal decree in Spain granting Jose Maria Guadalupe Cuervo y Montana the first license to produce and distribute tequila.



Casa Cuervo could never have imaged that the hundreds of agave plants they were cultivating would eventually multiply to millions of plants with the passage.

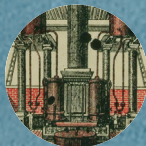
## 1800s

### EXPORTED TO THE UNITED STATES

Jose Cuervo barrels made it to California from San Blas in 1852.

### NEW DISTILLATION MACHINERY

Sold 10,000 barrels of tequila in one year.



### WHERE JOSE CUERVO IS PRODUCED

La Rojeña, founded in 1812, is the oldest active distillery in Latin America.

### AWARD WINNING, AS ALWAYS

First-place medal given to Jose Cuervo Tequila at the second Exposición de Las Clases Productoras, exhibition held in Guadalajara in May 1880.

### GLASS BOTTLES TO GO ANYWHERE

Jose Cuervo® was the first tequila brand to bottle tequila individually, making it easier to transport the tequila to meet booming demand in Mexico and across the border.



## 1900s

### THE MARGARITA: IT'S MORE THAN JUST A GIRL'S NAME.

### THE ORIGINAL RECIPE:

1 ½ oz Silver Cuervo® Tequila

½ oz Triple Sec

1 oz Fresh Lime Juice

Shake well and serve in a salt-rimmed glass.



### TEQUILA GETS DESTINATION OF ORIGIN

Just like Champagne can only be made in France, or Scotch can only be made in Scotland, as of 1974, in order for a spirit to be called "tequila" it had to be made in certain states of Mexico.

### THOSE IN THE KNOW, KNOW THERE IS NEVER A SUBSTITUTE FOR JOSE CUERVO

## 2000s TO PRESENT

### CUTTING EDGE OF SUSTAINABLE DRINKING

Cuervo is the first major brand to create its first-of-its-kind biodegradable, bio-based drinking straw made from upcycled agave fiber.



### CONTINUING A RICH HISTORY OF INNOVATION

Tradicional's long-awaited Añejo & Cristalino tequilas made from 100% blue weber agave are released.



### TODAY, CUERVO IS STILL THE NUMBER ONE TEQUILA IN THE WORLD!



<sup>1</sup>Source: IWSR Global Database, #1 Tequila Brand Ranked By Total 9L Case Volume, 2019

Jose Cuervo® Tequila, 40% Alc./Vol. (80 proof). Trademarks owned by Beclé, S.A.B. de C.V. ©2021 Proximo, Jersey City, NJ. Please drink responsibly.



# michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

## Aftermath of Economy Shutdown has Left a Wake of New Challenges

**M**IRA's Government Relations team has had a busy 2021 working with the Legislature and Executive Branch on several important issues affecting the membership.

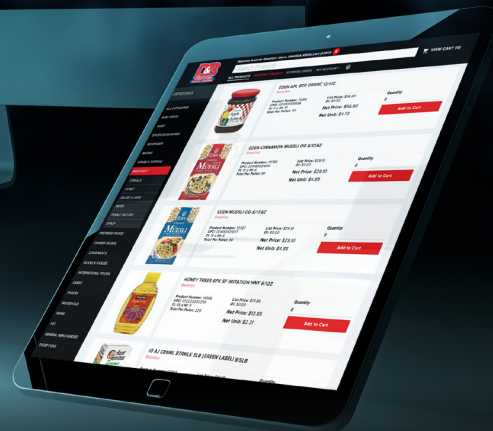
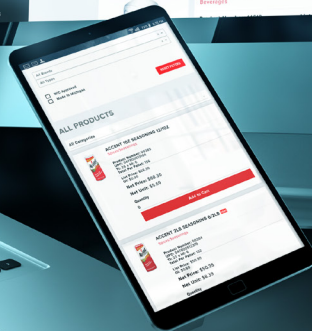
Many issues that died in the previous session are back in front of the legislature with negotiations continuing in earnest. As with every session, MIRA is playing both offense and defense, but most importantly, we sit firmly at the negotiating table working to craft the best solution for the membership.

The aftermath of the largescale shutdown of Michigan's economy has left a wake of new challenges for many industries. The pause of bottle returns last spring has created a massive backlog of returns that are now trickling into stores across the state. A major accounting issue has emerged since that pause, creating major accounting issues with the overredeemed/ underredeemed tracking system within the Michigan Department of Treasury. This issue has spanned between two accounting years and has created major ramifications for Michigan producers and distributors.

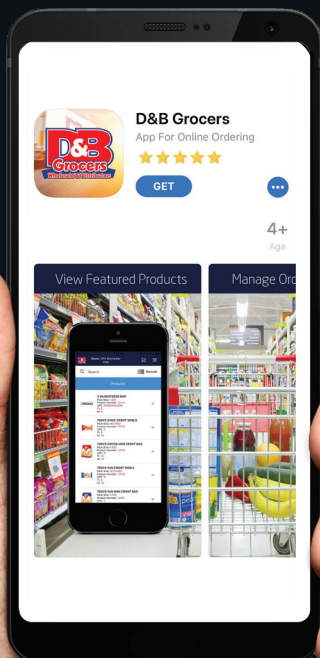
The current system places the burden of covering those differences created in between the purchase and return on the beverage industry. With bottle return stations grinding to a halt during the pandemic response, the problems this has caused has been expounded, as the industry has only collected a fraction of what went out. This has caused large gaps for MIRA members in the beverage business, who often cover for smaller operations when their capacity or cash flow requires.

In the last month, Juan Escareño and Faygo President, Al Chittaro, testified in front of the Senate's Natural Resources Committee discussing Senate Bill 178, which would modify the process for handling the over-redemption and under-redemption of container deposits. "We wrote a check to Lansing for ten times the normal amount in 2020. Our fear is obviously in 2021 those dimes come back." He spoke of the returns that have been building up, with some schools and athletic programs stuck trying to unload truckloads of collected bottles and cans, and the worries that arise from such a large bill coming due in an economic downturn. "We just need a one-year window." Their testimony and support of the bill helped advance the bill out of committee and onto the Senate floor where it passed with unanimous support. Its journey through the state House of Representatives is expected to be easy and move quickly, so there is hope that it makes it on the Governor's desk and into law by summertime. ■





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# michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

## Emphasis on Public Health: Alcohol Awareness Month

**P**rotecting public health and safety is an important part of the mission of the Michigan Liquor Control Commission (MLCC) and for the last 87 years, it has been the underlying priority in everything we do, from licensing to enforcement; hearings and appeals.

With the month of April recognized nationally as Alcohol Awareness Month, we reached out to Michigan's new alcohol epidemiologist, Mary Franks to learn more about concerning trends regarding alcohol use in Michigan. She also told us about her background, what her responsibilities are and what she hopes to focus on in her new position within the Lifecourse Epidemiology & Genomics Division in the Michigan Department of Health and Human Services (MDHHS).

**Q:** How long have you been in your position?

**A:** I joined MDHHS in October 2020, so I am new to this position. I am enjoying focusing on a specific topic, alcohol epidemiology, rather than having a broad spectrum of topics to cover.

**Q:** What is your background?

**A:** I have been an epidemiologist for five years in two counties in Michigan prior to joining MDHHS. I have a Bachelor of Science degree (BS) in biomedical science and a Master of Public Health degree (MPH) with an emphasis in epidemiology. Epidemiologists are trained in the foundations and apply their foundational knowledge with job-specific expertise that comes with time and experience.

**Q:** How did you become interested in alcohol epidemiology?

**A:** As a county epidemiologist your focus is on many different facets of epidemiology.

Substance use and lifecourse epidemiology has always interested me, although I never was fully immersed in this area due to the many other requirements of my previous positions. What interested me in the alcohol epidemiology position was the focus on public health policy related to alcohol and how alcohol use impacts the population and public health.

**Q:** What are the primary responsibilities of an alcohol epidemiologist?

**A:** Develop a surveillance plan and inventory of data sources to be used for surveillance and epidemiological analysis of alcohol use and its consequences. Analyze risk factors, behavior and consequences of alcohol use. Conduct ongoing surveillance and epidemiological studies. Conduct activities to disseminate information on alcohol use and consequences and to promote its use. Provide technical consultation and assistance to other agencies, working groups and task forces.

**Q:** Does every state have an alcohol epidemiologist?

**A:** No. Not every state has an alcohol epidemiologist. Currently, Michigan is one of only five states to have an alcohol epidemiologist. The Centers for Disease Control and Prevention (CDC) is looking to expand the position to more states in the near future.

**Q:** How did Michigan get selected to have an alcohol epidemiologist? Is it a new position? How is the position funded?

**A:** The position was created in 2010 when Michigan was awarded funding for the position through a competitive grant process through the CDC.



**Q:** Do you work closely with the CDC? If so, in what way?

**A:** As the position is funded by the CDC, we meet monthly to discuss current and future projects. The CDC also provides guidance and support for all projects.

**Q:** Do you collaborate and share information with your colleagues in these other states that have an alcohol epidemiologist?

**A:** Yes, the alcohol epidemiologists from the five states do collaborate and share their work. It is beneficial to see what other states are doing and what methodologies are employed to get alcohol-related analyses, publications or projects accomplished.

**Q:** What other agencies do you anticipate working closely with?

**A:** We have several partners such as the Michigan Coalition to Reduce Underage Drinking, the Traffic Records Coordinating Council through the Michigan State Police, and local prevention coalitions. We also do collaborative work with several partners, both within and outside of MDHHS; and, of course, with the Michigan Liquor Control Commission.

**Q:** Do you have any specific areas that you want to focus on?

**A:** Alcohol outlet density and public health implications, Emergency Department visits related to alcohol and alcohol-related chronic disease indicators.

**Q:** What would you like to accomplish in working with the MLCC?

**A:** I would like to see evidenced-based decision making become the standard when it comes to public health decisions. I would also like to ensure that the MLCC gets the data and resources they need to support their work.

**Q:** Are there any trends you're seeing in alcohol use in Michigan that are concerning?

**A:** Data from the 2018 Behavioral Risk Factor Surveillance System (to learn more, go to [www.cdc.gov/brfss/index.html](http://www.cdc.gov/brfss/index.html)) indicates:

- The prevalence of binge drinking among Michigan adults has decreased slightly since 2011 but remains higher than the U.S. median prevalence.
- Males (22.3%) reported a significantly higher prevalence of binge drinking than females (12.3%).
- The prevalence of binge drinking is highest within the 25-34-year-old age group (26.8%), followed by the 18-24-year-old (26.1%) and 35-44-year-old (21.2%) age groups.

**Q:** What message or reminders would you like to convey to consumers for Alcohol Awareness Month?

- Excessive alcohol use leads to approximately 3,205 deaths and 92,753 years of potential life lost in Michigan each year.
- It is important for adults to monitor their alcohol use and if they do choose to drink, it should be in moderation – up to one drink in a day for women or two drinks in a day for men.

All of us at the MLCC welcome Ms. Franks and look forward to working with her to promote public health and safety through education and awareness when it comes to alcohol use among Michiganders.

National Alcohol Awareness Month in America provides an opportunity to increase awareness of alcohol addiction and to bring understanding of alcohol's causes, the effective treatments available, plus encouraging people that recovery is very possible.

Alcohol Awareness Month was established in 1987 by the National Council on Alcoholism and Drug Dependence to help communities reach out to the public and provide answers to end the stigma associated with alcohol abuse.

For more information and resources available, please visit [www.michigan.gov/mdhhs](http://www.michigan.gov/mdhhs) or [www.ncadd.org](http://www.ncadd.org). ■

*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

## Ohio General Assembly in Full Swing

**T**he Ohio General Assembly has been very busy the past 4 weeks, with bill introductions, hearings and floor sessions. It's very strange seeing a hearing with nobody in the audience. You have to wait in another room and be called to the witness stand by text if you're supporting or opposing a bill. In any case, here are the bills being heard that could impact MIRA members.

- **HB46** – This bill would exempt most bars and restaurants from renewing liquor permits for 2021.
- **HB47** – This bill would require Director of Transportation to appropriate money for granting rebates to businesses that install charging stations for electric vehicles (EVs).
- **HB74** – This is the two year Transportation Budget, which has passed the House and is pending in Senate. There are fee increases for drivers licenses, temporary permits and other activities from the Bureau of Motor Vehicles, but no gas tax increase. County Auditors Association attempted to amend the bill to allow auditors to do fuel quality testing, but thanks to MIRA that was defeated.
- **HB132** – This bill deals with storage facilities and towing companies getting titles for junk vehicles without three certified letters. The bill had one hearing and was passed out of committee and sent to floor.
- **HB165** – This bill is a Farm Bureau attempt to get additional tax credit for selling more ethanol fuel.
- **SB13** – This bill deals with shortening contracts and making it a little harder for law suits.
- **SB22** – This bill would provide for legislative oversight on Health Orders, likely to be vetoed by the Governor.
- **SB32** – This bill is a companion bill of HB47, dealing with EV charging stations.
- **SB40** – This bill deals with wholesale minimum markups on cigarettes.
- **SB41** – This bill would give restitution to buildings damaged by violence and riots, holding those people who commit violence liable.
- **SB45** – This bill would provide tax inducements to those who make substantial changes to fixed asset and employment increases.

Now, the General Revenue Budget will be front and center for 2022-2023. This is the operating budget for all state agencies and must be watched very carefully, as this is where state agencies try and make changes that could be detrimental to MIRA members.

Another piece of real interest is Department of Health. Rumor has it they want to ban indoor vapor smoking and make 18 the age for being able to sell cigarettes at convenience stores and other venues selling tobacco. The Arts Council of Cleveland has proposed increasing taxes on all tobacco products to pay for arts projects.

As you can see, there is a lot of legislative activity right now and MIRA will be ever watchful.

While I know you're probably tired of politics there is an election next year with all statewide offices up for election with the Governor's office being most notable. U.S. Senator Rob Portman has announced he's not running for reelection which has set off a fire storm of who will win the Republican primary. On the Congressional side there will be redistricting, so the question is does Ohio lose 1 seat or 2? Currently there are 12 Republican's and 4 Democrat's. State legislative districts are also up next year, so it will be a huge year and the campaigning has already begun. On the bright side we are very close to reopening the state and doing away with mask mandate, oh happy days when that occurs. ■



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***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*



## c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

### Change is Going to Continue to Happen Even after the Pandemic

It has been over a year since the start of the pandemic and with the pace of Coronavirus vaccinations increasing, we are now starting to see light at the end of the tunnel where we can all get back to living our lives as we did prior to the pandemic. Since there is likely to be pent-up demand from consumers, many c-store retailers are sure to benefit from this short-term bounce as things begin to reopen on a large scale. Unfortunately for many convenience store retailers this will only be a short-term fix to long-term challenges.

Many people continue to marvel at which the speed of the c-store industry has moved during the pandemic. We have seen 10 years of technology adoption compressed into a year. While I do not believe the changes to the c-store industry landscape will happen at the speed at which it did the last 12 months, they are still coming. I would recommend every independent c-store retailer start planning for what the c-store landscape is going to look like in 5 or 10 years. This is going to require making investments. This is part of the reason you see so much consolidation with retailers. Many small and mid-sized chain retailers did not have the appetite to make the investment necessary and have decided to sell. In my opinion, there are two important dynamics that c-store retailers must be aware of when doing a business plan for their store for the next 5 to 10 years. The first, is the decline in cigarette sales. Even though the cigarette category did benefit from the pandemic, it is short-term and will continue to decline. The second, is the coming widespread adoption on Electric Vehicles (EVs). I talked about this in last month's article and I believe retailers must plan for a 50% decline in liquid fuels by 2030 with little

opportunity to replace those petroleum profits with revenue generated from recharging stations. The reason I specifically identify these trends is that both will reduce the overall foot traffic in stores.

So, the two "must do" things that I recommend every c-store retailer do when evaluating their business is through that lens:

#### 1. Food Service

You should select a food service offering that you can build around. Chicken, Mexican, pizza, subs, etc. It is going to be a necessity to have a quality food offering at your location that can generate enough sales and profit to make up for declining cigarettes sales, which includes the market basket that goes along with that consumer, and liquid fuels sales. For many operators, food service is still a grab-n-go sandwich or a roller grill item. While those products can be part of an overall portfolio of products offered, they cannot be the extent of what you offer. You simply will not generate enough sales and meet consumer expectations by offering only those types of product. Consumers want more and are demanding more. Do the research and determine what food service programs are a good fit for you. Given your comfort level with foodservice, you will have to determine if you want to build it yourself from various components or go with a branded concept. Also, I want to mention that even if I am wrong about the profit thresholds of recharging stations and they become a big opportunity for c-store operators, consumers will need to be at your store for a significant amount of time while their vehicles recharge and will likely plan their recharge at a c-store that has a high-quality food offering.

#### 2. Curbside and Delivery

I urge every retailer to look at curbside and delivery options. This is one aspect of consumer adoption that is not going to go away after the pandemic. It is now part of the fabric of the consumers shopping experience. If you do not offer this service, you will simply be missing out on too many consumers.

I would be happy to discuss my thoughts on the future of the industry with any MIRA member. Please feel free to contact me at [jgreen@miramw.org](mailto:jgreen@miramw.org). ■

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### 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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(Annual Total Paid Quarterly)

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**Est. MIRA Member  
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**Total Member Benefits  
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# PROMOTING PRODUCE THIS SPRING AND SUMMER

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*



W

ith each season comes fresh fruits and vegetables and sprouting this spring and summer seasons, are produce items that food retailers are promoting.

Just like first-time college students gain the “freshman 15”, many people gained the “COVID-19” pounds during the lockdown. As we head into a warmer climate, Midwest residents are getting ready for spring-wear. Eating healthy is part of the plan and a focus for grocers is the produce department.

“During the spring and summer months, we promote more seasonal items, such as strawberries, blueberries, raspberries, blackberries, asparagus, broccoli, Vidalia onions and corn; the items that are healthy and high in volume,” said Phil Kassa, co-owner of Heartland Marketplace and MIRA board member. “We build bigger displays for these items.”

The produce section is most always in the outer aisle of the grocery store. “I always recommend shopping the outer aisles first, since these foods are the freshest and usually the least processed,” said Pamela Haddad, RD, MS/Registered Dietitian and Health Educator, and longtime loyal customer of Heartland Marketplace in Farmington Hills. “Heartland has a wide-variety of fresh produce and every time I walk into the store, they are continually restocking with fresh fruits and vegetables,” said Haddad. “They also have a good selection of organic produce. There are fresh pre-cut fruits and veggies for your convenience, as well.”

Haddad suggests having staple produce items available at all times. “I recommend keeping vegetables on hand that are good to grab as a snack: carrots, cucumbers, celery, peppers and tomatoes are some of my favorites. I also like to have a variety of greens to prepare a fresh salad with,” she said.

At Heartland, the Kassa family usually merchandise the produce department based on the seasons, and holidays. In early spring, they promote items like asparagus, strawberries and pineapple for Easter, while during the summer they promote grapes, stoned fruit such as peaches, plums, nectarines, cherries, apricots, melons, corn, portabella mushrooms and squash. “We do run into problems when we advertise stuff, like strawberries, and the weather doesn’t cooperate,” said Kassa.

Some of the seasonal items can get pricey depending on the farming season. “When the weather doesn’t cooperate, items may be more expensive than anticipated but the same can be said about meat or seafood,” said Kassa.

“When you look at the cost per serving basis, fresh foods, such as fruits and vegetables are less costly than those foods in processed form and much better for your health,” said

Haddad. “Also, the benefits to your health are priceless.”

At Heartland Marketplace, customers can find recipe cards at the front of the store that is provided by the SpartanNash program. Customers are encouraged to try new produce items and use the recipe cards to prepare them. Haddad agrees that variety is the spice of life. “Many people shop for the same produce items each week, and if you are doing this, you may definitely be missing out,” she noted. “Eating a wider variety of fruits and vegetables will increase the amount and type of vitamins and mineral you give your body. It will add also make your meals more enjoyable and flavorful!

A challenge is to try a piece of fruit or vegetable that you haven’t tasted. “Always look for new items next to your favorites and give them a try,” said Haddad. “There are many recipes and ways to prepare veggies that you can find on the website, a blog or you can look for a cookbook devoted to vegetables and fruits.”

Eating a mix of fresh and unprocessed products is essential for a healthy diet. “Fruits and vegetables are loaded with vitamins, minerals, fiber and other nutrients such as antioxidants and phytonutrients that are very important to our overall health and disease prevention,” said Haddad. “Different color produce contains different nutrients, so be sure to get a variety.”

A fun fact grocers can share with their customers as a way to promote fruits and vegetables is that it’s recommended to consume a minimum of five servings or more of fruits and vegetables per day. One serving varies from ½ a cup to 1 medium fruit. “More is definitely better when it comes to produce,” said Haddad.

The Kassa family has remodeled the produce department in two of their stores. “This enables us to cross merchandise different items to hopefully be more profitable overall,” said Kassa. “Because of the restaurant shut downs due to the Coronavirus pandemic over the last year, people have been more open to trying ‘different’ varieties of produce for special recipes. We are carrying a bigger selection in the hopes of maintaining some of that business.”

Haddad shared some tips that grocers can share with their customers. “We all need to get the most out of your grocery shopping trip, so plan your menus for the week, make a list, start shopping in the outer aisles of the store where you will find the freshest foods and make a point of trying something new from the produce section each time you shop,” she said. ■

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



## Family-Owned Supermercado Offers a Full Range of Services to Their Patrons

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

Last month, Elvira Grimaldo shared some insight on preparing for the spring and summer season. At Supermercado Santa Fe in Holland Michigan, they plan to open a snack and refreshments bar near the deli and restaurant area this year. Last year, they started to install a Grab n' Go food and beverage counter which was put on hold until this year because of the COVID-19 pandemic.

"We want Santa Fe to be their one-stop store," said Grimaldo. "We strive to be of service for those who come in before work to get coffee, and/or breakfast tacos, or those who come in later in the day picking up an after-school snack for the kids and their dinner items."

They are also known for their homemade flour tortillas which are a hot commodity among our customers due to how soft and tasty they are.

Aside from being a supermarket, Supermercado Santa Fe also offers multiple services for customers such as money transfers to Mexico and other Latin American countries, bill pay, check cashing, and other services.

"What we choose to offer is by thinking as a consumer instead of thinking as a business owner," said Elvira Grimaldo. "Our customers come from diverse backgrounds, so we work with them in mind. This mentality has allowed us to renew our services each year, rearrange our supermarket and remodel some areas to make it visibly appealing and organized for our customers."

In addition, they accept EBT benefits at our business. The store has been around for many years. It was previously owned by a family friend of Grimaldo whose family purchased the business in 2015.

"Our business is family-owned, managed by my husband, Jose Grimaldo, and my brother, David



Ochoa," she said. "We specialize in Mexican/American products as the majority of our customers are Mexican American. Although our main products are Mexican based, we try to cater to all demographics."

The business is housed inside a ten thousand square foot building, so it allows for them to offer a wide-array of products and to be well stocked all the time.

"We also have a meat market with high-quality products and competitive prices," she said. "Many customers come to our store to specifically purchase meat products for freshness and low, low prices on all other goods that they offer."

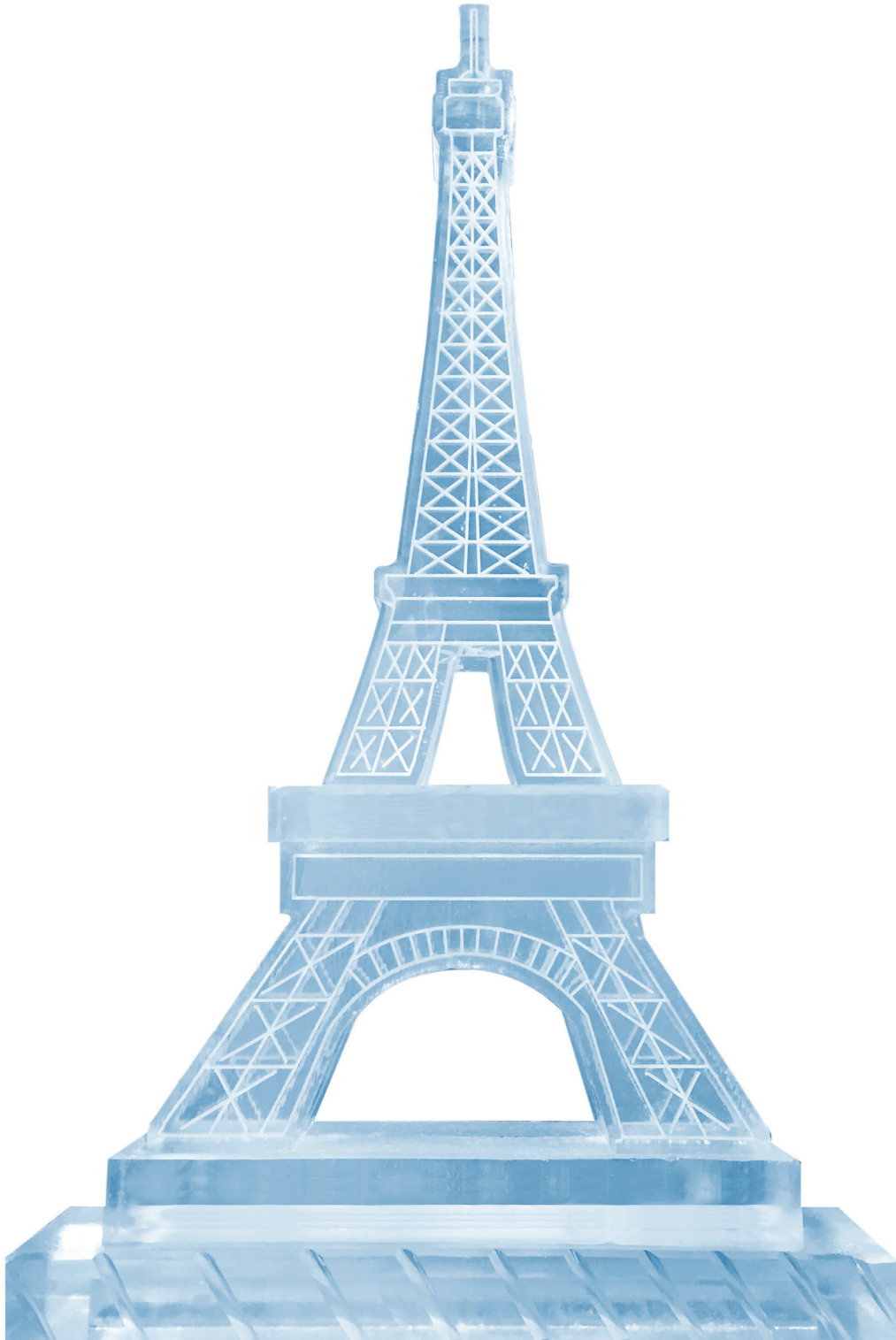
Coming this summer, Supermercado, will have an ice cream bar just in time for the hot days and tourist heading to Holland.

"It has been our pleasure to serve our customers within the community," said Grimaldo. "And we are grateful to have such a diverse customer base and look forward to continue to serve them with the best products at Supermercado Santa Fe. We are always looking for best prices and new items to offer our clientele. This is a great way to keep our customers coming back and glad we can service their wants and needs."

Elvira and her husband, Jose and have two daughters, Vivian and Julie, and our 4-year-old grandson Lucas. "Small business owners like us can relate to the fact that running a business is time consuming; its more than a full-time job, it's your life," she said. "Since our time is so valuable to us, we try and spend as much time with our family. Whether it's sitting down to watch a movie, grilling outside, or jumping into the pond on a hot summer day, we find ways to be able to enjoy our time together." ■

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## Family Sells Business After Nearly 90 Years

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

**R**oy and Julia Crete opened Ideal Party Store in 1934 and now 87 years later, the family business is being sold to Forward Corp. Last month, the corporation announced that they would be acquiring Ideal Party Store's two locations in Bay City, Michigan. The Shamrock Dairy Bar, adjacent to the Johnson Street store is also included in the acquisition.

"This is an exciting opportunity for us," said Abby Moniz, president of Forward Corp. "Ideal Party Store has a rich history and is a well-respected name that aligns with what Forward is best known for."

Forward is family-owned and operated, as well. "I'm thrilled we were able to find another local, family-owned and operated company to take over the Ideal operation," said Ideal Party Store president, Jerry Crete. "It was important to me that we found someone who shared our vision and values, and Forward was the perfect match."

Crete, a third-generation owner and president since 1996 wanted to step back to spend more time with family and slow down after 42 years in the high-paced convenience and party store industry.

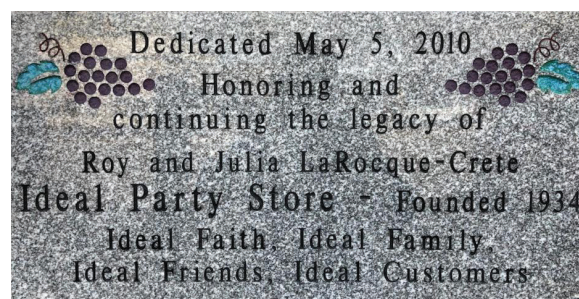
About three years ago, Crete and his wife began discussing a transition plan for the business. He reached out to Forward Corporation through a friend. "Our business has grown dramatically over the last five years," said Crete. "Knowing my son didn't want the responsibility, with our business peaking in 2020 and with me being burned out by the 60–70-hour, 7-day weeks, my wife and I knew it was time to begin the process."

The customer experience at Ideal Party Store is expected to remain the same thanks to its familiar and knowledgeable team. Current Ideal Party Store employees will be welcomed to the Forward team, including Crete's son. This is something Moniz said was vital to securing the agreement.

"The great people at Ideal Party Store were a big part of this acquisition," Moniz said. "Their knowledge



ROY AND JULIA CRETE



DEDICATION STONE ON THE STORE FRONT



JERRY CRETE (R) WITH HIS SISTER MARY AND SON JAY



CRETE FAMILY

**RETAILER SPOTLIGHT**  
*continued on page 22.*



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## RETAILER SPOTLIGHT

*continued from page 20.*

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and experience in the industry is unmatched. Not only will they be staying on, but we look forward to learning from them, as well.”

Crete will remain on in a consulting role, focusing on his passions in beer, wine and spirits.

“This gives me an opportunity to step away from the administrative side of things and spend the majority of my time doing what I love,” Crete said. “I’m looking forward to helping with this transition to make sure our customers get the same Ideal Party Store experience they’ve come to expect.”

Crete started working in the business with his Dad in 1970 just to help out and in 1979 began earning a regular paycheck. He enjoyed the customer interaction and relationships he built with them and his sales representatives over the years.

Much has changed since those early days. “I used to call in liquor orders and speak to an operator to place the order,” he noted. “Beer drivers had products on their trucks and we bought from what was on the truck. There were a lot of different distributors back then. Now there are only a few and there are sales reps for everything. Things are much more automated now with Point of Sales (POS) systems. We had old fashioned cash registers when I started.”

There are challenges in running a c-store today. “It is getting very hard to keep up with all of the new products and increased competition,” said Crete. “Also, we battle with the bigger stores getting preferential treatment from suppliers. All the changes in laws over the last several years have not been small business friendly for our industry. The biggest challenge today is finding qualified workers. I have been blessed to have a great staff, however I never seem to have enough people.”

With the sale in process, Crete is feeling a bit relieved. “When you own a business like mine you are always worried about it,” he said “It is hard to not be in the store or just a phone call away. It is a much more difficult business to run now than it used to be. There is more competition and the “pace of change” has increased dramatically.”

The transaction is expected to close in the coming weeks and will boost Forward’s convenience division to 31 locations, including 26 Shell and 3 Marathon convenience stores. They are having licenses transferred, getting employees up to speed on Forward’s policies and teach Forward’s management staff how we

run our business. “Our goal is to make it seamless to our customers when the change happens,” said Crete.

Crete was an early adapter to the “craft beer” business and built a reputation on having the biggest selection in the area. In 2009, they took a big risk during the recession and built a new store at a new location from the ground up. That location has helped us grow dramatically since they opened the doors in May 2010. “One thing we have always been proud of is the ‘success’ of all of the people that worked for us over the years as their first job and went on to have successful careers,” he said. “Many of those people still come back to see us and talk fondly of their experience working for the “Ideal family”

As far as the future, Crete may look for a part-time job, 40 hours a week, a work week unfamiliar to Crete. He remains an active MIRA board member. “I’d love to continue to serve the MIRA in some capacity,” he said. “I love the organization, the board members and staff. I love what MIRA does for small businesses. I also plan to take some much-needed time off and travel a little (as COVID allows).”

Crete is extremely proud of this business that was started by his grandparents with \$500 in savings, a \$500 loan and a card table and cigar box as a cash register. “My father Roy “Jay” Crete continued that tradition for many years growing the business and raising seven college educated children through it, said Crete. “I was able to carry it on, growing to another location, and ensuring that our “Ideal” name would continue into the future with our legacy still intact.”

Crete has four sisters and two brothers, none of which had any interest in running the business. “I loved working for myself and working in the business gave my Dad the opportunity to enjoy a ‘retirement’ even though he still comes in every day at 88 years old,” he noted. “They were all very supportive of my decision. They had known for some time that I didn’t plan to do it forever. It was kind of bittersweet because we all grew up in the business.”

Crete’s father was just 1-year-old and his sister 6-years-old when his grandparents started the business in 1934. They are both still alive and healthy today. “While disappointed in seeing it leave our family, they are happy to see another 5th generation family continue the tradition,” said Crete. “I will miss customers the most when I finally do retire. I will be working in the stores still throughout the transition to make sure everything goes smoothly.” ■

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# SAVING MONEY IS GOOD BUSINESS

Saving your business money can be as easy as becoming more energy efficient. DTE has loads of money-saving tools and tips at [dteenergy.com/savenow](http://dteenergy.com/savenow). For instance, changing air filters every three months and properly maintaining equipment keeps it running better, and your business humming along. Sealing air leaks and installing occupancy sensors saves money, too. Use less power, save more money. Easy.

Visit [dteenergy.com/savenow](http://dteenergy.com/savenow).



**DTE**



## Detroit Grocery Coalition Launches “Great Grocer Project” to Bolster Community Connections, Nutrition and Food Access in Detroit



■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

Wayne State University (WSU), the Detroit Food Policy Council and members of the Detroit Grocery Coalition announced the Great Grocer Project, a community-based program to strengthen relationships between independently owned grocery stores and their customers in Detroit, while providing support to increase awareness and sales of healthy foods that foster economic vitality within Detroit neighborhoods.

Detroit is home to nearly 70 full-service grocery stores, almost all of which are family- or independently owned are mostly MIRA members.

“Our independent retailers sacrifice and work hard to have viable and well-run stores in Detroit,” said Juan Escareño, MIRA Director of Government Affairs. “This community driven project begins to acknowledge the efforts our members have done to keep Detroit fed.”

These grocers have historically played a crucial role in maintaining food access in their neighborhoods and have been especially important as Detroiters navigate the coronavirus pandemic. The program, funded as a three-year project by the United States Department of Agriculture with one year of funding from the Michigan Department of Health and Human Services, is a joint initiative led by the WSU College of Education’s Center for Health and Community Impact and the Detroit Food Policy Council. The Great Grocer Project seeks to promote Detroit’s grocers to improve community health and economic vitality through leadership and advancement of research, programs and policies for healthy living.

“The Detroit Food Policy Council has been working with our partners for years to understand what’s happening in grocery stores across the city – we wanted to know what stores are doing a good job of serving their community, and what are the barriers

for stores who are not,” said Kibibi Blount-Dorn, Program Manager. “We also wanted to make sure residents know that there are places in the city to buy high quality healthy food, and understand the benefits of having a local independent store in their neighborhood. We formed the Detroit Grocery Coalition to work with organizations and grocery stores all across Detroit to provide the support they need to improve the grocery shopping opportunities for all residents.”

The Great Grocer Project will also train and host fellows in seven community-based organizations, who will then adopt a grocery store in each of Detroit’s districts. Fellows will work with store owners to help them better compete with big-box grocery stores by improving their relationship and communication with customers and conducting food and nutrition assessments at their stores.

Collaborative partners and members of the Detroit Grocery Coalition include the City of Detroit Health Department and Office of Sustainability, the Detroit Economic Growth Corporation, Eastern Market, the Midwest Independent Retailers Association, Fair Food Network, Detroit Food Map Initiative and the National Kidney Foundation of Michigan.

“The resources that the Detroit Grocery Coalition has brought together will help our members market to the neighborhoods they serve,” said Escareño. “But more importantly, it will show Detroiters that they have great store operators in their own neighborhoods.”

“Too often, Detroiters choose to shop outside the city to obtain their groceries and healthy foods,” said Rachael Dombrowski, who jointly directs the Great Grocer Project. “We want to reverse that tide and showcase grocers that are providing high-quality, affordable healthy foods to their customers within the city. By working directly with store owners and community organizations, we aim to improve their relationships, the grocery landscape within Detroit and the overall economic vitality of communities.”

Dombrowski is also assistant professor of community health education in the College of

Education’s Division of Kinesiology, Health and Sport Studies and a research associate for the Center for Health and Community Impact. Her research is focused on community-based programs to improve nutritional and health outcomes and advance food justice.

In addition to direct support for store owners, the Great Grocer Project will work with 10 top-rated stores to improve their marketing and presentation of healthy foods by improving the look and feel of certain areas in the store, creating recipes and shelf tags to display with nutritious foods, and many more environmental improvements.

“We have seen the devastation of the coronavirus pandemic within our communities, and we know now how effective good nutrition can be on preventing death from coronavirus,” said Winona Bynum, executive director of the Detroit Food Policy Council and co-director of the Great Grocer Project. “We have also learned how important having access to a healthy grocery store has been over the past year. We look forward to continuing to work with our Detroit grocers and our community partners to improve access to high-quality, nutrient-rich foods needed for good health now and well beyond this pandemic.”

This work is supported by the Community Food Projects Competitive Grant Program grant no. 2020-33800-33132 from the USDA National Institute of Food and Agriculture. Any opinions, findings, conclusions, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view of the U.S. Department of Agriculture.

Established in 2009, the Detroit Food Policy Council is committed to nurturing the development and maintenance of a sustainable, localized food system and a food-secure City of Detroit in which all of its residents are hunger-free, healthy, and benefit economically from the food system that impacts their lives. To learn more, visit [www.detroitfoodpc.org](http://www.detroitfoodpc.org). ■

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## BWC News from Sedgwick TPA

*"If nothing changes, nothing changes."* – UNKNOWN

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### *Here is what WILL change:*

- **Name and Logo** – You'll see the Sedgwick name and logo on invoices, communication, and marketing materials, building signage and more.
- **Website** – Our website will redirect to [www.Sedgwick.com](http://www.Sedgwick.com), where we'll publish the same resources available on the current site.
- **Email Addresses** – CareWorks Comp email addresses (@CareWorksComp.com) will change to Sedgwick (@Sedgwick.com).

CareWorksComp.com email addresses will continue to forward until further notice.

- **Legal Entity and Tax ID** – Our legal entity name and tax ID will change to Sedgwick. A new W-9 can be found here for reference.
- **Client Portal** – You will now access the Sedgwick client portal, viaOne Ohio. Additional information on accessing viaOne Ohio will be provided soon.

### *Here is what will NOT change:*

- **Address and Phone Numbers** – Our existing office address and phone numbers will remain the same at this time.
- **Servicing Teams** – We recognize that maintaining the relationships you have with your existing client service Account Executives and Claim Examiners is critical to your positive customer experience. You will continue to work with the same great team you've grown to know and trust.
- **Contracts** – Contracts will be updated with our new legal name, Sedgwick. No action is required.
- **Our Commitment To You** – Our dedication to delivering superb quality, optimal outcomes and results you can see and feel remains steadfast.

Please note: Our banking information (account number, remit-to address, etc.) is not changing. Moving forward, you will only change the payee-name, as indicated on the W-9 on the AP Vendor Master. Continue to make payment to the remit-to address

indicated on your invoice, per usual.

There will be NO staffing changes as a result of this transition. Our valued clients will continue to receive the same compassionate, consistent and quality service they've come to expect, delivered by the same established teams. If you have any questions, please do not hesitate to contact me or your Sedgwick Claims Examiner.

Thank you for your continued partnership.

## 2-HOUR SAFETY TRAINING REQUIREMENT FOR 2020 POLICY YEAR DEADLINE IS 6/30/2021

### *2020 Rating Year—BWC Rule—ORC 4123-17-68*

Group Rated and Group Retro Rated employers who have had a claim from July 1, 2018 through September 30, 2019, have to complete a required two hours of safety training by June 30, 2021. BWC's requirement applies to any allowed claim an employer had from 7/1/18-9/30/19, regardless of size or severity. Two hours is the minimum amount of safety training mandated by the BWC. Only one person from the employer needs to take this safety training. If an employer experienced more than one claim within this period, they are still only obligated to attend two hours of safety training. If an employer has multiple policy numbers, they must attend two hours of safety training per policy. For more information about all the Ohio BWC's training opportunities, visit the BWC's Learning Center at [www.bwclearningcenter.com](http://www.bwclearningcenter.com). ■

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**\$500,000**  
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## Visa Under DOJ Investigation

The Justice Department is reportedly probing debit-card transaction practices



■ BY NACS ONLINE

The Department of Justice's antitrust unit is reportedly probing whether Visa Inc. is involved in anticompetitive practices in the debit-card market, the *Wall Street Journal* reports, citing unnamed sources. NACS, the Merchants Payments Coalition and other merchant companies and associations have raised concerns for years that Visa and Mastercard have worked with card-issuing banks to limit merchants' ability to do business with competing debit networks.

The DOJ has been gathering information on "whether Visa, the largest U.S. card network, has limited merchants' ability to route debit-card transactions over card networks that are often less expensive," the *Wall Street Journal* said. "Many of the department's questions have focused on online debit-card transactions, but investigators have asked about in-store issues as well."

The newspaper said Visa declined to comment on the report.

Convenience stores paid about \$11.8 billion in credit card swipe fees in 2019, making it the second highest operating cost after labor, according to *NACS State of the Industry* data. NACS has battled the big card networks for years to reduce swipe fees.

"It is great to see the Justice Department investigating the anticompetitive practices of Visa," said Lyle Beckwith, NACS senior vice president of government relations. "NACS members have been frustrated for years by the roadblocks the payment card networks and banks put in their way when they try to save a little money on card transactions. The antitrust problems with Visa and Mastercard setting swipe fees for their banks to the tune of tens of billions of dollars per year is a huge problem, but it is compounded by their stifling of competition on the fees merchants must pay to card networks."

In addition to the Justice Department probe, payment network practices have been the subject of renewed congressional scrutiny in recent weeks. Senator Richard Durbin (D-IL) commented during a recent Senate Judiciary Committee hearing in March that swipe fees are "far in excess of any reasonable measure of cost" and that Visa and Mastercard are "so dominant in the payments market that merchants couldn't stay in business without using their cards," as NACS Daily reported.

And, in early March, Senator Durbin and Representative Peter Welch (D-VT) sent Visa and Mastercard a letter asking them to cancel the April fee increases that they had planned, saying they would "undermine efforts to help the economy recover," the letter said. The card networks last week agreed to postpone those increases until April 2022. ■



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 **S. Abraham & Sons, Inc.** ..... (616) 453-6358  
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Apollo Eyewear. .... (630) 260-5100  
Capital Sales Company ..... (248) 542-4400  
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Seaway Cash-N-Carry. .... (216) 361-5757

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Devon's Mackinac Island Fudge ..... (231) 436-5356  
Frito-Lay, Inc. .... 1-800-359-5914  
Motown Snack Foods  
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Obie Oil, Inc. .... (937) 275-9966  
Teer Management LLC, Exxon Mobil ..... (810) 584-7975

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Luxco ..... (313) 333-4637  
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**JUNE 15, 2021**

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*Detroit Athletic Club // Detroit, MI*



**JULY 14, 2021**

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*Fox Hills Golf & Banquet Center // Plymouth, MI*



**AUGUST 4, 2021**

## MIRA'S 16TH ANNUAL OHIO GOLF OUTING

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*Shale Creek Golf Club // Medina, OH*



**SEPTEMBER 21, 2021**

## MIRA'S 22ND ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

As Michigan's largest liquor show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for MIRA members is free. Must be 21 years or older to attend this show.

*Suburban Collection Showplace // Novi, MI*

## publishers statement

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