

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 32, NO. 9 // SEPTEMBER 2021

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BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 32, NO. 9 // SEPTEMBER 2021

features



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MICHIGAN LOBBYIST REPORT // BUDGET AND POLICY ISSUES AWAITING ACTION

The fall legislative session begins in earnest after Labor Day with many significant budget issues left to resolve. MIRA has worked closely with the legislature and the Governor to secure enhanced Food Safety Grants to assist the membership with employee and manager training.



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MASTERCARD CHIP-CARD MOVE TO FORCE EMV AT PUMP

Recently, Mastercard said that it will abandon magnetic stripes on its credit and debit cards beginning in 2024 in most markets, a move that will directly impact convenience and fuel retailers who haven't yet upgraded their fuel pumps to accept chip card payments as part of the now-overdue EMV liability shift.



chairman's message

CLIFTON DENHA // MIRA CHAIRMAN

Are You Operating an Antique Store?

The other day I was driving past an antique store and a thought crossed my mind: Am I operating an antique store? I don't mean an establishment that sells relics or historical, outdated items, but rather is the commercial world passing me by while I continue doing business the way I did a decade ago, or even before the pandemic?

Commerce is changing at a pace faster than we have ever experienced. And if we don't change to meet the ever-changing demands of the customer we are going to be left behind. Take time to read MIRA's Bottom Line magazine and weekly Newsletters, which outline new approaches being taken by retailers and suppliers to meet the needs of this new economy. Visit competitors stores to see the products and services they are offering that you can include on your shelves. Do a price survey. Are your prices competitive within your trade area? You need not match your price with the big-box stores, but you will need to be competitive with stores of your caliber. If you are a convenience store, remember that fact when you are pricing your products and do provide a degree of convenience not offered in the big-box stores.

When I need a loaf of bread or hamburger buns for tonight's cook out, I'm willing to pay a premium to get in and get out and not wait in long line behind the families buying two weeks' worth of groceries for three families along with a mattress and a Jungle Jim set (with some assembly required)!

Really analyze the placement of products in your store. Does the placement encourage suggestive selling? If you operate a Supermarket, do you offer some recipes to go along with some produce items. Often customers are reluctant to buy a produce item that is unfamiliar because they do not know how to prepare it properly.

Additionally, are you still carrying items or products that a no longer popular, but you carry them anyway because that's the way you have been doing things all these years? Can you utilize that square footage for a product with a better turn-over rate? That's how you slowly but surely improve your sales and your profitability.

Lastly, have you reviewed the member programs offered by MIRA's Endorsed Provider Members? Not all the programs apply to your store, but those that do can help improve your bottom line. Check them out, you may already be selling the products offered by MIRA's Endorsed Provider Members.

Upgraded your store from an antique store to a "cutting-edge" destination for the modern customer. ■

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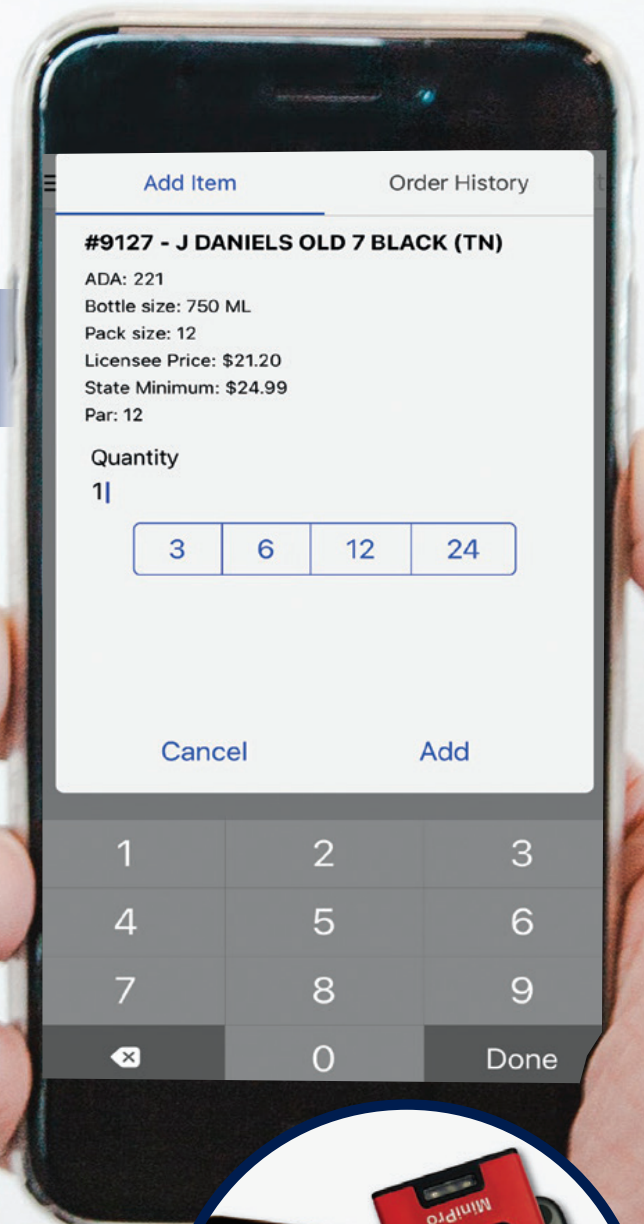
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c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

Delta Variant

Just as we began to feel some hope or at least cautious optimism that the pandemic could recede to the background, there are fears that the Delta variant could bring it back, and it might be even stronger. The Delta variant is more than two times more contagious as previous variants. As the CDC director recently stated, “If you get sick with the Alpha variant, you could infect about two other unvaccinated people. If you get sick with the Delta variant, we estimate that you could infect about five other unvaccinated people”. We are seeing an increase in new infections and a rise in the deaths per day. This is making many consumers, retailers and government agencies feel anxious and uncertain about how retailers should conduct operations.

One thing is clear, opinions vary greatly in society on how the threat of COVID-19 and the Delta variant should impact our everyday lives. Some people believe we should wear masks and get the vaccine. Other people think the exact opposite and don't believe we should wear masks or get the vaccine. This is evident given that only 60% of adults have received at least the first shot even though the vaccine is now readily available for everyone. It is also evident by the various protests against mask mandates around the country. While I respect everyone's personal choice regarding their own health decisions, as retailers it is important that we recognize that both groups are our customers and any personal feeling that we have about COVID-19 and the Delta variant should be irrelevant in our retail operations. The goal is to have an environment that is appealing and safe for all customers. The good news is people still plan to shop inside and travel domestically. A recent *NACS* survey showed that 68% of respondents

prefer to shop inside a store, an 18% increase since June. So, we must be vigilant in our efforts to make each customer and potential customer feel good about their shopping experience when visiting our store.

Shoppers now, more than ever, have an expectation that the store be clean, sanitized, and disinfected. This is especially true in the food service areas. They want to see store employees visibly cleaning surfaces, hand sanitizer for employees and shoppers, and employee handwashing. Operators need to give customers confidence in the cleanliness and safety of the store environment. This isn't going away after COVID-19 and the Delta variant fades. Consumers say they want these cleaning measures to remain in place following the pandemic. In fact, consumers indicate they are willing to spend more money shopping at c-stores that meet their cleanliness standards. These steps can be a challenge given the difficulty many retailers are having in attracting labor. Regardless, these steps must be a priority for all c-store retailers.

The CDC has published guidelines for masks for employees and they will continue to evolve. People who are fully vaccinated for COVID-19 no longer need to wear masks indoors or outside in most situations. I would however recommend that you require all employees to wear a mask regardless of if they are vaccinated for two reasons. The U.S. Department of Labor's Occupational Safety and Health Administration recently issued updated guidance indicating that fully vaccinated workers in areas with high community spread of COVID-19 should wear face masks to protect unvaccinated workers, who also must wear face coverings, in higher-risk workplaces where there is prolonged close contact with other employees and/or the public. Also, your customer does not know what level of enforcement you are maintaining. They don't want to assume your employee is vaccinated. For their safety and your employee's safety, it is best to require all employees to wear masks.

These recommendations will give customers confidence that it is safe to shop at your store and their safety should be your priority. This will not only build customer loyalty but also enhance your brand in the market. Good luck and stay safe! ■



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- 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



government relations report

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

Changing Landscape with Ghost Retailers

“An amusing story might be written about a poet who was really appreciative of the fairy tales of science, and who found himself more of an obstacle in the scientific civilization...He would be a worse enemy of machinery than any Luddite smashing machines.”

– G.K. CHESTERTON

MIRA recognizes the changing landscape in the food and spirits business with the emergence of the Covid pandemic. Customers adapted by turning to online platforms to get their meals and foods delivered. The labor shortage has added to the cultural change since many restaurants have kept their indoor dining closed. This has created an opportunity for retailers to deliver products using online platforms like DoorDash and Instacart.

We aren't Luddites of the 19th century set on destroying innovation for the sake of keeping things the same. The market consistently changes. Change is here. How do we as a trade association want to engage in that change? We can be obstinate and say things must never change while everything around us changes or we can maneuver our trade association to have a sit at the table to shape new rules and laws.

Supporting the growth of such platforms can help alleviate the concerns of people with compromised immune systems or those living in food deserts.

The main challenge is that many ghost retailers, or companies that operate through the internet without a physical location, lack accountability. To relate a personal experience, I witnessed; a DoorDash independent contractor park her car half a block away and proceed to deliver the food while her car was still running with 3 children inside of it. What if she had been tasked with delivering spirits to him or to her next stop?

Currently, if a licensee has a clerk sell product to any underage or intoxicated person, the licensee is held accountable and there are consequences for skirting the law. How will such rules be applied to firms hiring independent contractors to deliver spirits? Will we be comfortable knowing that a controlled substance can be left in an unattended vehicle or even worse, left unattended by an adult while minors remain in a vehicle?

Will the licensee be ticketed? Yes, and eventually they will cease to hold such a license after only a couple infractions. But what about an online platform that hires independent contractors? Will the MLCC only ticket the licensee and not the online platform allowing such practices?

MIRA believes that any business delivering spirits, or any alcohol should be held to the same standard as a brick-and-mortar retailer. The platform facilitating the transaction should hold the same amount of responsibility and accountability, including the delivery agent. They should face the same consequences as a small mom and pop store would for the same transgressions.

MIRA believes the best accountability is ensuring that anyone delivering a controlled substance is an employee of the business. They should be on the payroll, paying taxes, and covered by commercial insurance while performing their job.

FOOD SAFETY AND CONTROLLED SUBSTANCES

On top of having a controlled substance delivered with minimal accountability to online platforms, we want to ensure that the food being delivered is safe for consumers. Currently when a customer enters a store, they can locate the food safety compliance training done at all food establishments. The consumers have a remedy if they get ill or receive bad products by being able to identify the location simply by address.

Online platforms should share the food safety training and physical location of where the items were made.

RECOMMENDATIONS

- 1 All delivery drivers of spirits should be certified in a liquor compliance training course through TAMS.
- 2 ID verification should be enforced with a small delivery fee of \$1.00 that would go to the MLCC to cover enforcement costs.
- 3 All retailers should ensure employee drivers have valid licenses and are insured for the delivery business. This would mean verifying that the insurance on the delivery vehicle will cover any accidents.
- 4 All online platforms should show verification of food safety compliance training and a physical address for complaints.
- 5 All retail delivery drivers should be licensed by the MLCC to ensure that the drivers do not have prior DUI's or other alcohol related infractions.
- 6 All retail delivery drivers should be employees of the retail stores to ensure taxes, insurance, and working conditions meet a higher standard than expected from independent contractors. ■

NEW
AUGUST 23

POWER UP YOUR SALES!



DOUBLE PLAY - A 2ND SET
OF WINNING NUMBERS

NOW DRAWS MON WED SAT

Powerball is getting even better with the addition of Monday draws and the Double Play feature, which gives players a 2nd set of winning numbers each night. Now retailers have the opportunity to earn more commissions with every Powerball ticket sold! **Retailers will also receive \$5,000** for every Double Play top-prize winning ticket purchased at their location and redeemed for payment.

Ask your Lottery Sales Representative for more details about these great new additions to Powerball.

DOUBLE PLAY - \$1 MORE PER PLAY
POWERBALL DRAW AT 10:59 PM, DOUBLE PLAY DRAW AT 11:40 PM



Power Play increases non-jackpot prizes only and does not apply to Double Play prizes. Odds of winning Powerball/
Double Play: 0+1: 1 in 39; 1+1: 1 in 92; 2+1: 1 in 702; 3+0: 1 in 580; 3+1: 1 in 14,495; 4+0: 1 in 36,526; 4+1: 1 in 913,130;
5+0: 1 in 11,688,054; 5+1: 1 in 292,201,338. Overall odds of winning: 1 in 25.
Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.





michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

Budget and Policy Issues Awaiting Action

The fall legislative session begins in earnest after Labor Day with many significant budget issues left to resolve. The new fiscal year begins on October 1st, which means the legislature will have just under a month to hash out tens of billions in spending proposals with Governor Whitmer. MIRA has worked closely with the legislature and the Governor to secure enhanced Food Safety Grants to assist the membership with employee and manager training. These efforts will allow MIRA to broaden the scope of their training program which will provide greater benefits to members.

While there will be considerable attention paid to this, there are many policy issues awaiting action that MIRA will also be keeping an eye on including a few proposals important to the membership. Below is a recap of spring and summer activities:

HOUSE REGULATORY REFORM CHAIR LOOKS TO RAISE LOTTERY COMMISSIONS

To help make up for the dip in lottery sales during the pandemic, the House Regulatory Reform Committee Chair Roger Hauck (R-Mount Pleasant) introduced legislation to amend the McCauley-Traxler-Law-Bowman-McNeely Lottery Act and raise the retailer's commission from 6% to 7%. It would also provide an extra 2% for tickets sold between September 30th, 2021 and October 1st, 2022 and would codify a bonus commission, handing over an extra 1% for winners with prizes of at least \$1 million.

The current redemption commission would also be tweaked. Currently, it sits at 2% for prizes between \$601 and \$100,000, which is paid out based on game

type and whether or not the ticket was a winner. HB 4981 would set up a redemption commission of 2% on a predesignated winning lottery ticket if it:

- Is eligible for redemption by the retailer.
- Got redeemed at the retailer's licensed premises.
- Is complete and intact.
- Is not stolen, counterfeit, mutilated, illegible, canceled, expired, void, or altered.
- Has information specified in the game's directive to define all eligible tickets, in the case of online lotteries.
- Is a pull-tab ticket, the front and back must be complete, legible, and not miscue. It must also have one preprinted game-deal number and a preprinted barcode on the bottom of the pull-tab ticket front.

The bill still has a long way to go, however, and will likely see a few rounds of testimony once the Legislature returns to session before it is reported out of committee.

HOUSE BILLS COMBATING BOTTLE DEPOSIT FRAUD PASSED ONTO THE SENATE

A group of bills combating bottle deposit fraud have made their way through the House and are now in the Senate's hands.

HB 4781, sponsored by Representative Andrew Fink (R-Adams Township), would add a new section to the bottle deposit law (the Initiated Law of 1976) to require a distributor to originate a 10¢ deposit at the time of sale to a dealer and maintain a record for the required annual filing under the existing section 3a. This applies to non-refillable containers containing carbonated, nonalcoholic beverages, as alcoholic beverages are already covered, and promises that it will not add new products to the list of required deposits to be collected.

HB 4783, sponsored by Representative Tyrone Carter (D-Detroit) in turn would create a more stringent penalty for any distributor who disregards the requirements in HB 4781 in an effort to curtail



fraudulent activity. Currently, anyone that violates the act is subject to a \$100 to \$1,000 fine and is liable for the costs of prosecution, with each day a violation occurs being a separate offense.

Under HB 4783, a distributor who violates HB 4781 would be subject to the following penalties based on the value of the beverages purchased in another state:

- **Less than \$200:** a misdemeanor punishable by imprisonment for up to 93 days or a fine of up to \$500 or three times the value, whichever is greater, or both imprisonment and a fine.
- **\$200 to \$1,000 or less than \$200 and a prior conviction:** a misdemeanor punishable by imprisonment for up to one year or a fine of up to \$2,000 or three times the value, whichever is greater, or both imprisonment and a fine.
- **\$1,000 to \$20,000 or \$200 to \$1,000 and a prior conviction:** a felony punishable by imprisonment for up to five years or a fine of up to \$10,000 or three times the value, whichever is greater, or both imprisonment and a fine.
- **\$20,000 to \$50,000 or \$1,000 to \$20,000 and a prior conviction:** a felony punishable by imprisonment for up to 15 years or a fine of up to \$15,000 or three times the value, whichever is greater, or both imprisonment and a fine.
- **\$50,000 to \$100,000 or \$20,000 to \$50,000 and a prior conviction:** a felony punishable by imprisonment for up to 15 years or a fine of up to \$25,000 or three times the value, whichever is greater, or both imprisonment and a fine.
- **\$100,000 or more or \$50,000 to \$100,000 and a prior conviction:** a felony punishable by imprisonment for up to 20 years or a fine of up to \$35,000 or three times the value, whichever is greater, or both imprisonment and a fine.

They come saddled with Representative Tim Sneller's (D-Burton) HB 4782, which would amend the Code of Criminal Procedure to place the felony penalties, and Representative Mike Mueller's (R-Linden) HB 4780, which will reallocate money from the Bottle Deposit Fund to create the Bottle Bill Enforcement Fund in order to cover those costs.

SMALL BUSINESS TAX RELIEF GETS NIXED BY GOVERNOR

Representative Mark Tisdell's (R-Rochester Hills) attempt at giving small businesses tax breaks got struck down this week by the Governor's pen. Dubbing it a "tax sweetener," Governor Gretchen Whitmer vetoed HB 4288 this week, adding that it "would require the state to spend nearly \$5 million to implement new IT systems to administer a tax break that would primarily benefit a small number of Michiganders."

The bill would treat flow-through entities, such as S corporations, partnerships, and LLCs, as they do larger C corporations when it comes to paying and deducting state and local taxes. Because these types of businesses file their income taxes under the owners, they are currently stuck at a \$10,000 limit on deductions. Representative Tisdell's bill would have created an optional state tax for flow-through entities, equivalent to the state income tax rate, and would have removed that federal cap.

"It's been a struggle for them during the COVID-19 pandemic and the Governor's mandated economic shutdowns," said Representative Matt Hall (R-Marshall). "Republicans and Democrats in the Michigan Legislature came together to provide this common-sense strategy, which would have helped greatly. But the Governor vetoed the legislation anyway...It's disappointing, but this fight isn't over."

The bill had passed 88-18 in the House and 29-6 in the Senate.

GOVERNOR SIGNS BILLS REGULATING DELTA 8 PRODUCTS

The state's Marijuana Regulatory Agency (MRA) will now begin regulating Delta 8's production and retail, as the Governor signed off on the package of bills introduced earlier this year redefining marijuana and industrial hemp to address the product. Now Public Acts 55 to 63, the package also included a dram shop law, prohibiting Delta 8's sale to minors or intoxicated individuals and holding the retailer responsible for any damages that occur due to their disregarding this law. ■



michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

Preventing Underage Drinking and Sale of Alcohol to Minors

It's September and that means back to school. It's also a prime time to build on our collective efforts toward keeping alcohol out of the hands of minors.

A new public/private partnership project starts this month called the *Michigan Alcohol Responsibility Program (MI ARP)* that will work to promote the responsible sale, service and consumption of alcohol specifically in Michigan's college and university communities.

Beginning in Ann Arbor (University of Michigan) and East Lansing (Michigan State University) and then on to other college communities over the next year, liquor licensees will be visited by young, legal-age mystery shoppers who will provide on-the-spot feedback on whether staff are correctly verifying age and the authenticity of IDs.

The *MI ARP* will also issue reports that summarize the aggregate Mystery Shopper results for each "town & gown" community. The reports will not give results for individual licensees. These reports will be shared with the Michigan Liquor Control Commission (MLCC), local law enforcement, college and university stakeholders, trade associations and elected officials, as appropriate. Throughout the year, the *MI ARP* will also provide Responsible Retailing resources and best practices that licensees can use in their establishments.

The MLCC received a funding grant award for the *MI ARP* from the National Alcohol Beverage Control Association (NABCA) of which the MLCC is a member as a state regulator. NABCA provides such grants to support efforts toward protecting public health and safety and strengthening responsible and efficient alcohol regulatory systems. The *MI ARP* is being administered by the Responsible Retailing Forum (RRForum).

A long-standing partner of the MLCC that is also

focused on reducing underage access and drinking in college communities is the Michigan Coalition to Reduce Underage Drinking (MCRUD). This agency is working with the Ann Arbor Community Coalition, the Ingham Substance Awareness and Prevention Coalition, and the Isabella Substance Abuse Coalition to enhance collaboration between local community coalitions, law enforcement and the MLCC to reduce underage drinking by setting up consistent alcohol compliance check programs to help ensure that college students aren't accessing alcohol illegally.

The efforts of the *MI ARP* and *MCRUD* will augment the tremendous work of the MLCC's Enforcement Division. For decades, Enforcement has protected public safety by verifying licensees' compliance with the Michigan Liquor Control Code and Promulgated Rules, conducting investigations on the illegal importation of beverage alcohol into the state, and vetting potential licensees. Enforcement's regulation agents take a proactive approach by working with licensees and providing education on such issues as avoiding sales to minors, avoiding sales to intoxicated patrons and prohibiting gambling on licensed premises, to name a few.

Enforcement's *Controlled Buy Operation Program* has proven to be particularly successful on a statewide level. The program checks businesses for sales to minors with decoys who go into various types of licensed businesses: stores, bars, bowling centers, microbrewers, winemakers, special licenses, watercraft, etc. These operations utilize underaged individuals, under the guidance of the Enforcement Division, who enter licensed establishments and attempt to purchase alcoholic beverages. Under Michigan Law, licensees may be randomly selected for a minor decoy compliance check or will be checked if there is a documented complaint of sales to minors.

We've seen a steady and significant rise in licensees' compliance rate with Michigan's liquor laws since the *Controlled Buy Operation Program* began in the 1990s. In 2019, more than 2,100 businesses holding a liquor license in Michigan passed controlled buys as reported

MICHIGAN LIQUOR REPORT
continued on page 30.



DTE

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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Elections, Redistricting, Lobbying and Scandals

Having passed the State of Ohio's two-year operating budget on June 30th, as required by the Constitution, the Ohio General Assembly quickly went home for the Summer returning mid-September.

Usually there are some hearings that take place during the dog days of Summer, but not this year, as the legislator's face the daunting task of drawing new state legislative and congressional districts. This takes place every ten years when the new U.S. Census Bureau releases the new population numbers. This task will be much harder as Republicans and Democrats at the Federal level are fighting over who should be included in the census; Republicans saying it should be citizens of the U.S. only and Democrats wanting to include illegal aliens. The Ohio Commission on redistricting has until September 15th to submit new districts and, while the Ohio Senate and Ohio House member numbers will stay the same, 99 and 33, we will lose one Congressional seat going from 16 to 15. It's very likely that the new districts will be challenged and it will be interesting to see how the courts rule on this, as they almost always end up in the courts. Next year, all statewide offices are up for election (they will not be affected by redistricting) but 16 Ohio Senate seats and 99 Ohio House seats along with 15 Ohio Congressional seats will be greatly impacted by redistricting.

Two special elections for Congress were held on August 3rd. The very contentious Ohio 15th Congressional District and an equally contentious

Ohio 11th Congressional District. Donald Trump's endorsed candidate Mike Carey won the 15th seat, winning by a large margin, over 10 other candidates, thus continuing Donald Trump's popularity with Ohio voters. Carey will be heavily favored to win in November in this large Republican district. In the 11th District Congressional race Shontel Brown, the Cuyahoga County Democrat Chair, easily won over State Senator Nina Turner. Turner had been the favorite and was endorsed by Bernie Sanders and AOC, both of whom campaigned for her, but Brown was endorsed by Hillary Clinton and was the more moderate of the two. Like Carey, Brown will easily win in November in this Democrat district. This will be last time for both to run in these districts as redistricting will mean a whole new set of voters.

The scandal that started last year with the arrest of House Speaker Larry Householder and 4 others accused of numerous crimes in passing HB 6, a bailout of First Energy Companies nuclear power plant is now threatening the Governor and Lt. Governor and others including Attorney General David Yost as more records are uncovered over the distribution of money. Governor DeWine has dismissed any involvement and said he's done nothing wrong. It will most certainly be an election issue next year in both the primary and general elections.

Lastly, I've been asked many times "what does a lobbyist do when General Assembly is not in session?" Well, if they're a good lobbyist they spend all the down time visiting legislators, keeping relationships alive and well, going to fund raisers which are prolific in the Summer months. Some of your best work is done when you don't have issues pending. We all are lobbyist in a sense and businessmen should know who their legislators are and make an effort to meet them and tell them about your businesses and what's going on in the real world. As the song says, "See you in September." ■



Workers' compensation costs are among the largest operational expenses for any business. Midwest Independent Retailers Association partners with Sedgwick to help you lower your workers' compensation premium.

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illinois lobbyist report

STEPHEN S. MORRILL // MORRILL & ASSOCIATES, PC

Navigating Illinois State and Local Government Through The Evolving Pandemic

The 2021 legislative session has not yet officially concluded. While the Illinois General Assembly passed a budget for the upcoming FY22 fiscal year, both chambers adjourned “to the call of the Chair” and are expected to reconvene later this summer. The primary reason both chambers have been forced into overtime session is the inability to finalize a deal on the comprehensive energy bill that has been subject of negotiations and an internal energy working group since 2020.

During the legislative session, mask, testing, and remote legislating protocols were strictly enforced – making access to elected officials and staff difficult. With vaccination for COVID widely available, and the majority of Illinois adults receiving the vaccine, Governor Pritzker announced in June that the State of Illinois would be in the “open” phase of the state’s COVID recovery plan. Since that announcement, the Governor has continued to renew his executive orders that include guidance that businesses and citizens are recommended to follow to help combat the spread of COVID-19.

While the Phase 5 “open” guidelines afforded an almost “back to normal” set of guidelines during the summer months, the delta variant and plateau in vaccination rates have forced Governor Pritzker to take additional mitigation measures. In August, Governor Pritzker issued new executive orders to require vaccinations of state employees within congregate settings (such as veterans homes, corrections, healthcare facilities, etc), and is mandating that all students (pre-K through 12) be required to wear masks while attending school in the fall. In addition, select Illinois businesses and business groups have begun advocating for policies to require vaccination to protect against the transmission of the Delta variant.

MIRA EXPLORING PARTNERSHIPS IN CHICAGO TO COMBAT FOOD EQUITY AND ACCESS

MIRA has been working to develop a partnership with the City of Chicago to assist in combating food equity and access to healthy foods. This includes working to meet with the City’s recently created Food Equity Council that is spearheaded, to a significant degree, through the Greater Chicago Food Depository (“GCFD”). The formation of the Food Equity Council (including its initial membership) was announced on June 24, 2021, and on August 5, 2021, Mayor Lightfoot announced Ruby Ferguson will be the City’s lead for the council and work at the GCFD. MIRA is seeking to meet with the Food Equity Council as it begins its work to form a collaborative relationship for MIRA’s members in Illinois.

MIRA WORKING TO PROVIDE PROPERTY TAX RELIEF FOR COOK COUNTY GROCERY STORES IN FOOD DESERTS

In 2019, MIRA partnered with the South Suburban Mayors and Managers Association (“SSMMA”) to develop legislative changes that would provide incentives for small and mid-sized grocery stores to locate in “food deserts” throughout Cook County. While those efforts stalled during the COVID-19 lockdowns during 2020, the efforts have been revived through outreach by elected officials in Cook County. In July, SSMMA and MIRA crafted revised changes to the Cook County property tax laws that would provide lower tax assessments to grocery stores that are located in, or relocate to, a “food desert” within Cook County. The proposal has been offered as part of the SSMMA policy package submitted to Cook County and, if acted upon, MIRA will begin meeting with Cook County officials to finalize the proposed incentive program.

MIRA LOOKING TO PARTNER WITH ILLINOIS HOSPITALS ON NUTRITION/HEALTH FOOD ACCESS PROGRAMS

MIRA has begun an initiative to target being a conduit for Illinois hospitals in creating, developing, and administering programs that would utilize federal SNAP or TANF funds to “prescribe” access to fresh fruit, vegetables, and healthier foods at small or mid-sized grocery stores near the hospital or near the patient’s residence. MIRA has met with the Illinois Health and Hospital Association to begin discussions of how to develop a potential partnership with the association and its members. MIRA anticipates participating in a monthly publication to its members, as well as possible follow-up meetings with actual hospital systems to discuss potential partnerships. ■

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Back to School

■ BY EPIPHANY COMMUNICATIONS AND COACHING*



BACK TO SCHOOL

Along with pencils and backpacks, families started stocking up on their back-to-school items before the summer ended. Stores have been displaying items needed throughout the school year. “Popular back-to-school products are mainly lunchbox items for kids, such as pouch drinks or juice boxes, peanut butter, lunchmeats, sandwich bags,” said Phil Kassa, co-owner of Heartland Marketplace. “Unfortunately, again this year, it’s the uncertainty of school openings, and the out-of-stocks we are experiencing at store level on those juice drinks, peanut butter and lunchmeat, including Lunchables.”

Heartland Marketplace displays products with “back-to-school” verbiage on the signs. “We are trying to merchandise them with other things that may go with those items,” said Kassa. “For an example, we are displaying non-refrigerated milk instead of Capri Sun or Juicy Juice pouches with our Hostess display.”

Back-to-school items typically start in the summertime before the school supply list is distributed, so the promotion time frame is limited.

“We like to say all retailers should have a fully-baked seasonal program, supplemented with Limited Time Only (LTO) items,” Dr. Russell J. Zwanka, a Food Marketing Professor at Western Michigan University (WMU). “LTO’s, like a limited time special on a necessity, maybe with special pricing or a bonus pack, or Netflix membership, etc. drives excitement.”

The back-to-school shopping season is expected to be a bigger headache for parents this year.

An *ABC News* affiliate reported that as more students prepare to return to school in the coming weeks, experts say some school supplies could be harder to find and prices may be higher as well.

With more schools resuming in-person learning this fall, experts expect a surge in demand for supplies. The National Retail Federation says shoppers are expected to spend an average of \$850 per family — that’s about \$60 more than last year. And parents have been bracing for shortages with items like sneakers, backpacks and gadgets expected to be in tight supply.

AUTUMN AND FALL

We are officially falling into a new season and with that comes new items on display. When we think of fall in the Midwest, pumpkins, hayrides, and warm cider may come to mind. Consumers of these items don't necessarily have to take a trip to the apple orchard to enjoy the season. Grocers throughout the Midwest create displays of these items. "Some of the most popular fall items are the apples and pumpkin spice donuts," said Phil Kassa, co-owner of Heartland Marketplace. "We merchandise them with our fresh apple cider. Other popular items are anything with pumpkin, fall blended, coffees, and of course Michigan apples. We're displaying them mainly at the front of the store to give our customers that fall feeling."

Grocers like Kassa are hoping that people will get together for tailgating, Halloween parties and holiday dinners. "Last year was somewhat challenging due to customers buying in smaller portions, because families and friends were not getting together due to lock downs and fear of COVID-19," he said. "We are gambling on people getting together this year. We pre-ordered a little more in anticipation."

Just like real estate, product sales is all about location. "As far as store location, you should have one area near the front for the items you are bringing in and out, and

then the season should live in each department," said Zwanka. "Supermarkets especially, can make a season come alive like no other. Think cinnamon and spice cupcakes surrounded by apple cider doughnuts!"

WMU marketing experts explain that the fall and spring seasons are the two best times of year, as they signal a transition between either extreme heat or extreme cold. "Customers love transition," said Zwanka. "You need to start with how your store looks as you walk in. Pumpkins, cinnamon brooms, candy apples, cider doughnuts, massive apple displays, and on and on."

As for selling items, you should have a breakout of those items that will be consumed multiple times, like Halloween candy, and get them out early. "Halloween candy 'inventory' in customers' houses is usually depleted at least four times before Halloween night," said Zwanka. "It's called an 'expandable consumable'. The more you have on hand, the more you'll eat. Other items, like costumes, can take a little longer to make it to the sales floor. Your best bet is to get the food items out early, and they'll tend to sell and be consumed multiple times before needed."

Go-big-or-go-home is another saying that applies to food marketing industry. "The saying is appropriate in seasonal food products. Not going big is the major mistake," said Zwanka. "If you dip your toe into a holiday, you might as well stay home."





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DISPLAY TRENDS

With seasonal, as well as with all other food items, you need to know your identity as a retailer and embrace it. “On the flip side, don’t try to be something you’re not,” said Zwanka. “You cannot beat a price operator on price; but, to have everyday low prices, you have to offer less services. So, if you’re a traditional fresh operator, then out service the competition. Know what makes you special and play it up!”

There are the must-dos in the retail industry when it comes to marketing. Most retailers understand complementary items, display plans, weekly specials but “where some come up short is in trying to be one step ahead of the next trend,” said Zwanka. “Have a trend spotter, we call it environmental scanning. The best example is don’t be so busy trying to perfect CD quality as the world switches to streaming music. Trends of health and wellness, and now batching orders and looking for a seamless omnichannel experience is top of mind. That was evident three to four years ago. Those who saw it and planned ahead, even when the sales didn’t come in immediately, are winning now. It’s about stepping up and planting a flag on a trend and owning it.”

Retailers understand that displays are an incredible

way to show your customers you know them. “Understanding your local customer, having displays up for the weekend’s festival (which would not have been in a corporate-issued display planner), having the local Grandma Brown’s beans in Boston, even if your headquarters is in Pennsylvania, that’s what connects you with customers,” said Zwanka.

Social media is an important marketing tool, but these platforms do not replace human interaction. “The important part would be developing a solid knowledge of each customer based upon their consumer behavior,” said Zwanka. “Data companies are experts at using past behavior to predict future actions, then capitalizing on them. Having an app with weekly specials and a shopping list is so 2010. Amazon wins because they know us, and they let us know they know us. It’s not creepy anymore to show the customer you understand them.”

The food industry is one of those industries that is essential in every meaning of the word, even pre-pandemic. “Food is for celebrations, weddings, divorces, funerals, get-togethers, or binging Netflix on Friday night,” said Zwanka. “Being there for their lives is what turns customers into advocates.” ■

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





From Local to National

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Founded in 2001, Tank Traders® was created when the owner, Marcel Vouriot, saw the opportunity to refurbish old and expired propane tanks while working for another propane company.

Starting slowly, Marcel began distributing to locals in his hometown, branching out further as the company began creating a name for itself. He then went on to partner with hardware stores, grocery stores, and gas stations, adding 20lb propane tank cages to their sites.

After 20 years in the industry, Tank Traders® is now Canada's 1st National Propane Tank Exchange provider operating 16 facilities across Canada. "Since Tank Traders® entry in the U.S. market, we now operate eight facilities, servicing 13 states," said Cbyrd Lucas, Regional Sales Representative

Tank Traders® focuses entirely on the delivery of pre-filled BBQ propane tanks direct to retail outlets. They provide an outlet where consumers can exchange their empty propane tanks with a pre-filled replacement. "Our exchange program allows consumers the convenience of quickly exchanging their tank versus wasting time waiting for their tank to be filled at a bulk dispenser site," said Lucas.

When asked about their brand, Lucas explained that what makes Tank Traders® stand out from competitors is their tailored inventory management and Just-in-Time delivery system. "With a logistics coordinator assigned to each site, our custom designed logistics system and delivery schedules minimize the retailer's potential of being out-of-stock," said Lucas. "Due to our unique Canada/US supply chain capabilities, Tank Traders® continues to maintain a high level of inventory of propane tanks in all our yards."

Being a part of MIRA has allowed Tank Traders® to support and grow their member's businesses and strengthen our presence in local communities throughout the Midwest. "Becoming a supplier partner has provided us with an opportunity to present our product to a multitude of potential retailers," said Lucas.

Tank Traders® is proud to be recognized as an



environmentally friendly recycling service. "Our growth, in part, is due to our commitment to overseeing the entire tank lifecycle," said Lucas. "From filling to distribution to maintenance and recycling we manage every part of the supply chain!"

Tank Traders® will be on display for the first time at MIRA's Annual Holiday Food & Beverage Show taking place at Suburban Collection Show Place on September 21st. "This tradeshow piqued our interest as we believe that it is an excellent opportunity for us to showcase our products to grocery, hardware and c-stores," said Lucas. "We also believe that it is important for us to meet one on one with store owners and employees, giving them better idea of how our propane exchange program works and to answer any questions that they may have."

Out of five facilities in the Midwest, Tank Traders® have four depots where the tanks are distributed from and one state-of-the-art production and refurb facility in Gurnee, Illinois. At full capacity we can refurbish 6,000 tanks per day in Gurnee and the whole process, from cleaning, painting, sleeving, filling, and pressure testing is fully automated. From this facility, we transport tanks to our depots, and, with our carefully watched production line, no depot will ever run out of full tanks as we are always a week ahead," said Lucas. "This distribution system allows us to easily service all the Midwest and make sure that everyone gets their propane in a timely manner." ■

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– DISCOUNTS –



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Help Wanted: Businesses Struggle to Keep Doors Open Amid Worker Shortage



■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Taped to the hostess desk at a Farmington Hills restaurant is a sign that reads “We are short staffed. Please be patient with the staff that did show up. No one wants to work anymore.”

That restaurant is not alone. Businesses across Michigan and the Midwest are struggling to find help. The shortage has resulted in many local businesses reducing hours or closing departments within their businesses intermittently throughout the day or week.

The small business optimism index for July fell from an eight-month high in June. A shortage of qualified workers is sapping business owners' confidence. Unfilled job openings hit a record 48-year high last month. The National Federation of Independent Business says

small business owners are losing confidence in the economy and expect a slowdown in job creation.

The Livonia Chamber of Commerce surveyed members to gather their input into the impact of the current worker shortage. They compiled the results of the survey with additional feedback received directly from businesses in the community.

In the City of Livonia, the chamber discovered that businesses like restaurants have had to reduce their hours of operation due to the lack of employees. Employers are reporting no-shows for interviews or even scheduled work. It is reported that 75% of people who schedule a job interview, do not show up. Employers are having to deal with increased salaries to attract talent.

“It has been nearly impossible hiring and keeping employees,” said Phil Kassa, co-owner of Heartland Marketplace. “When you compete with the government for work versus staying home and getting paid, we will almost always lose.”

Unemployment is being widely blamed for workers not wanting to return to work. In fact, the Chamber reports that workers are requesting to be paid in cash to continue receiving unemployment benefits. Federal pandemic aid continues to boost unemployment payments by \$300 each week and extends payments for as long as 18 months – much longer than the typical 26 weeks or less. The federal benefits are set to expire in early September, but states can opt out before then. However,

while Michigan legislature passed a bill to end the federal pandemic assistance, the Governor is expected to veto the measure. For those receiving full benefits in Michigan, it equates to making \$16.55/hour.

“All of current employees are making a lot more money per hour than before, and with constant bonuses for just showing up to work,” said Kassa. “Our payroll has gone up significantly last and this year, due to higher wages and bonuses.”

Kassa believes that this a political power play. “The biggest cause is our government promoting socialism, paying people to stay at home,” said Kassa. “Some of these people were hard working people, and now those same people have chosen to stay home and collect money from the government and there is a good chance they won’t get rehired. I don’t really see it ending anytime soon.”

ISSUES BEYOND ENHANCED UNEMPLOYMENT

There are many other contributing factors beyond unemployment payments. They include:

- According to the Chamber survey, three-quarters of current opening are jobs required to be done on site. The *Small Business Association ASE Return to Work Survey* revealed, many employees are still afraid to return to work or don’t want to return. When employers were asked, “What are your current challenges related to

RESOURCES: HELP WANTED
continued on page 30.



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Linking Illinois Shoppers With Farmers Markets To Benefit Low-Income Customers

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

The Illinois program is heading into its 10th year and a MIRA member, Cermak Fresh Market, will be participating for the first time in the Link Up Illinois program. “We love the idea of getting fresh local produce to our customers,” said Bobby Tzotzolis with Cermak. “Customers have a wide variety of groceries that are available to them, which is great, but what is unique about this program is the “nudge” to buy healthier.”

Cermak Fresh Market has 14 locations. They are mostly in the Chicago area with two locations in Milwaukee, Wisconsin. By promoting produce at the grocery store level, customers are shopping healthier with an added benefit to local farmers. “Link Up Illinois started in 2011 as a partnership between Experimental Station, Wholesome Wave, and the Illinois Farmers Market Association,” said Corey Chatman, Deputy Director of Operations.

Since its inception, the program has been connecting low-income shoppers with healthy, farm-fresh foods. Link Up Illinois has also been instrumental in increasing the number of Illinois farmers markets set up to accept food stamps via wireless EBT technology, by providing technical support and training.

The program will be launched at Cermak’s Pilsen location and McKinley Park Locations, sometime this month. “As a major retail partner Cermak will offer the Link Up Illinois Link Match incentives in its store,” said Chatman. “A SNAP recipient can earn Link Match when they use their SNAP card to buy food. Link Match can then be used to purchase fresh fruits and vegetables in the store.”

There are specific goals for the program which include, “helping SNAP recipients purchase/consume more fruits and vegetables, said Chatman, “to grow the agricultural economy by helping local farmers sell more

products and to effect the overall health outcomes of Illinoisans by making fresh fruits and vegetables more accessible.”

According to their website, “since its launch, Link Up Illinois farmers markets have accounted for more than 80% of Link purchases at Illinois farmers markets.”

Also explained on the website, farmers markets provide a key source of healthy, sustainable food. Link Up Illinois farmers markets and food outlets ensure that healthy foods are both accessible and affordable for Link shoppers. Data has shown that, when given the opportunity, SNAP/Link shoppers will choose to purchase and consume healthy foods.

“This is a great program to help both store shoppers and produce vendors, said Chatman.

“The team at Link Up Illinois is great; you can tell they have a passion for what they are doing,” said Tzotzoli. ■

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Taco Bell Simplifies Drive-Thru With Taco Bell Defy

The concept will open next summer in Minnesota via a partnership with Border Foods



■ BY NACS ONLINE

In late August, Taco Bell said it will break ground in Brooklyn Park, Minnesota, on its newest drive-thru concept, Taco Bell Defy, which is billed as the fastest way ever to get Taco Bell.

The 3,000-square-foot, two-story model will feature first-of-its-kind Vertical Works Inc.-licensed design and technology and is slated to open its doors to the public by next summer.

The restaurant reimagines the traditional drive-thru experience with four lanes, three of which are dedicated to mobile or delivery-order pickups, providing fast, skip-the-line service for customers who order via the Taco Bell app and third-party delivery services. These three lanes will supplement one traditional lane, easing the flow of traffic and ensuring a speedy experience.

Digital check-in screens allow mobile order customers to scan in their order via a unique QR code, then pull forward to pick up their food, which is delivered seamlessly and in a contactless manner via a proprietary lift system, while two-way audio and video technology lets customers interact directly with the team

members in the store's kitchen above the lanes in real time. The elevated kitchen design will optimize and streamline operations for the benefit of both Taco Bell team members and customers.

The Defy concept was developed in partnership with design company Vertical Works Inc., which is powered by Workshop, PD Instore and Engelsma Construction. In 2020, Border Foods, one of the largest, privately held Taco Bell franchisees in America, enlisted Vertical Works to help it create an industry-provoking restaurant with a leading design. With an existing 35-year partnership, Taco Bell and Border Foods will partner on its 230th restaurant and 82nd new restaurant build. ■





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Mastercard Chip-Card Move to Force EMV at Pump

Fuel retailers need to upgrade before card firm stops issuing swipe cards by 2029



■ BY NACS ONLINE

Recently, Mastercard said that it will abandon magnetic stripes on its credit and debit cards beginning in 2024 in most markets, a move that will directly impact convenience and fuel retailers who haven't yet upgraded their fuel pumps to accept chip card payments as part of the now-overdue EMV liability shift.

In a blog post, the credit card giant said that starting in 2027, U.S. banks will no longer be required to issue chip cards with magnetic stripes, and by 2029, no Mastercard credit and debit cards will have magnetic stripes. Mastercard said it is the first payments network to phase out magnetic stripe cards.

"Mastercard's intention to issue only chip-enabled credit and debit cards with no magnetic stripes is a de facto mandate for merchants to implement EMV payments at the pump or be at a competitive disadvantage with outdoor payments," said Linda Toth, Connexus managing director. "That means retailers who don't make the switch before Mastercard stops issuing magnetic stripe cards by 2029 will only be able to accept mobile payments at the pump or be forced to send fuel customers inside the c-store to process EMV payments."

Convenience retailers are now

fully liable for any fraudulent charges made at non-compliant outdoor payment terminals, and those who have not yet upgraded to outdoor EMV will be required to repay those charges to the credit card networks.

The deadline to shift liability from card issuers to retailers was originally scheduled for October 1, 2017. However, given the challenges facing convenience retailers in compliance, American Express, Discover, MasterCard and Visa extended the deadline to October 2020. When COVID-19 struck, many retailers had their efforts to become EMV-compliant disrupted. The card brands granted another extension, this time to April 16-17, 2021.

Although the EMV liability shift date has passed, retailers who have not converted to outdoor EMV and are met with fraud are likely to be dealing with chargebacks to cover the liability of fraudulent charges. ■

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MICHIGAN LIQUOR REPORT

continued from page 10.

by the MLCC. This represented an 82% compliance rate among licensees checked and documented for not allowing sales of alcohol to minors. In 2020, 86% of licensees checked refused sale of beverage alcohol to a minor.

Our Enforcement Division commends liquor licensees who make diligent inquiries as to the age of purchasers, who properly check IDs, who train their staff regarding laws and rules, and who consistently refuse sales to minors and intoxicated patrons. Today, licensees are embracing the use of vertical ID and various scanning devices to help ensure Michigan's underaged population is not purchasing and consuming alcohol.

We credit our invaluable partnership with local law enforcement agencies in our work toward reducing illegal liquor sales to minors and thwarting underage drinking. The MLCC supports local law enforcement for the specific purpose of enforcing the Liquor Control Code and Administrative rules.

As prescribed by law, the MLCC pays 55% of its retailer's license fees and license renewal fees on a quarterly basis to counties, cities, villages or townships in which a full-time police department or ordinance enforcement department is maintained or in the alternative, the funds are credited to the sheriff's department of the county in which licensed premises are located. The MLCC dispersed more than \$7.3 million in Fiscal

Year 2020 Law Grant Payment to 1,560 municipalities.

The sale of alcohol to a minor is a serious violation against any liquor licensee. It's just good business for licensees to be viewed as responsible retailers who know and abide by our state liquor laws and are concerned with the health and safety of their customers, staff, and their community. We know all too well of the significant costs that are associated with underage drinking in terms of both personal tragedies and economic losses. A safe business is a successful business.

The MLCC will continue to actively engage licensees, industry partners and stakeholders with a cooperative, problem-solving and educational approach to effectively curtail underage access to alcohol, consumption and abuse. ■

RESOURCES: HELP WANTED

continued from page 22.

the pandemic and / or return to work deliberations?" ASE survey respondents responded:

- ☐ Employee's hesitation/refusal to return to work at the corporate locations.
- ☐ Mental health.
- ☐ Staff not wanting to go back to working in an office and quitting.
- ☐ Childcare accommodations, employee fears, equipment.
- ☐ Employees who want to work at home and not return to the office.
- With more jobs and increased salaries available, people are taking advantage of opportunities to pursue new

jobs and improve their personal situations. With all the job openings, people can be more selective. Employers must pay competitively to attract talent.

- Salaries are going up, but not enough to cover transportation and childcare costs for lower-wage workers. The *ASE 2021 Michigan Compensation Survey* reports only a 2.1% average salary/wage increase for 2021.
- Many baby boomers decided now is the time to retire.

Some of these factors existed before COVID-19 and were only exacerbated due to the pandemic. Employers must be willing to offer flexibility when feasible and offer competitive wages and benefits to attract and retain talent.

"This pandemic has pitted

people against each other in the worse way," said Kassa. "I know at our stores, when people call off, there is a lot of animosity with people who always show up to work. Those people who are always there, are the same ones that always bail us out when we're in a pinch. They can't justify us paying the people who constantly call-in the same wages they're making, and frankly I can't blame them. We need, as country, to get rid of these safety nets for people who don't want to support themselves by working, otherwise the people working will get frustrated enough to do the same, get paid for not working." ■

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Mercantile Bank of Michigan (248) 434-5928

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Eastown Distributors (313) 867-6900

BOOKKEEPING/ACCOUNTING CPA

UHY Advisors-MI (248) 355-1040

BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

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
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

Lil' Drug Store/Associated Distributors (319) 393-0454

CCTV/NETWORK SOLUTIONS

Competitive Network Management (734) 301-3370

CHECK CASHING

Check Casher Money Machine 1-800-333-0374
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
Frito-Lay, Inc. 1-800-359-5914
Motown Snack Foods
(Jays, Cape Cod, Tom's, Archway, Stella D'oro). (313) 931-3205

CLEANING CHEMICALS, UNIFORMS, LINENS & SUPPLIES

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

COFFEE DISTRIBUTOR

New England Coffee. (207) 252-0164

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

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Concord Premium Meats Ltd. (905) 738-7979
Premier Snacks Distributors. (248) 289-1088
Harvest Sherwood (313) 659-7300
Wolverine Packing Company (313) 259-7500

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Inovis Energy (313) 600-1458
 Running Right (248) 884-1704
DTE Energy 1-800-477-4747
DTE Your Energy Savings 1-855-234-7335

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Taylor Freezer/Broaster Chicken (734) 525-2535

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Oscar W Larson Co. (248) 620-0070

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Markham Oil Company, Inc. (517) 861-7366
Obie Oil, Inc. (937) 275-9966

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

GROCERY WHOLESALE & DISTRIBUTORS

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

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Suburban Collection Showplace (248) 348-5600

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 Velvet Ice Cream Co. (740) 892-3921
Blue Bunny Ice Cream (616) 453-6358
Pointe Dairy Services. 1-800-858-7707

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
 Sedgwick 1-800-837-3200 ext. 7188

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Cummings, McCloy, Davis & Acho, PLC. (734) 261-2400
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 Prairie Farms Dairy Co.  (248) 399-6300
 Harvest Sherwood (313) 659-7300
 Pointe Dairy Services 1-800-858-7707

MONEY ORDERS

 Retailers Express Money Orders 1-800-666-6233

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 Faygo Beverages, Inc.  (313) 925-1600
 Monster Energy Company (800) 426-7367
 Pepsi Beverages Detroit 1-800-368-9945
 Howell 1-800-878-8239
 Pontiac (248) 334-3512
 Cleveland (216) 252-7377
 Twinsburg (330) 963-5300

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 Swisher International (904) 607-7405

TOBACCO COMPANIES & PRODUCTS

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 Fully Loaded, LLC (877) 728-2547
 R.J. Reynolds Tobacco Company (336) 741-0727

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 Midwest Recycling *(Clothing recycle boxes)* (313) 304-9099

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 Cornerstone Wine Distributor (586) 839-2552
 Endless West (313) 590-7491
 Luxco (313) 333-4637
 Proximo Spirits (810) 278-0599
 Tito's Handmade Vodka (248) 885-3424
 Wise Men Distillery (616) 805-7003

WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits 1-888-860-3805
 RNDC of Michigan 1-888-697-6424

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Feeding America West Michigan Food Bank
 (616) 784-3250
 Feeding America West Michigan Food Bank -
 Benton Harbor (269) 926-2646
 Feeding America West Michigan Food Bank -
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 Gleaners Community Food Bank (866) GLE-ANER
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 The Manna Food Project (231) 347-8852
 Western Upper Peninsula Food Bank ... (906) 482-5528

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 Cleveland Foodbank (216) 738-2265
 Freestore Foodbank (513) 482-3663
 Mid-Ohio Foodbank (614) 277-FOOD
 SE Ohio Foodbank & Kitchen (740) 767-4500
 Second Harvest Food Bank of Clark, Champaign and
 Logan Counties (937) 325-8715
 Second Harvest Food Bank of North Central Ohio
 (440) 960-2265
 Second Harvest Food Bank of the Mahoning Valley
 (330) 792-5522
 Shared Harvest Foodbank (513) 874-0114
 The Foodbank, Inc. (937) 461-0265
 Toledo Northwestern Ohio Food Bank ... (419) 242-5000
 West Ohio Food Bank (419) 222-7946

ILLINOIS

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 Greater Chicago Food Depository (773) 247-3663
 Northern Illinois Foodbank (630) 443-6910
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Details:

New & current customers are eligible for the following rebates:

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

Requirements:

Customer must purchase the following categories:

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

Customer needs to average \$3,500 in total weekly purchases

Customer needs to purchase 12 out of the 13 weeks per quarter

Customer must maintain good credit standing

• TOTAL VALUE TO YOU •

\$1,350

Estimated Rebate*
(Annual Total Paid Quarterly)

\$2,000

**Est. MIRA Member
Program Savings**

\$3,350

**Total Member Benefits
PER LOCATION**

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

**For more information on Team Sledd, call the office at 800.333.0374
or E-mail Sheila Reilly at SReilly@TeamSledd.com**



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



NOVEMBER 18 & 19, 2021

MIRF'S "HIGH FIVE" TURKEY DRIVE

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

Michigan // Ohio // Illinois



JANUARY 29, 2022

MIRA'S 106TH ANNUAL TRADE DINNER & BALL

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

Penna's of Sterling // Sterling Heights, MI

publishers statement

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CONTACT:

T: (800) 666-6233

F: (866) 601-9610

E: info@MIRAmw.org

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