

# BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 32, NO.10 // OCTOBER 2021

## Loyalty Programs have Customers Coming Back

pg 12



■ Workers' compensation solutions for Ohio employers // PAGE 18

■ MIRA's 22nd Annual Holiday Show: A Taste and See Experience // PAGE 20





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## columns

**02** PRESIDENT'S MESSAGE  
An Assortment of Issues & Topics

**04** GOVERNMENT RELATIONS REPORT  
The Vaccine Mandate and Your Business

**06** MICHIGAN LOBBYIST REPORT  
Independent Retailers Week 2021

**08** MICHIGAN LIQUOR REPORT  
Protecting Michigan's  
Wholesalers and Retailers

**10** OHIO LOBBYIST REPORT  
Drawing the Lines

## departments

**14** IN LOVING MEMORY  
Saying Goodbye to Stephen Hood

**16** SUPPLIER SPOTLIGHT  
A Payroll Company Focused  
on Customer Service

**24** ASK THE MEMBER  
How Does it Feel to be Out in Person  
at MIRA's 22nd Annual Holiday  
Food & Beverage Buying Show?

**28** SUPPLIER DIRECTORY  
Your Resource for Products and Services

**32** MIRA CALENDAR  
Upcoming Industry Events



# BottomLine

THE VOICE OF MIDWEST INDEPENDENT RETAILERS  
VOL. 32, NO. 10 // OCTOBER 2021

## features



### COVER STORY //

#### LOYALTY PROGRAMS HAVE CUSTOMERS COMING BACK

Whether customers are shopping online or at brick-and-mortar stores, retailers are fighting for their loyalty. The loyalty created is often derived from building relationships. In the independent retailers' world, that includes getting to know customers by name, engaging in neighborhood groups and sponsoring local events.



### WORKERS' COMPENSATION SOLUTIONS FOR OHIO EMPLOYERS

Sedgwick is proud to deliver workers' compensation claims management and cost containment strategies to nearly 65,000 hard-working Ohio employers and have our endorsement.



### MIRA'S 22ND ANNUAL HOLIDAY SHOW //

#### A TASTE AND SEE EXPERIENCE

MIRA's Annual Holiday Food & Beverage Show is known for its high-quality attendees, interaction, and opportunity. MIRA didn't host a show last year because of the pandemic but nearly 700 people attended this year's show.





# president's message

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

## An Assortment of Issues & Topics

Changes are happening so fast that I cannot emphasize the need for you to read the weekly email newsletter from MIRA. We try to keep you up to date on government and regulatory changes, along with trends that we notice in the marketplace, and the happenings sponsored by MIRA.

Mergers and acquisitions are occurring at all levels of the supply chain.

The FDA just delisted thousands of brands and flavors of vapes and vape products. When buying vapes be sure they are returnable or you could get stuck with a ton of illegal product.

Legislation is on the horizon to eliminate menthol flavored cigarettes.

Curb-side pickup and home delivery of almost everything and anything is becoming the norm.

In Ohio, MIRA's group rated Workers' Compensation program administered by Sedgwick has sent members requests for renewal. Complete those applications with the requested information, so you can take advantage of the discounts that are offered.

MIRA held our 22nd Annual Holiday Food & Beverage Show on September 21st. If you missed it, you missed out on the latest and greatest products for the holidays.

We need your support of our Annual High Five Turkey Drive to continue helping those in need this holiday season. Retailers can request High Five Turkey Drive paper hands to hang and solicit donations at your store. We could also use some volunteer help on Friday, November 19th to help distribute the turkeys. Please call the office today, if you wish to get involved.

Mark your calendars for November 30th when MIRA unveils the expanded MIRA History book which will include the decade from 2010 through 2019, along with the information beginning with the 1910 inception of MIRA.

Enjoy the holidays, but not long after the celebrations quiet down, we ramp up for our 106th Annual Trade Dinner on Saturday, January 29, 2022, at Penna's of Sterling in Sterling Heights, Michigan.

We all must continue to be curious and be willing to accept change. If we fail to implement and follow those habits, we are going to be left by the side of the road wondering what happened.

As always, take advantage of the member programs that are available to all MIRA members. Look through our weekly newsletter, our monthly *Bottom Line* magazine, and visit our website at [www.miramw.org](http://www.miramw.org) for current listings and promotions of companies who offer our members rebates and discounts.

In the meantime, stay safe! ■

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# government relations report

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

## The Vaccine Mandate and Your Business

*“Entre los individuos, como entre las naciones, el respeto al derecho ajeno es la paz. (Among individuals, as among nations, respect for the rights of others is peace.)”*

– BENITO JUAREZ

It's not often that I will quote a politician that I abhor, but I believe his quote is fitting for these times. President Biden recently had a press conference stating that he would mandate over 100 million private employees to be vaccinated or the employer will face a \$14,000 fine. It was great press for the President and for anyone that believes mandating the vaccine is good government policy.

The challenge with the president's press conference is that there as of today, no rules have been published to make this mandate official. Most of the press has been focused on the nurses that have refused their employers mandates to vaccinate. So with no rules or guidance, it's hard to tell an employer what to do and what not to do.

But many questions will have to be answered for this to work for employers with more than 100 employees. E.g.:

- Will this mandate give employers immunity from lawsuits when an employee is injured when taking the vaccine?
- Will the mandate cover religious exemptions? And if so, will it give employers guidance on what is a religious exemption and what is not? What accommodations will an employer have to provide for someone with a religious exemption?

- Will the mandate cover medical exemptions from the vaccine? Again, how will an employer determine whether someone has a valid medical exemption?
- Who will pay for the employees' time when receiving the vaccine? Currently if you make the vaccine optional, an employee can obtain it on their own time but once it's a requirement for employment, those are wages and hours that you must cover. And wages and hours don't end with just the vaccine, it continues with the reporting and follow-up visits for boosters.

The employer mandate brings more questions, and I am sure that the federal government will not provide the clarity needed for you to make the right decisions because the wrong one will cost you \$14,000 an employee.

And hence why my quote rings true for me today. I'm not a scientist and much less an expert on vaccines but I will say that in the real world, giving your employees the option is the best course of action. Allow the person to make an educated choice that they feel is better for their themselves and their family.

In my opinion, the best course of action is allowing each person the choice so that they aren't pushed into something that is new. I believe allowing retailers and their employees the choice will avert costly litigation and an over abundance of rules and regulations from the federal government.

The unanswered questions from President Biden's press conference only leaves me concerned that the rules and regulations pushed out will come at the expense of our retailers. The unanswered questions will come slowly, but only after confusion and anger set in. The push to mandate from the federal government on private employers gives big government more power in the future. And as retailers, we know that once the government has a new power, they are not going to give it away.

Let us respect each other's position on the vaccine and allow each individual the choice to do what is right for their family. ■





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**Smooths out traffic flow** at peak and non peak times especially where customer arrival distribution is not predictable.



**Gives store management capability** to redeploy labor to the sales floor to improve customer experience and drive greater sales.



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



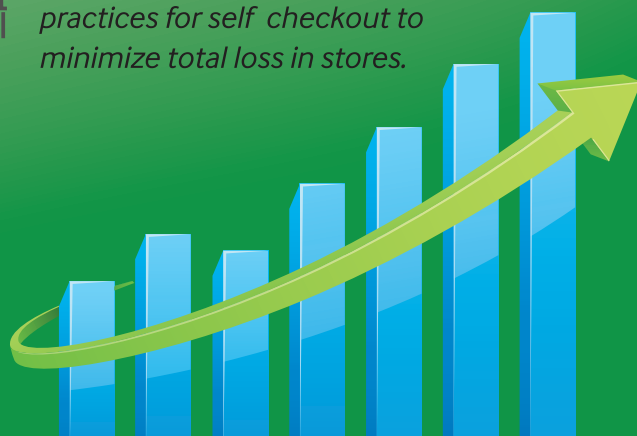
**Increase in Customer Satisfaction** levels due to greater service and choice.



**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
- Toshiba has seen a 46% growth in SCO YTY, retailers are embracing self service
- Over 50% of shoppers prefer SCO in order to avoid waiting in line



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# michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

## Independent Retailers Week 2021

**M**ichigan celebrated Independent Food Retailers Week from September 27th to October 1st, with Representative Matt Hall (R-Marshall) presenting the resolution. It's well deserved, as they have worked tirelessly throughout the years ensuring that even the most remote of Michigan's residents could stay supplied and fed. From the smallest convenience stores to the biggest grocers, our retailers have proved how essential they are to our communities by keeping us running, even when faced with a global pandemic. We are proud to be able to acknowledge their work and accomplishments as a state.

The retail food industry directly supported more than 151,000 employees in full and part time positions throughout the state last year and they were able to supply billions in tax revenue to be reinvested. Our independent retailers truly are the cornerstones of our communities and invaluable to our economy.

Thank you to all of the retailers, the owners, the employees, and all the suppliers and distributors that keep Michigan running. We couldn't do this without you. ■

### HOUSE RESOLUTION NO.163

Reps. Hall, Breen, Kuppa, Rogers and Steenland offered the following resolution:

1 A resolution to declare September 27-October 1, 2021, as  
 2 Independent Food Retailers Week in the state of Michigan.  
 3 Whereas, Independent Food Retailers Week provides a time to  
 4 celebrate the food retail industry and its dedication to the public  
 5 in their delivery of services to our state even in the midst of a  
 6 global pandemic; and  
 7 Whereas, The retail food industry is comprised of grocers,  
 8 specialty food markets, convenience stores, and pharmacies along  
 9 with many other businesses providing access to food at retail in  
 10 their communities; and  
 11 Whereas, According to a 2016 study, this industry contributes

2

1 an estimated gross total of \$24.8 billion to Michigan's economy  
 2 through its direct sales, indirect economic impact on other  
 3 industries, and employment; and  
 4 Whereas, The retail food industry directly supported 198,000  
 5 full and part time jobs along with an additional 75,000 indirect  
 6 jobs; and  
 7 Whereas, Businesses in the food retail industry contribute  
 8 nearly \$900 million in state and local taxes to state and local  
 9 governments; and  
 10 Whereas, As we celebrate Food Retailers Week in Michigan, we  
 11 acknowledge the many contributions these businesses and their  
 12 employees make to our state; now, therefore, be it  
 13 Resolved by the House of Representatives, That the members of  
 14 this legislative body declare September 27-October 1, 2021, as  
 15 Independent Food Retailers Week in the state of Michigan.

### NOTICE OF STOP-REMOVAL ORDER



**GARY MCDOWELL** //  
 MICHIGAN DEPARTMENT  
 OF AGRICULTURE AND  
 RURAL DEVELOPMENT

In accordance with Act 283, Public Acts of 1964, as amended, Section 290.613;  
 Any retailer or distributor in possession of motor oils and/or transmission fluids manufactured, packaged and/or distributed by Orion Lubricants of Worth, IL under the brand REV 360 shall immediately remove the products from sale until instructed to do otherwise.  
 Testing of this product by the Michigan Department of Agriculture and Rural Development Weights and Measures Program has determined that the contents do not meet the labeled viscosity grade specification as specified in the latest published version of SAE J300. In addition, these products do not meet the net quantity declared on the label. **Use of these products may damage vehicles and engines.**

The products listed above may be properly disposed in accordance with local laws and statutes. The following website provides a list of locations that accept oil for recycling;  
[www.recycleoil.org/faqs](http://www.recycleoil.org/faqs)

For further information, please contact the Weights and Measures office at (517) 655-8202.



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

# A FORCE FOR GOOD

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

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# michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

## Protecting Michigan's Wholesalers and Retailers

**E**ach year, to the detriment of Michigan-licensed wholesalers and retailers, unlicensed out-of-state companies skirt state laws and import thousands of bottles of alcohol into Michigan illegally.

The effects of this illegal importation are significant: licensed wholesalers and retailers are losing out on business; minors can easily obtain alcoholic liquor; state officials have no effective means to ensure that the imported products are safe; and Michiganders lose out on millions of dollars in tax revenue that provide vital services.

The Michigan Liquor Control Commission (MLCC) is one of the most tenacious regulatory agencies among the 17 control states in going after unlicensed entities that are poaching alcohol business. The MLCC is doubling down by stepping up our enforcement activity to protect the business interests of in-state licensed wholesalers and retailers to ensure fair competition.

For more than the past five years, the MLCC's Enforcement Division has had a specialized unit made up of investigators, analysts, and management who focus on illegal direct shipments of alcohol to consumers in Michigan. The team locates and takes action against entities illegally shipping alcohol and works to educate shippers on the proper licensing process for shipping alcohol into Michigan.

The MLCC Direct Shipper Enforcement Team together with Attorney General (AG) Dana Nessel's office have been actively pursuing people who are shipping alcohol into Michigan illegally and have thwarted hundreds of entities' efforts to violate state liquor laws.

As a result of investigations conducted by the MLCC's Enforcement team, AG Nessel's office has

sent an unprecedented 628 cease and desist letters since August 2019 to stop these illegal shipments by unlicensed individuals.

Most shippers stopped their illegal activity after hearing from AG Nessel's office, either by ceasing shipments to Michigan or by obtaining the necessary liquor license from the MLCC. Those entities that disregarded cease and desist letters are now being sued by AG Nessel.

These lawsuits typically seek an injunction to stop the shipments based on the Twenty-First Amendment Enforcement Act, a federal statute that allows state attorneys generals to take action to enforce their state's liquor laws in federal court. Michigan law requires beer and wine to be channeled through MLCC-licensed wholesale entities for distribution to retail locations. In limited instances, a manufacturer may ship wine directly to consumers, but only if it is licensed to do so.

The lawsuits also allege in the federal filings that each defendant is violating Michigan's Consumer Protection Act by misleading Michigan consumers to think that the companies' activities are legal. Violations of the Consumer Protection Act are punishable by fines of up to \$25,000 per violation.

Last May, the Attorney General's office filed lawsuits on behalf of the MLCC in the Eastern and Western Districts of Michigan federal court against companies in West Virginia, California, Oregon, and New York that were defying state liquor laws by illegally shipping alcohol directly to consumers.

The litigation requested injunctive relief against: Go to Gifts, Vintners Collective, Lambert's Vintage Wines, LLC dba Lambert's Winery; Village Amorosa dba Castello di Amorosa; and Schimdt Family Vineyards, LLC. These companies refused to follow the law. Despite receiving letters demanding that they cease and desist importing alcohol into Michigan, they continued to ship direct to Michigan customers, violating both the Michigan Liquor Control Code and the Michigan Consumer Protection Act.

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**MICHIGAN LIQUOR REPORT**  
*continued on page 30.*



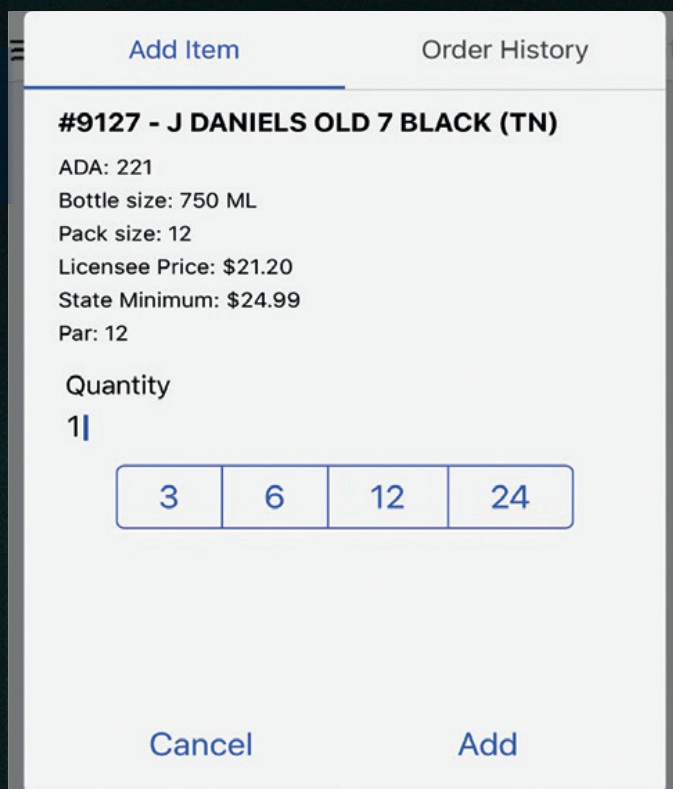
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# ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

## Drawing the Lines

Every 10 years the United States Government conducts a census that indicates population changes in the United States and once that census is complete every State then has to redraw congressional and legislative districts. Each State has their own method of doing this.

In 2015 voters in Ohio approved a new system for drawing legislative and congressional districts. The system establishes a seven member commission, appointed by, at one vote each, the President of the Senate, the Senate Minority leader, Speaker of the House, the House Minority Leader, the Governor, State Auditor and finally, the Secretary of State. The commission has already held hearings across the State and has heard public input, including submission of maps by various groups. After all the hearings and all the maps have been heard and seen the commission then must decide on a final map. If the map has bipartisan support then these districts will be in effect for the next 10 years, but if it doesn't have bipartisan support the new districts will only be in effect for 4 years and then the process starts all over again.

As you can see whoever has majority of commission members will have the power of the pen. This process is very important as it will most likely determine which party controls the State for the next 10 years.

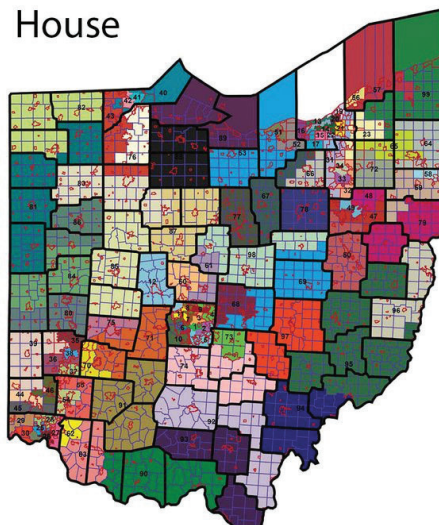
Ohio has 33 State Senate seats and each Senate district has 3 members of the House for a total of 99 House members and a combined 132 members of the General Assembly. Ohio currently has 16 Congressional districts, but do to very low population growth in the State we will go down to 15 Congressional Districts beginning in 2023.

The primary elections for the new districts will be in May of next year with general elections in November. No matter what the new map looks like there will be many who claim gerrymandering is still going on and there will most likely be lawsuits.

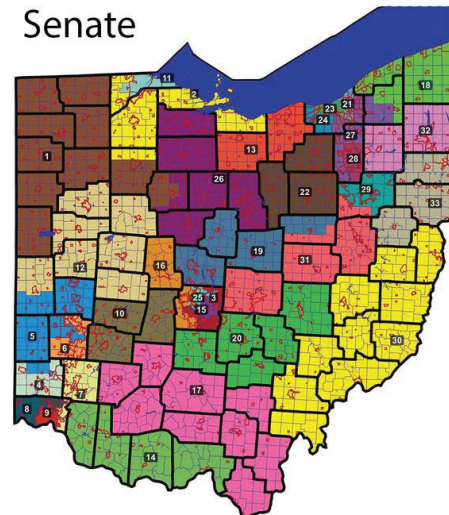
While the focus is mainly on the redrawing of legislative districts over the past 3 months there have been other matters brought to the forefront, mostly dealing with school issues and sadly health issues as COVID-19 doesn't want to leave. You can be assured that MIRA is continuing to monitor all potential legislation and regulatory proposals. MIRA is also staying in touch with key legislators regularly and we encourage all MIRA members to also stay in touch with their State legislators and let them know of your concerns. ■

## Proposed Ohio legislative maps

House



Senate





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- 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

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**\$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**  
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# Loyalty Programs have Customers Coming Back

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

**W**hether customers are shopping online or at brick-and-mortar stores, retailers are fighting for their loyalty. The loyalty created is often derived from building relationships. In the independent retailers' world, that includes getting to know customers by name, engaging in neighborhood groups and sponsoring local events. To compete with chains and big box stores, that process also includes loyalty programs.

Loyalty programs are important for both retailers and consumers. "A well-designed loyalty program allows retailers to better understand their customers' shopping behavior, develop actionable customer segmentations and execute strategies appropriate for creating a successful, long-term relationship with those customers," said Marti Hitchings, Marketing Operations Manager for SpartanNash. "For consumers, loyalty programs offer a way to be rewarded for their business, receive 'insider' benefits, personalized offers and promotions that fit their needs and preferences."

They are designed not only to reward loyal customers, but almost penalize those who don't participate. "The original intent of the loyalty cards, which started with the Bonuscard at Ahold's properties in the mid-90's, was to reward and incentivize loyalty; while also dis-incentivizing lack of loyalty," said Dr. Russell J. Zwanka, a Food Marketing Professor at Western Michigan University. "In fact, a cashier scanning a card that did not belong to a customer, just so they could have the discount, could have been fired. In the extreme sense, no loyalty card meant no discount. Fast forward to today, and there are still many good reasons to have a loyalty card at most stores (or loyalty code in the app). You provide data to the store, and they pay you for your data with a discount on products."

You can equate the current loyalty programs to coupon cutting days. "In a sense, those who matched coupons to their purchase behavior would yield the most gain from cutting coupons," said Zwanka. "Knowing when stores were apt to offer double coupons,

and planning accordingly, paid off in dividends to the consumers. It's the same thing with loyalty programs running through retailer apps. If you plan accordingly, understand when you might get personalized deals, and align your purchase behavior to those deals, you can maximize the effectiveness of your loyalty."

Over time, your purchase behavior leads to targeted deals. Many chains around the state and country have robust loyalty programs with highly enriched data forming a relationship with their customers. "Reluctance of customers to allow their private shopping information to retailers is pretty much gone, since our phones and browser cookies track everything anyway," said Zwanka.

SpartanNash work with partners dedicated to helping independent retailers have programs tailored to their needs. "Loyalty programs can often be difficult for independent retailers to set up and manage due to cost and/or technology requirements," said Hitchings. "Today's loyalty programs embrace consumers' use of technology by offering digital coupons, personalized offers and easy-to-use apps for reviewing their reward status. Instead of flipping through pages of paper coupons, many of which may be irrelevant for an individual shopper, the consumer can quickly see offers for products that are meaningful to them, based on past purchases, for instance. Today's programs also make it very easy for the retailer to communicate with their shoppers, either through email or text messages."

Not all programs are alike. The food industry might benefit by adopting similar programs used in other industries. "I would like to see more companies building tiers for their customers, like hotels and airlines do with their programs," said Zwanka. "To be greeted as a platinum customer feels pretty good. Ahold Delhaize and Meijer do a super job of letting you know how much your loyalty means to them, but even something as simple as calling you "platinum" would make a difference."

Retailers already group their customers by loyalty and spending levels, so telling the top customers, while also letting the rest know what it would take to move up a level is helpful. "I always know how many more miles I need on Southwest and how many





more nights I need at Hilton properties,” said Zwanka. “On the flip side, aggressively going after those who leave is something that can be tapered back. Many companies value the customer who left, and go after them with hotter and hotter deals, while the loyal customer is just taken for granted. Focusing on the loyal customer and showing clearly how to “level up” is important.”

Loyalty programs are about creating the loyal customer – the one that keeps coming back. A mistake many business owners make is spending time and money going after new customers, which is much more daunting than keeping a current customer happy. “Many programs are built to track you and enact countermeasures if they detect your purchases have dropped off,” said Zwanka. “Or, like Spectrum, they give super deals only to new customers, while letting loyal customers continue on until they get a sense they are no longer valued.”

Data from the Food Marketing Institute (FMI) and other sources indicate that the idea of a shopper being “loyal” to a particular store is somewhat of a myth. “Consumers shop more channels than ever before,” said Hitchings. “Instead of trying to make a shopper loyal to the retailer, the industry needs to leverage the information that shoppers share to create a more compelling and relevant experience for the shopper based on their need. That is to say, retailers and CPGs need to show that they are loyal to the shopper.”

The other opportunity is where retailers give blanket discounts to everyone. “Targeted discounts and deals, around customer behavior, is much more effective,” said Zwanka. “If the customer should be buying more, give an incentive to increase basket size. If the customer is skipping household or laundry, give an incentive to get them into that aisle.”

One mistake retailers make is not using the data strategically. Using the data in a targeted manner is a must. As Zwanka stated, retailers need to make the customer feel like royalty. “If you don’t have a loyalty program, like an independent retailer, then talk to your wholesaler,” said Zwanka. “Most wholesalers offer a program for you. I cannot think of a wholesaler today who does not offer some type of a loyalty program, even if it’s third-party driven, to their independent retailers.”

Another mistake retailers can make is to put a great deal of effort into getting a program launched and thinking it will just take off from there. When a program is successfully launched, that’s where the real work begins. “The retailer needs to continue to work the program to give shoppers a better experience and a more rewarding and relevant offering that will keep them coming back,” said Hitchings. “The loyalty platform itself doesn’t make that happen – the technology is just the set of tools. It’s the retailer that gives the program life. The program will evolve and grow, and the retailer needs to play a big part in that – and a consistent time commit-

ment is necessary. It’s important for retailers to plan adequate resources to maximize the capabilities of the chosen platform. These resources could be internal, through their wholesaler or with another partner.”

Use the data, otherwise you just another app and another keytag in the mundane programs of life. “Understanding how hospitality companies, like hotels and airlines, have made it clear how to “level up” is important,” said Zwanka. “Keep in mind, the best loyalty programs can suggest when you should purchase something next, when you might be out of something, what other people purchasing that item also like are buying, etc. Hopefully, that sounds familiar. It’s called Amazon.”

SpartanNash operates nearly 150 grocery stores ranging in size; they are able to leverage our expertise and insights from the retail side of our business to better serve our independent retailer customers in this area. “We have learned firsthand how loyalty programs are the ultimate win/win for both retailers and shoppers, offering a powerful way for retailers to compete in today’s digital environment,” said Hitchings. “With insights into their consumers’ behavior and needs, retailers can design, build, execute and measure targeted marketing tactics that create the kind of experiences that keep shoppers coming back.” ■



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



## Saying Goodbye to Stephen Hood

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

When Auday Arabo, former MIRA president and CEO, saw Stephen Hood on Fox 2 Detroit Let it Rip with Huel Perkins, he was intrigued. “He made so much sense,” said Arabo. “It was clear he did his research and he offered different perspectives on the issues.”

Arabo reached out to Hood. That first meeting solidified a 10-year professional and personal relationship. “I think that being from San Diego and not imbedded into the Detroit store owner fabric, Steve saw me as someone looking at the issues from a different lens.”

Hood was a community activist for more than 20 years. He died on August 19, 2021, in the afternoon with his family beside him at a local hospital. He was 58. MIRA board members Auday Arabo and Najib Atisha were honorary pallbearers at Hood’s funeral.

“I was trying to figure out if I was going to be able to even get into his funeral,” said Arabo. “I knew it was going to be attended by many people, but then I received a call from Steve’s brother Reverend Nicholas Hood III to serve as an honorary pallbearer and I can tell you, I was surprised and honored.”

“I was honored to be there as an honorary pallbearer,” said Najib Atisha, MIRA board member. “He was a true friend. If he liked you, he would go the extra mile for you.”

Stephen Hood created the show “Detroit Wants 2 Know” on WKBD-TV (CW50 Detroit) to address issues facing southeast Michigan that he felt weren’t as publicized. The audience, comprising predominantly of African American Detroiters, heard about issues including relationships between Detroit business owners and their customers.

When Arabo and Hood met and talked, it was a different conversation. “It wasn’t the same old story about suburban grocers and black Detroit customers,” said Arabo. “The more we talked, the more we realized how much we had in common and how we had



common goals and a lot less issues that separated us.”

Arabo hired Hood as a consultant at MIRA. “We debated on many issues, but we focused on the essence of the person,” said Arabo. “We looked at the human dignity of a person and not the same old issues that divided the grocer and the customer.”

As a consultant, Hood helped MIRA with political issues in Detroit, Lansing and on the federal level. “There was this belief that grocers just took from Detroit and never gave back,” said Auday. “We also had a well-known black person who tried to extort money from the association around a shooting at a store in Detroit that occurred because of a fight over the price of condoms. Steve stepped in and strategically and quickly defused the issue.”

Arabo and Hood weren’t just professional colleagues, they were friends. “My life is better having known Steve,” said Arabo. “He had this tough exterior and was someone who was easily misunderstood because he joked and pushed people’s buttons but inside, he was a very caring soul. He cared for kids on a deep level, and he always looked out for Detroit kids making sure a couple college scholarships from MIRA’s scholarship program went to kids in Detroit.”

“Steve always saw the bigger mission,” said Arabo. “In the 10 years we worked together, he bridged a major gap in Detroit between the store owners and the

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**IN LOVING MEMORY**  
*continued on page 30.*





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## A Payroll Company Focused on Customer Service

■ BY EPIPHANY COMMUNICATIONS AND COACHING\*

It was the first time Holly Francis attended MIRA's Annual Holiday Food & Beverage Buying Show. "It's exciting to be here," said Holly Francis, area sales manager for ConnectPay. "I love the action and I love meeting people."

ConnectPay is a small payroll company working with clients who have one to 50 employees. They focus on the customer service. "Many of the larger companies moved away from customer service," said Francis. "When you are a small business owner chasing your passion, you don't necessarily know how to do payroll or taxes. We are in their corner taking care of the behind-the-scenes tasks, so the owner can concentrate on what drives them. That aspect is so important."

They have organized their company around Six Pillars of Payroll: Bookkeeping, Retirement Savings, HR Compliance, Payroll, Workers' Compensation and Benefits. They provide the payroll and compliance and connect with trusted advisors to provide the other services. The corporate office is in Boston, but they have offices in all 50 states including in Troy, Michigan.

ConnectPay also provides a one-on-one customer service representative for their clients. Their customer-service philosophy includes an 8 a.m. to 5 p.m. 'three-rings pick up' policy. "You will always get a human on the phone," said Francis. "We don't do voicemails, so you will always get someone to help you whether it is customer service or someone else to help you immediately."

When a business gets a tax notice, it may be 48 hours before you get a response from a larger company. "With us you can call your personal one-on-one service representative and that person is on it to help you," said Francis.



HOLLY FRANCIS AND COLLEAGUE

ConnectPay has been in business for 13 years, but the owners of the company have been in the payroll industry for more than 35 years.

"Our primary brand is customer service and our connected model," said Francis. "We do payroll and tax compliance, but we connect with other companies to do workmen's compensation, human resources, medical insurance and retirement. "We don't do anything but payroll and tax compliance and for other services our clients need, we connect them to trusted advisors who we have vetted."

However, if clients already have other companies, ConnectPay will work with them as well. "We don't force clients to change anything that they are already comfortable doing. We have partners and we are not fighting for business," she said.

ConnectPay works with retail, the medical industry – all kinds of small business or new business owners. "We work with LLC business owners who may not have any employees, but we ensure that they are in compliance," said Francis. "We have a specific niche."

In addition to their day-to-day services, ConnectPay educates customers on a regular basis by connecting clients to data. They offer educational sessions through webinars and other resources. Their continuing webinar series covers a wide array of subjects from PPP loans to payroll best practices.

Anyone interested in more information about their services, go to [www.connectpayusa.com](http://www.connectpayusa.com). ■

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





# 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.

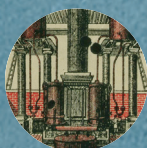
## 1800s

### 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

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- Group Rating - over \$4 billion in savings over the past ten years
- Group Retrospective Rating - over \$630 million has been earned by participants since implementation in 2009

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- **Claims Management and Hearing Representation:** We go beyond simple claims

management to provide a consultative approach to strategies that will ensure compliance while improving efficiencies, outcomes and overall results.

- **Lower Rates:** Understanding your experience modifier (EM) is key in reducing your workers' compensation costs and measuring how your loss prevention and cost control practices stack up against the state average, as well as others in the industry. Our clients average an experience modifier of .64 percent (36% below base) as opposed to the industry average of 12% below base. This 24 percent difference has a direct impact on your premium.

### US DEPARTMENT OF LABOR INITIATIVE SEEKS TO PROTECT MIDWEST WORKERS IN TANK CLEANING INDUSTRY

Region V OSHA, which includes Ohio, issued a press release announcing a Regional Emphasis Program (REP) for Transportation Tank Cleaning Operations (TTCO) hazards in the Workplace. The goal of this REP is to encourage employers to take steps to identify, reduce, and eliminate hazards associated with exposure to tank cleaning. The enforcement directive was issued on August 2, 2021. Prior to the initiation of enforcement, a three-month period of education and compliance assistance to the public will be conducted to support the efforts of the Agency in meeting the goals of the REP. During this period, OSHA will continue to respond to complaints, referrals, hospitalizations, and fatalities.

#### Enforcement related to this REP will begin on November 2, 2021.

Workers employed in the transportation tank cleaning industry face many hazards that can lead to serious injury, illness, and death, including fire, explosions, hazardous atmosphere, and hazardous chemicals, rendering workers incapacitated and unable to self-rescue from the interior of a tank.

The intent of this Regional Emphasis Program is to encourage employers to take steps to address hazards, ensure facilities are evaluated to determine if the employer is following all relevant OSHA requirements, and to help employers' correct hazards, thereby reducing potential injuries, illnesses, and death for their workers.

If you have questions or would like to review in more detail, please contact Jim Wirth at 614.546.7331 or [jim.wirth@sedgwick.com](mailto:jim.wirth@sedgwick.com).

### ENROLL NOW!

Sedgwick has mailed your enrollment materials to you. Don't miss out on the opportunity to save significantly on your workers' compensation premium. For traditional group rating, Sedgwick must receive your enrollment by November 17, 2021. For group retrospective rating, Sedgwick must receive your enrollment by January 26, 2022.

If you have any questions regarding premium installments or the true-up process, contact our Sedgwick program manager, Julia Bowling, at (513) 218-4062. ■



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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*





## MIRA's 22nd Annual Holiday Show: A Taste and See Experience



22<sup>ND</sup> ANNUAL HOLIDAY  
FOOD & BEVERAGE SHOW



22<sup>ND</sup> ANNUAL HOLIDAY  
FOOD & BEVERAGE SHOW



22<sup>ND</sup> ANNUAL HOLIDAY  
FOOD & BEVERAGE SHOW



22<sup>ND</sup> ANNUAL HOLIDAY  
FOOD & BEVERAGE SHOW

■ BY EPIPHANY COMMUNICATIONS AND  
COACHING\*

MIRA's Annual Holiday Food & Beverage Show is known for its high-quality attendees, interaction, and opportunity. "Everyone is really excited to be back in person," said Andrea Hesano, MIRA event coordinator. "We didn't have the number of suppliers as we usually do because so many people are still dealing with employee shortages and many companies have COVID-19 protocols that don't allow employees to attend large events. However, we are happy to be back in person."

MIRA didn't host a show last year because of the pandemic, but nearly 700 people attended this year's show. "This show continues to be the best and most important trade show in this region for our industry and for your company's success," said Ed Weglarz, MIRA president and CEO.

Hundreds of retailers stopped by 115 supplier booths from 2 to 9 p.m. on September 21st at the Suburban Collection Showplace in Novi, Michigan. "The show here gives you incentives," said Marvin Jarbo, Eastern Market of Canton. "They show you new products. I am here talking to the liquor companies for my new bar. I am talking to Mary Ann Yono from the association about the programs. There are tons of membership incentives with MIRA."

It's a taste and see experience. "New products and exposure are important," said Will Kejbou, owner of Fiz & Pour in Redford.

"We need to see what's out there, so we know what to bring to the store."

"This show is about exposure, marketing and seeing new products. The reasons are endless," said Eddy Shango, owner of Cork and Bottle. "We came to see the new products and get a taste of them, so we know how to sell them."

Shango brought two employees to the show as well. "Some owners like me don't run the day-to-day operations. We are not operators. They need to know their products to talk about them to the customer. Employees are on the floor. They deal with the customers. They can see and taste these products. My employees understand the customer and the market better than I do. I think MIRA should incentivize owners to bring their employees to these shows."

Suppliers also walk around the show to get an idea of what retailers are experiencing. "I like to see all the hard work and all the effort put into the displays. I am scoping out the new products like Crown Royal, new Remi's and a new rum," said Matara Jackson, customer service representative with RNDC.

Suppliers understand the value of meeting with retailers in person while showing them their products. "We have new product lines on display and it's important we showcase those products here at the show, but we are still

**HOLIDAY SHOW**  
*continued on page 22.*



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## HOLIDAY SHOW continued from page 20.

struggling like everyone else when it comes to employees. We still have a driver shortage. We have been here 42 years and I have never seen it this bad," said Dave Orlando, Prairie Farms Dairy Co.

Some suppliers attend just to re-connect with their clientele. "We want to be here for our customers and show them we are here to discuss any issues or concerns and talk to us about everything – the good stuff too," said Isaac Abbo, U.S. Ice Corp. "We want them to know we are always here for them."

Even though the show was not at the level as in past years, suppliers believe it was important for MIRA to host it. "There are less vendors, because corporations are still not allowing people to come here and have a booth," said Orlando. "This is why it's important that MIRA hosts these shows. We are still in front of the customer. We are here for the member. We are not here for suppliers. We do these shows for the members. We don't kill it with milk at the holiday show, but having a presence is important."

Board member Paul Elhindi agrees. "It is important to have this show," he said. "We have to be engaged and see what the suppliers are doing, what members are doing and what you need for your business. People have been cooped up for so long; they have no idea what is going on. There is so much new product out there. We need to see it."

Elhindi pointed to the

Benchmark Beverage booth.

"Auday added a ton of new product at the Benchmark booths and it's important that retailers see what is out there or no one will know about it," he said. "It is important for our mental health to get out and for the health of our businesses to engage in these shows. We must be careful as we can, but life goes on. Yes, we have less booths because of the pandemic but this show is still a success. Businesses don't want to be liable if anything would happen to employees. I think they want to be here, but they are trying to protect their employees."

Benchmark expanded their booth presence from previous years. "We keep looking for new products, emerging brands, mid-tier dynamic suppliers that we can bring to the Michigan market and share with retailers," said Auday Arabo, president and CEO of Benchmark Beverage. "We are always looking for cool products. Our concept is liquid to lips and if we taste the product and like it, we bring it in."

During the show, MIRA finalized the sale of their 10% shares of Benchmark Beverage. "The association did well on the sale and LKI is happy to gain the shares and control our own destiny moving forward; we will continue to build our relationship with MIRA," said Arabo.

To check out photos from our 22nd Annual Holiday Food & Beverage Show, visit [www.miramw.org/events/holiday-fb-shows](http://www.miramw.org/events/holiday-fb-shows). ■

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## How Does it Feel to be Out in Person at MIRA's 22nd Annual Holiday Food & Beverage Buying Show?



"It is the greatest thing to get out again. I am such a people person. It is so hard to not to be in front of someone when you're talking to them. It is nice to be out in public again." – **HOLLY FRANCIS** // **CONNECTPAY**



"It is great to be back out, interacting with people, seeing people face-to-face and not having a mask on. At the end of the day, it is better to be talking person-to-person opposed to Zoom video." – **MARVIN JARBO** // **EASTERN MARKET OF CANTON**



"It feels great to be here. It's so great to get out again and see people." – **WILL KEJBOU** // **FIZ & POUR IN REDFORD**

"Thank God. I love it. I feel alive gain. Society is coming back to normal." – **EDDY SHANGO** // **CORK AND BOTTLE**



"My daughter was just saying today that we have been advised from the beginning that COVID-19 is not going away anytime soon, so we have to learn to live with it. We are adjusting. It's good to be here." – **MARTAR JACKSON** // **RNDC**

"It's great to be back out in person and socialize. It's my first time here and I'm really enjoying it." – **UNEIKE PARKER** // **RNDC**



"It's great not to have to keep doing things over Zoom and to be able to meet people again in person. It's made a big difference on how we interact with our customers." – **MARCUS ABBO** // **U.S. ICE**

"It feels so good to interact with everyone. We can get back to normal and interact with our customers and get to know people face-to-face. It is different experience." – **ISAAC ABBO** // **U.S. ICE**



"It has been a strange world. It is good to be out in front of people and showcasing our new items. That is key to us." – **DAVE ORLANDO** // **PRAIRIE FARMS DAIRY CO.**



"It is great to be back, and I know people are worried about the resurgence of COVID-19 and the variants, but it is good to see people and to see customers; some customers are having a hard time with lack of employees but it's good to see them here." – **AUDAY ARABO** // **BENCHMARK BEVERAGE CO.**





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## MICHIGAN LIQUOR REPORT

*continued from page 8.*

Over the last few months, I am proud to report that AG Nessel's office has obtained five consent judgments against illegal alcohol sellers and shippers on behalf of the MLCC, with more to come.

The following suits have been settled, with the defendants entering into consent judgments enjoining them from making further illegal shipments and requiring them to pay civil fines.

The defendants and settlement fine amounts are: 1) Villa Amorosa: \$15,000 fine; 2) Schmidt Family Vineyards, LLC: \$10,000; 3) Vintner's Collective, LLC: \$10,000 fine; 4) Go to Gifts, Inc.: \$10,000 fine; and 5) Lambert's Vintage Wines, LLC: \$5,000 fine.

The settlements also included the joint filings of consent decrees and final judgments, which provided agreements such as "immediately cease illegally selling and shipping intoxicating liquor" to consumers in Michigan; adequately training and educating its employees as to how to legally sell or ship alcohol to Michigan consumers; adding disclaimers in all ads; making modifications to ensure its ordering system does not allow Michigan consumers to place direct shipping orders; and to adhere to all terms until either Michigan law changes or the defendants obtain a license from the MLCC to ship alcohol into Michigan.

These five settlements essentially save in-state liquor wholesalers and retailers from being undercut by out-of-state businesses. They are notable victories in that they uphold MLCC's statutory authority to regulate alcohol distribution through its three-tier system which has been a key part of State efforts to control the flow of alcohol since the end of Prohibition in 1933.

Currently, the MLCC has sent 10 additional requests for further legal action to AG Nessel's office and anticipates that similar lawsuits will be filed against those who have disregarded the cease and desist letters.

With the assistance of the office of the Attorney General and the Michigan State Police, the MLCC Enforcement staff is also pursuing individuals who are illegally transporting alcohol into Michigan from nearby states.

Special recognition and thanks go to the MLCC's Enforcement Division staff who have worked a substantial amount of time over the years by following each new trend and creative ways to illegally ship alcohol directly to Michigan consumers.

The MLCC will continue its vigorous enforcement efforts to protect the best interests of our licensed wholesalers and retailers by combatting the illegal direct shipping of alcohol into this state.

We are sending a strong message to illicit retailers that if you wish to sell alcohol legally in Michigan, get licensed and adhere to the law. Fair competition among all licensees is our priority. ■

*The mission of the Michigan Liquor Control Commission (MLCC) is to make alcoholic beverages available for consumption while protecting the consumer and the general public through regulation of those involved in the sale and distribution of these alcohol beverage products.*

## IN LOVING MEMORY

*continued from page 16.*

customers. He also noticed the diversity of the association grow over the years. He would attend MIRA's Annual Trade Dinner every year and made note of how diverse the membership was becoming over the years."

MIRA Business Development Director, Ken Schulte, also recognized Steve's relationship with the association. "He was dedicated and supportive of the independent retailers and he had an amazing relationship with MIRA due to the similarities and goals in the market place. Steve listened. He accepted what was right, but also was not afraid of giving his opinion and feedback if it was wrong. Steve had a way of negotiating a win-win for both the retailer, association and the community. Steve had a special ability, through his networking and experience, to bring the retailers and the community together."

Along with owning his own consulting company, Hood taught Sunday school. He also worked on educating Detroiters about the store owners and the store owners about Detroiters and every once in a while he had a story to share. "One night when he was still smoking, he went into the gas station owned by the Lebanese man who was part of that shooting incident," said Arabo. "Steve ordered a pack of Marlboro Lights and the gas station owner said, 'what kind of black guy are you buying Marlboro lights?' Steve quickly responded, 'dude, that's the kind of remark that got you in trouble in the first place. You have to stop stereotyping people.'"

Arabo will forever remember his friend Stephen Hood as a man who enjoyed life, cared about people, and always saw the bigger picture. "Steve will be missed on so many levels," said Arabo. ■

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

The logo is a red circle with a white border. Inside the circle, the words "GREAT LAKES" are written in a bold, white, sans-serif font. Below this, the "Coca-Cola" script logo is written in white. At the bottom of the circle, the word "BOTTLING" is written in a bold, white, sans-serif font.

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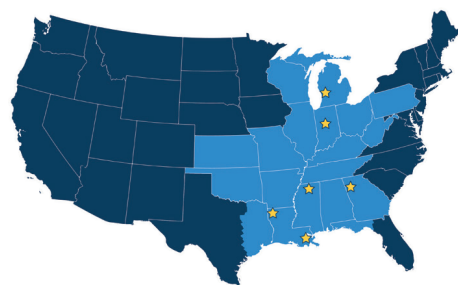


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 Pace Custom Printing. .... (248) 563-7702

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 Monster Energy Company ..... (800) 426-7367  
 Pepsi Beverages ..... Detroit 1-800-368-9945  
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 Midwest Recycling (Clothing recycle boxes) ..... (313) 304-9099

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 Cornerstone Wine Distributor ..... (586) 839-2552  
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 Proximo Spirits ..... (810) 278-0599  
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 Food Gatherers ..... (734) 761-2796  
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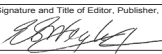
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