

BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS // VOL. 33, NO. 4 // APRIL 2022



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a Craving for Ethnic Food

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BottomLine



THE VOICE OF MIDWEST INDEPENDENT RETAILERS
VOL. 33, NO. 4 // APRIL 2022

features



COVER STORY //

CATERING TO THE CUSTOMER WITH A CRAVING FOR ETHNIC FOOD

More and more stores are offering ethnic food varieties, and some are taking it to another level including Joe Gappy, owner of Prince Valley in Detroit, Michigan. "Everyone and anyone can sell Latino canned goods. Walmart is doing that as well. We have always done that from the early 1990's," said Gappy. "But you really must make the foods from scratch to be able to have truly unique and ethnic foods that no one else has or can do as good as you."



WHAT RETAILERS CAN DO AS FOOD PRICES CONTINUE TO INCREASE

What is common knowledge in the industry and not so much by the public is the small profit margins in the grocery business. Prices are on the rise. One basic pricing example is store brand milk, a highly competitive market. Milk is typically priced at low single digit or negative margins to match pricing with every other retailer selling the same product in their own brand.



MERCHANTS ASK CONGRESS TO INVESTIGATE VISA AND MASTERCARD FEES

The Merchants Payments Coalition has called on Congress to investigate Visa and Mastercard's anticompetitive dominance over the U.S. credit and debit card markets, citing President Biden's call in his State of the Union address to fight inflation by increasing competition, according to a news release.



president's message

EDWARD WEGLARZ // MIRA PRESIDENT & CEO

Scam Alert! Plus Recruiting Employee Considerations

First of all, I want to call your attention to a scam situation that was news to me, not having heard about it before earlier this week. It involves the placement of a credit card skimmer device *inside* your credit card processing machine!

How can that work? How can that happen? Well, here's how: Usually when your store has only one cashier on duty, a scammer approaches the employee and asks if he/she would like to make thousands of dollars in quick cash. If the cashier agrees to the deal the scammer asks the cashier to go visit the restroom for about 10 minutes at which time the scammer installs a skimmer inside credit card processing machine.

When the employee returns from the restroom, they give the cashier a couple thousand dollars in cash and tell him/her that they will receive the rest of the money when they return in a couple weeks. In a couple of weeks, the bad guy returns, removes the skimmer from the indoor credit card machine and gives the employee the remainder of the agreed upon cash money.

You need to remind your employees that surveillance cameras are recording all the transactions at your store. Furthermore, any credit card fraud is investigated by the Federal Secret Service and is considered a Federal offense which is strongly prosecuted! Not only do they need to avoid getting involved in any such situation, but just as important they need to report any incident when they are approached by anybody to participate in any fraudulent act!

Secondly, hiring and retaining employees is probably your number one priority now and in the future. It is tough to compete with the bigger chains offering much higher wages and benefits than you can afford. So, what do you do?

Determining what employees seek most beyond pay would be a good start. Some employees are seeking a better balance between "life" and "work." Perhaps they are attending school or have caregiver responsibilities at home. Determine their ultimate goal. After hiring if they feel valued and excited toward their work that attitude will be reflected in how they serve your customers.

Nowadays, employees want time off, fewer ridiculous hours, and the ability to spend time with their families. They require more pampering than you might have been used to in the past. They want an employer who genuinely cares about their well-being and treats them well. Employees want to work around employers who they can trust which, in turn, makes them want to go to work.

As a small business employer you can accommodate those needs much better than the stores with large staffs. That's the advantage you need to exploit when competing for employees. ■

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MIRA's Spring Trade Show: A Lively and Fulfilling Event

MIRA's 35th Annual Innovations Buying Show was well-attended and provided a festive evening for its members. It featured dozens of vendors and hundreds of attendees at Andiamo's in Warren.

Vendors from all different types of industries set up booths for the show. Tobacco, alcohol, insurance, meat, lottery, drink, ice, and many more services and products were present and busy teaching customers about their products.

The event was lively and fulfilling for everyone in attendance. Throughout the day, MIRA raffled off various prizes to those in attendance.

Some newer vendors joined MIRA within the last three years. Because of COVID-19, they were unable to attend any events, often because their companies wouldn't allow them to. Now, however, they're making up for lost time with connections and sales.

"This is our first show," said Janell Evans-Olsey, who works with Canopy Insurance Group. "We've definitely made some connections that will be useful," she said.

"People have been very pleasant," Jim Mattison added, who is also with Canopy.

Kowalski, a meat processor and distributor that has mainly served grocery stores up to this point, is in its first year as a MIRA member.

"I've met some new customers that didn't know we were around," said Steve Kowalski. "We're breaking into the convenience store business."

Juul Labs has been a member for much longer. Dan McDermaid

commented that the show's setup, in Andiamo's large banquet hall, gave vendors and customers a lot of space to work with. He also appreciated that the event didn't have too many vendors and that Juul Labs was able to get a lot of visitors, especially as the evening went on and the post-5 p.m. rush arrived.

Ricki Wines, who works in business development for MIRA, manned the MIRA booth with other MIRA employees. "This is our first spring show in a few years," she said. "It's nice to be able to get back to it."

Wines said businesses are still facing staffing shortages and some vendors had to pull out of the show for that reason. "We hope that doesn't discourage people from exhibiting in our holiday show," she said.

Jessie and Dawn Jones drove three hours from Moorestown, Michigan to attend MIRA's trade

show. "The store has been in our family for over 100 years," Dawn said. "We've been making some changes and we enjoy coming here, trying new products, and making relationships," she said.

At last year's event, the Jones family met Tank Traders, a propane tank service they found was much cheaper than their current propane company, Blue Rhino. Since then, they've switched to Tank Traders for the better price.

The trade show featured some of MIRA's own new programs, including one it launched the day of the event. Orders To Go, MIRA's in-house delivery service, offers merchants a much lower transaction fee on their delivery sales.

Using third-party delivery services, merchants could pay up to 30% in a transaction fee. MIRA's new delivery service limits its transaction fee to 4.9% for all types of payment. ■







government relations report

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

Where to Now?

“No man undertakes a trade he has not learned, even the meanest; yet everyone thinks himself sufficiently qualified for the hardest of all trades, that of government.”

– SOCRATES

To what end do we fight? To what end do we exist as a trade association? Is this a quid pro quo relationship with the MIRA and the retailer? Where do we go as group?

I ask these questions because as a trade association we fought off the expansion of the bottle return law, but it was hard. It was hard because in today's world most members see MIRA as a conduit for a rebate or to save money. MIRA exist for the sake of relationships. Not relationships based on the quid pro quo but on being intentional with each other. It was hard because most will sit back and complain that things are getting harder for the retailer, but few volunteer to be in the fights.

If we could get 40 members to simply contribute one hour a month the politicians that make decisions would see our issues in a new light. If we could get 80 members to contribute \$500 each to our political action committee, the politicians that make decisions would see your problems as their problems.

This all involves a radical change in how we perceive the purpose of MIRA. MIRA is simply your voice amplified amongst others in the same trade. It is our trade in a unified voice to educate the folks in Lansing, Columbus, or Chicago on who we are and what we need. It is us in a unified voice demanding change for

the betterment of your livelihood. It is your voice....not mine or some disconnected advocacy group.

So what connection do you want to share with your fellow brethren in the trade of retail? Is it only quid pro quo or is it intentional? The politicians and the folks wanting to chip away at your livelihood are very intentional about their relationship amongst each other. They have the money, the time, and most of all the relationships necessary to win.

So MIRA is here to facilitate your opportunity to meet, work and fight with other retailers to protect your livelihood. It is here to build a community of retailers that will be the voice of the retailer when confronting the politician. The results are determined in some degree by your participation. No one else is going to defend your livelihood.

I lay this all out because we fought a good fight to stop the expansion of the bottle bill. We fought and it was hard. But it would have been easier and quicker if we had 40 retailers dedicated to providing one hour a month to MIRA. It would be easier if we had 80 retailers see \$500 as an investment in their livelihood. \$500 to protect the retailer from politicians, regulators, and big box stores is an easy investment in my book.

How much more money would you pay to staff an expanded bottle return bill? How much more money would you invest in competing in an open liquor state? How much less money would you make? An investment is an opportunity save for the future. Is \$1.37 a day worth the fight to defend the independent retailer in Michigan, Ohio and Illinois?







So here we are as a trade association, fighting the most organized trade in America. We are confronting power head on, but you only win when we act as a community. A community of likeminded individuals in a trade association confronting the “trade” of government. A trade in the classical sense was an art or practice done by a group of skilled individuals. Let us win, let us win together. ■



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c-store news & views

JIM GREEN // MIRA VICE PRESIDENT, PROGRAM DEVELOPMENT

Banning Menthol

By now, most convenience store operators know that the FDA is planning to announce its plans for menthol cigarettes and flavored cigars. The agency is expected to advance two proposed tobacco product standards this spring. One product standard will prohibit menthol as a characterizing flavor in cigarettes and the other will prohibit all characterizing flavors, including menthol, in cigars. It is important for every retailer to be aware of what the negative impact that this will have on the cigarette category for convenience store operators.

Before we jump into the potential monetary impact, many of you may be wondering why the FDA wants to ban menthol. Mitch Zeller, director of the FDA's Center for Tobacco Products, said in January, "These actions are an important opportunity to achieve significant, meaningful public health gains and advance health equity. For far too long, specific populations have been targeted and disproportionately impacted by tobacco use, especially when it comes to characterizing flavors that entice them to start and keep smoking." He added that menthol in cigarettes and flavors in cigars "facilitate initiation and progression" to regular smoking of both tobacco products. You may agree or disagree with this position, but it is inevitable that there will be a ban on menthol. The ban would not go into effect immediately. The FDA will accept public comments for some time on the proposed public standards after revealing them. I also think it safe to say tobacco companies will take the FDA to court. Neither of these are likely to stop a menthol ban, but will delay it.

I have heard different opinions on what impact a menthol ban could have on convenience store sales. Various people feel consumers will simply start smoking non-menthol cigarettes. Some believe those consumers

that switch to non-menthol cigarettes will simply smoke less. NACS and other industry groups oppose the menthol ban and argue that banning menthol tobacco products will push consumers into the underground economy because the demand will not simply go away. They believe a market will be created where there is the selling of foreign and counterfeit menthol cigarettes. It is reasonable to assume that it will be a combination of all three and it will have a negative impact on the cigarette category. Menthol cigarettes make up 37% of the cigarette market in the United States. I could see an environment where convenience store operators experience a 50% decline from menthol cigarette smokers once the ban is put in place. What this means is if you are a convenience store that sells one hundred cartons per week there is a good chance you will see an 18 carton/180 pack per week decline in sales. Assuming you sell 1.5 packs per transaction, you stand to lose 120 transactions per week! The cigarette consumer does not just buy cigarettes. They typically spend an average of \$27 per transaction. It really becomes a projection that we can quickly calculate. \$27 average transaction x 120 transactions per week x 28% average margin on transaction = \$907.20 per week of lost gross profit. That is a potential loss of \$50,000 in gross profit per year! If you are in an urban market where the percentage of menthol sales can be significantly higher your potential loss could even be greater. Whether you agree with my assumptions or not, I encourage every independent operator to do their own projections based on your own store's data to project what the impact may be to you and plan accordingly.

There will be a ripple effect associated with losing 18% of your cigarette volume due to a menthol ban. Your wholesaler will lose 18% of their cigarette sales with you. Regardless of who you buy cigarettes from, they will still have the same costs. It is safe to assume you will see a price increase from your distributor. Retailers will be forced to take prices up to make up for lost sales and distributor price increases. In the end, all consumers will be forced to pay higher prices when a menthol ban is put in place. ■

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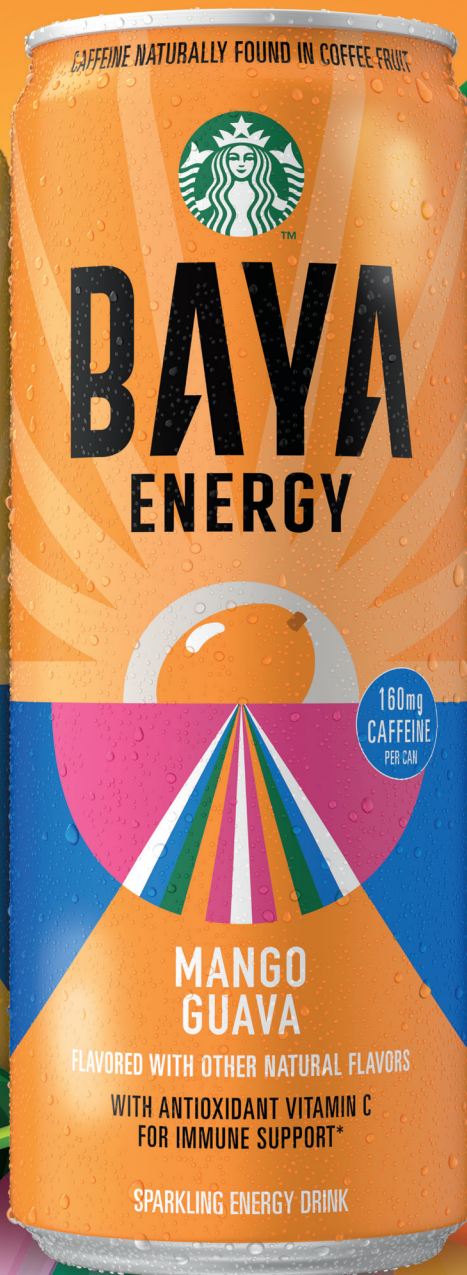
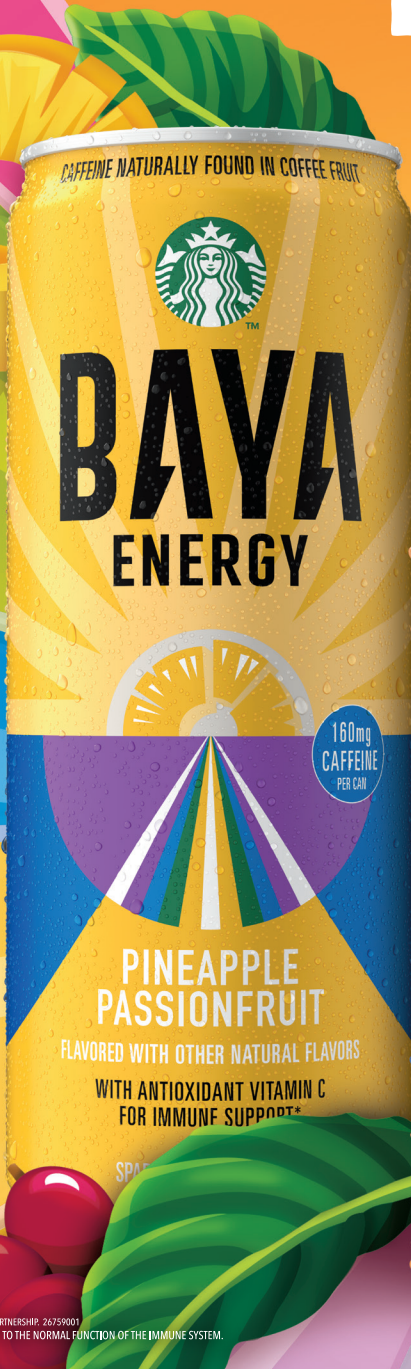


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michigan lobbyist report

MATT MINER // CAPITOL STRATEGIES GROUP

Gas Tax Suspension Hits Pothole

With the recent surge in gas prices, it's no surprise that legislators and the governor are racing to find some relief for Michigan's motorists. Unfortunately, they seem to have met a few potholes along the way.

The House had introduced a bill that would have paused the state's \$0.272 gas tax back in November, but it sat in committee until recently. As prices at the pump shot up, it became a burning priority and was given a lifespan from April 1st until September 30th, passing 63-39 earlier this month.

It arrived at the Senate and went directly to the floor, where it was met with debate. Senate Minority Floor Leader Stephanie Chang (D-Detroit) suggested that we ought to be targeting the profits of those earning off these prices, stating that Exxon Mobil – the country's largest oil company – racked in \$8.9 billion in profits during 2021's

fourth quarter. BP made \$4.15 billion. Shell made \$6.4 billion and the Marathon Petroleum Corp. reported a \$774 million net income.

It eventually passed 24-14, leaving it ineligible for immediate effect and deeming it untouchable until 90 days after the current session period ends and thus pushing its implementation into next year. Despite the fact that the gas tax pause floundered due to the lack of Democrat support, Senate Minority Leader Jim Ananich (D-Flint) said he was going to continue pushing for its repeal. A move that Senate Majority Leader Mike Shirkey (R-Clarklake) claims he's been waiting to do for 11 years.

The bill would have saved drivers \$5.44 per 20-gallons but would have removed \$725 million from funding for Fiscal Year (FY) 2022 road projects. Senate Fiscal Agency Chief Economist David Zin said that suspending the sales taxes on motor fuels, an alternate avenue, could shrink School Aid Fund and General Fund revenues.

Governor Gretchen Whitmer said she's willing to talk about potentially ending the 6% sales tax on gasoline but noted that the six-month pause on the 27¢ gas tax wouldn't take effect until next year even if she did sign it and is "not real relief." Her focus right now is getting the supplemental done. ■



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Every year the Midwest Independent Retailers Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students who will be attending, or are already attending an accredited public college, private college, university or trade school. Scholarship recipients have an opportunity to meet and network with donors and contributors during the Annual Scholarship Luncheon.

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michigan liquor report

PAT GAGLIARDI // CHAIR, MICHIGAN LIQUOR CONTROL COMMISSION

April – A Month to Remember

April is a month of historical significance to the beverage alcohol industry in Michigan.

It was in April 1933, that Michigan became the *first* state to ratify the 21st Amendment, which overturned the unpopular 18th Amendment banning alcoholic beverages in the United States.

The state's first liquor control act went into effect April 27, 1933, and created a 17-member commission, one from each Congressional district.

April also marks the start of the Commission's busy first months in 1933. Here's what precipitated the early work of Michigan's new Liquor Control Commission.

Sixteen years after Michigan voters amended the Michigan Constitution to prohibit the manufacturing and sale of alcohol "in the state forever," Michiganders returned to the polls in November 1932 to repeal prohibition in the Michigan Constitution and to allow the Legislature to establish the Liquor Control Commission. The Legislature did not immediately create the Liquor Control Commission as the 18th Amendment to the U.S. Constitution still banned alcohol manufacturing and sales.

Prior to the full repeal of Prohibition in December 1933, the federal government legalized the manufacturing and sale of low-alcohol beer and wine with an alcohol content of 3.2 percent or less in late March 1933. In response, the Michigan Legislature quickly passed a law that allowed the manufacturing and sale of low-alcohol beer and wine, and the Governor signed the act into law on April 27, 1933. This act also created the Liquor Control Commission.

The Commission hurriedly organized its operations to have a supply of 3.2 percent beer available for May 11, 1933, when beer could be legally sold again beginning at 6:00p.m. The headline of a story in the May 10 Lansing State Journal declared, "Liquor Commission Headquarters Like Chaotic Beehive at Present." Notification of license approval for saloons were sent by

telegram because the Commission did not have enough time to mail licenses before the May 11 deadline. The Commission even chartered a special flight from Lansing to Escanaba on May 10 to ensure required tax stamps were delivered in time for beer to be delivered to retailers in the Upper Peninsula.

Later in 1933, the 21st Amendment to the U.S. Constitution repealed Prohibition. The Legislature returned to the Capitol in December 1933 to pass updated legislation to allow for the manufacturing and sale of beer, wine, and spirits in Michigan once Prohibition ended.

The Liquor Control Act also pared down the number of members on the Liquor Control Commission from its original 17 members to five members, a number that has remained the same through the intervening eight-and-a-half decades.

In addition to issuing liquor licenses and enforcing liquor laws, the Liquor Control Commission was vested with the responsibility to act as the wholesaler of spirits products in Michigan, which it still does today.

And the rest, as they say, is history.

April is also Alcohol Awareness Month. This national designation started in 1987 by the National Council on Alcoholism and Drug Dependence (NCADD) to increase awareness about alcohol abuse and dependency, the dangers of binge drinking and the importance of prohibiting underage drinking.

Creating awareness about harms when alcohol is misused is more critical now than ever. Increases in alcohol consumption and binge drinking can result in long-term health issues. This month provides an opportunity to bring understanding of alcohol's causes, the effective treatments available, and provide answers to end the stigma associated with alcohol abuse.

For 89 years, protecting public health and safety has been paramount to the mission of the MLCC. The MLCC joins with retailers, wholesalers, distributors, licensees, and stakeholders in marking the importance of Alcohol Awareness Month.

Safety is good for business. ■

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.



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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Various Legislative Topics Impacting Ohio

The Ohio General Assembly resembles the movie “Groundhog Day” as they keep redrawing both state legislative and congressional districts and the Ohio Supreme Court keeps rejecting them, or more specifically, Chief Justice Maureen O’Connor, a republican voting with the 4 democrat Justices, is the deciding vote. Even though the maps will only be good for 4 years and the cost to taxpayers is now in the millions, O’Connor seems oblivious to these facts. Ohio will go from 16 Congressmen to 15, so new districts are a must. This has had a huge impact on the General Assembly not knowing what their new district will look like and an even greater impact on those seeking to run for reelection or election to Congress. How long this can go is anybody’s guess or how it will get resolved is even a bigger question. Stay tuned.

Meanwhile, campaigning goes on for both U.S. Senate and Governor primaries. The republican Senate primary has seen an unbelievable amount of money being spent by the five candidates. All legitimate polls show about 30% plus still undecided so it’s anybody’s race.

The Russian invasion of Ukraine has also brought on the wrath of the Governor and General Assembly. The Governor has ordered all state liquor stores to stop selling any vodka made in Russia. The legislature has asked the five state retirement funds to divest all interest in Russian companies. Like all the other 49 states, the general assembly has passed resolutions condemning Russia for military invasion of another country.

The big legislative issue was the passage of a bill that does away with the need to have a permit for concealed



carry of a weapon. The bill passed both Houses and was sent to Governor. It’s not certain whether he’ll sign or veto the bill. Another bill passed and sent to the Governor is SB9 which would require some state agencies to reduce a number of regulatory restrictions in administrative rules. The Governor will sign and it could be helpful depending on what regulatory restrictions are abolished.

Another bill that gathered a lot of attention is SB277 that would temporarily reduce the state gas tax and eliminate tax on electric vehicles. The Governor has indicated he would veto this bill. As those of you who own gas stations are aware, the price at pump is determined by cost of crude oil, so you could reduce tax but price could still go up and then the public would blame service station owner.

Usually you know spring is here when baseball spring training begins but even that is not happening as owners have locked out players, it’s a sorry situation but better times are ahead. ■

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- Additional 2% on Foodservice products (Total of 4%)
- Additional 2% on Supplies (Total of 4%)

Requirements:

Customer must purchase the following categories:

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

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

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

Customer must maintain good credit standing

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\$1,350

Estimated Rebate*
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\$2,000

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\$3,350

**Total Member Benefits
PER LOCATION**

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

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Catering to the Customer with a Craving for Ethnic Food

■ BY EPIPHANY COMMUNICATIONS AND COACHING*





M

ore and more stores are offering ethnic food varieties, and some are taking it to another level including Joe Gappy, owner of Prince Valley in Detroit, Michigan.

“Everyone and anyone can sell Latino canned goods. Walmart is doing that as well. We have always done that from the early 1990’s,” said Gappy. “But you really must make the foods from scratch to be able to have truly unique and ethnic foods that no one else has or can do as good as you. We have that at Prince Valley from scratch tamales, to baked goods, to produce, to the meats that we offer.”

Prince Valley has a significant customer base from the Latino community. “We are always asking our customers what more they are looking for,” said Gappy. “When you do not know what products to offer, you need to ask your customers what they are looking for. As the customers tell you, you need to listen, and bring in the products they are asking for. As you do that, you are able to grow your business. This is from canned goods to freshly made products across the board.”

Prince Valley offers a variety of hot food from their Mexican kitchen, baked goods from our Latino bakery, as well as Latino cakes, produce items, meat cuts and marinated meats, and canned goods. “It starts right from the front end of the store,” said Gappy. “We have a team of ladies, who make fresh from scratch tamales. Many stores and restaurants do not want to deal with the labor headache of making fresh from scratch items. They purchase them from others who use machines or frozen products.”

At Prince Valley, his team also makes many other ethnic lunches and serve them in a grab-and-go fashion. This includes beef, chicken, pork grab-and-go dishes as well as cooked and slabs of ribs.

The ethnic foods a store carries depends on the customer base. Once considered exotic, ethnic food are becoming common place. Opportunities for tasting more adventurous flavors continue to emerge. The market size of the ethnic supermarkets industry is expected to increase 1.6% in 2022, according to industry statistics.

Phil Kassa, owner of Heartland Marketplace in Farmington Hills, Michigan, has tested out a variety of ethnic foods to assess what the customers are craving. “We are just scratching the surface with basic needs,” said Kassa. “We used to cater to a lot of different ethnic groups such as oriental, Jewish, Greek and others, but we realized that we needed to know the customer better when they started to ask cooking questions.”

Heartland Marketplace had a sushi section but at this time, they do not have the chefs preparing sushi dishes. “Our stores are a typical good quality food that is competitive, focusing on fresh, not necessarily the cheapest, but

I would say cleaner, better quality and service than most of our competition,” said Kassa.

The halal food market share in the U.S. is expected to increase by \$8.17 billion from 2019 to 2024, and the market’s growth momentum will accelerate at a Compound Annual Growth (CAGR) of 5%.

Halal food is just one sector of ethnic food growth in the industry. The global ethnic food market size was \$45.27 billion in 2020. The global ethnic food market is projected to grow from \$49.27 billion in 2021 to \$98.06 billion in 2028 at a CAGR of 10.33% in forecast period, 2021-2028, according to Fortune Business Insights.

This U.S. halal food market research report provides valuable insights on the post COVID-19 impact on the market, which will help companies evaluate their business approaches. Technavio has segmented the halal food market by product (Halal meat, poultry, and seafood, Halal cereals and grains, Halal fruits, vegetables, and nuts, Halal beverages, and Other halal foods), end user (Retail and Foodservice), and distribution channel (Supermarkets and hypermarkets, Traditional retailers, and Others).

The halal food market in U.S. report also offers information on several market vendors, including Al Safa Foods Ltd., American Foods Group LLC, The American Halal Co. Inc., Barry Callebaut AG, Cargill Inc., Coleman Natural Foods LLC, Crescent Foods, Kronos Foods Corp., Midamar Corp., and Nema Food Distribution Inc. among others.

A Technomic’s *2018 Ethnic Food & Beverage Consumer Trend Report* reveals that customers want authentic, ethnic food and 32% of them are willing to pay more for it.

The report was compiled from more than 1,400 consumer responses, as well as industry and menu data. What’s obvious is that customer palates are developing and expanding, providing new opportunities and challenges for those in the food industry.

Some flavors that have become more popular.

- Rose water – to add a floral note to ice-cream, drinks, and cakes.
- Heirloom seed varieties – to add to salads, etc.
- Labneh – a rich, creamy strained yogurt
- Whey – a cheese by-product to add to smoothies for more protein.
- Black garlic – caramelized umami flavor.
- Persimmon – tangy, sweet fruit.
- Ube – a natural color that comes from purple yam.
- Kolsch – lighter beers.
- Pandan – Southeast Asian leaf with a sweet, grassy flavor.

See page 18 for a spotlight article on Prince Valley and Cinco de Mayo. ■

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From Ethnic Foods to a Financial Center, Prince Valley Caters to the Community

■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Cinco de Mayo is an annual celebration held on May 5th, which commemorates the anniversary of Mexico's victory over the French Empire at the Battle of Puebla in 1862.

Hundreds of years later and thousands of miles away, that holiday is celebrated with great enthusiasm in the Mexican Town area of Detroit where Prince Valley Market caters to the community.

Like all small businesses who need to survive, you must cater to your clients' needs. "When my dad first started in 1975 his clients were German and Polish," noted Joe Gappy, owner of Prince Valley in Detroit, Michigan. "Back then, it was not so easy getting ethnic foods as it is today, unless you handmade it. Today, about 70% of our clients are Latino and we have a mixed Latino culture shopping at Prince Valley."

Prince Valley customers come from a variety of backgrounds including Mexican, Puerto Rican, Cuban, Honduras, and Caribbean. "We also have African American and ethnic Americans and Corktown hipsters all shopping together," said Gappy. "It's hard trying to cater to all when you have a small building. If you do



not give your customers what they are looking for, you are in trouble, you have to give customers what they are looking for or they will go to the next guy who will."

The bakery team at Prince Valley arrives at 5 o'clock every morning to start the process of making baked goods and fresh made bread seven days a week. They have people from all over coming and purchasing these pieces of baked goods and specialty cakes that they offer; customers order anything from birthday cakes to wedding cakes.

In their produce department, they have a team of ladies who make fresh guacamole, pico de gayo, salsas, and fresh cut fruit cups. "When you walk our choice meat counter, we have all of the Latino cuts for our clients. Latinos love thin cut meats. But what's more special is our 40-foot counter of fresh marinated meats that has meats ready to grill. You don't have to prepare a thing, just grill it," said Gappy. "Our theme line at Prince Valley Market is WE SELL FRESH!!!! Anyone who is selling food at a supermarket needs to sell fresh products that arrive daily and are pushed to the consumer. This goes for all supermarkets and it doesn't matter who you cater to."

The community financial center, inside Prince Valley Market (pictured below), is also something that is designed

RETAILER: PRINCE VALLEY MARKET

Location: Detroit, Michigan

Founded: 1975

Employees: 109

MIRA Member Since: 2002

Slogan: "Fresh is all we sell!"





specifically for this community. “We can cash checks, sell money orders, pay bills, send money to Mexico thru Vigo and we offer Western Union, United States Post Office, and a community kiosk center,” said Gappy.

At Prince Valley Market, they pride themselves on offering an experience from the moment a customer pulls into the parking lot to the minute the customer walks into the building. “We make things happen every day,” said Gappy. “We cut into our parking lot and installed a curb around the lot for fresh shrubs, we installed large flowerpots in the front of the building, we clean our parking lot most of the day every day, we clean our floors at least once a day with an automatic scrubber, we make fresh baked products throughout the day to add the smell of fresh, as well as always carrying fresh products.”

They will also send back products to vendors that are not fresh. “We do not want such products inside our business,” said Gappy. “It sends the wrong message to our consumers. Sometimes you are better off not taking the product in and selling it; we would just rather not have it. The same application applies to all supermarkets throughout the country and not just to my Latino Market.” ■

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Getting More Than Just Gas

Customers are finding good food while they fill up their tanks



■ BY EPIPHANY COMMUNICATIONS AND COACHING*

Stopping at gas stations to pump gas and pick up some snacks, meant picking up salami sticks, Twinkies and maybe a weak cup of coffee. Today, these convenience stores are fast becoming places to not just pump gas, but to pick up quality food and drinks

Gas stations have become destinations for pizza, chicken, gourmet sandwiches and more. Some have partnered with other chains like Tim Hortons and other fast-food franchises to expand their product line.

Fill stations across the country are offering food options so yummy that people are seeking them out as foodie pit stops and not just a place to use the restroom and grab a bag of chips.

The gas station business has evolved tremendously over the decades from full-service to self-

service, to pay-at-the-pump and now will have electric car charging stations. Customers will need to do something while they wait, including hanging out and grabbing a tasty meal. “We are looking at putting in a charging station at our location,” said John Abbo, gas station/convenience store owner and MIRA member. “I believe that charging stations will be important in the future depending on location, and demographics.”

Abbo has taken a gourmet approach to his business while many others were staying status quo. “Profit centers are the most important investments you can make in you retail business, depending on your location,” he said. “The future of gas station retail locations adding food is where the market is going. It just makes logical sense to add as many offerings as possible. While you have the customers attention.”

In Michigan, Mr. Kabob has evolved among gas station food. What started as a simple Mediterranean grill serving dishes like babaganoush, chicken kafta, crispy falafel and kabob from a gas station in Berkeley. Mr. Kabob in Michigan has now grown into four locations scattered across the state.

What a makes a gas station a gourmet spot depends on different factors. “It all depends on the retailer’s ability to merchandise what the customers are looking for,” said Abbo. “Think destination location not only a convenience store but with liquor, beer, wine, and food.”

Abbo also believes this trend will continue. “With the rise of gas prices people want to have a destination location and buy everything in one place. I believe it’s important to add all the above and to cater to your customer’s needs,” said John.

Customers are looking for more than just a grab-and-go experience at the gas station. “The days of convenience stores that only offer gas, pop and cigarettes are coming to an end,” said Abbo. “I think of the Meijer concept, and destination location mentality is the only way to approach this new market trend. You really need to think about many departments and profit centers to increase revenue and increase your per customer checkout amount. You must be creative, and there is not that much room for mistakes.” ■

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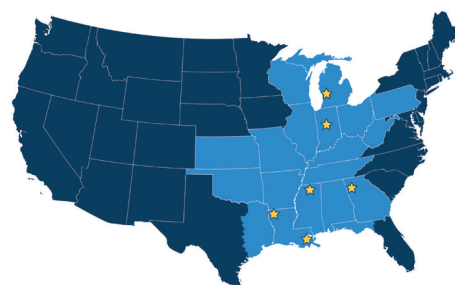


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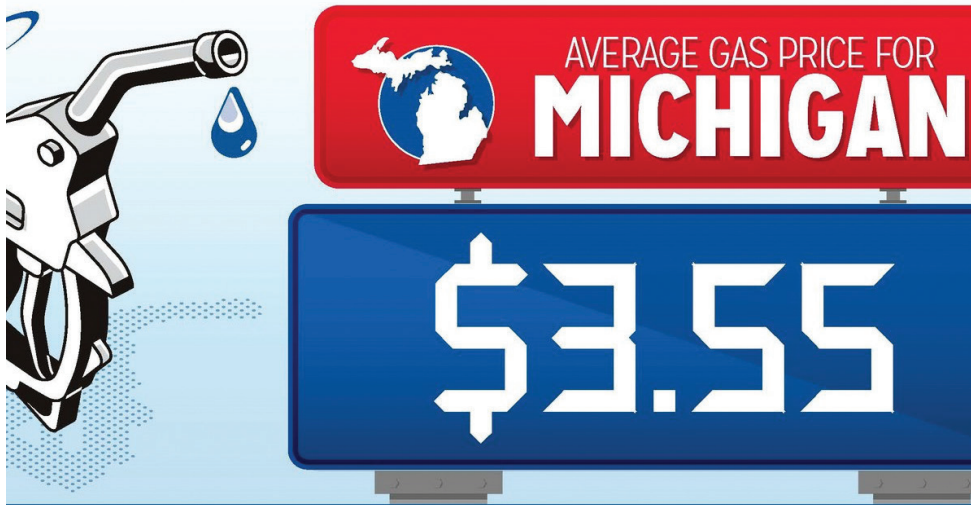
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Gas Prices Remain Lofty but Outlook Improving



■ BY CAL ABBO // EPIPHANY
COMMUNICATIONS AND COACHING*

As the war in Ukraine remains tense and volatile, so do gas prices. Station owners and gas consumers are prone to extreme price changes anytime the supply chain is disrupted and a major supplier is sanctioned. In this instance, the geopolitical situation could change the reality of gas supply as we know it.

Gas for automobiles is one of the most inelastic goods on the market. In an ideal market, when the price of an item goes up, fewer people buy it; when it goes down, more people buy it. This happens because other items in the market can replace one another, creating a system of supply and demand.

With gas, however, there is little room for spending more or less. There are almost no good alternatives to using your car for transportation, which means consumers must deal with the price increases and kick up the extra cash. Working, driving your children around, and a social life are nonnegotiable for many Americans.

In the short term, gas prices

skyrocketed when the market adjusted to the potential for a larger-scale war as the U.S. government banned Russian oil imports. A month after the Russian invasion of Ukraine, however, the conflict seems to be contained to that country. As a result, the price of crude oil has fallen to a similar level as when the war began, though supplies are somewhat depleted, according to a report from GasBuddy.

Famously, gas prices rise much faster than they fall. Worst-case predictions say these price and supply fluctuations could lead to a recession within the next few years; best-case predictions urge calm and remind of high gas prices in the past that eventually reverted.

In recent years, new technology has allowed gas consumers to find and compare prices like never before. With a few clicks on a computer or a few taps on your phone, you can compare gas prices at every station near you. This new tool could force gas prices down more quickly as it increases meaningful competition.

In the meantime, oil production in the U.S. has been steadily increasing

to make up for the lack of overseas product. In addition, the U.S. government is trying to strengthen ties with nations that have large oil operations, even ones the U.S. has strenuous relationships with, like Venezuela.

Saudi Arabia, a long-time U.S. ally and leading oil supplier, refused to meet with the current administration after the spike in gas prices. The U.S. was likely going to ask the kingdom to ramp up its operation. President Joe Biden even eyed a potential visit to Riyadh, the Arab country's capital.

China has seen some success recruiting Saudi Arabia's oil riches. In March, the kingdom regained its spot as the Asian country's top oil supplier. Additionally, Saudi Arabia is actively working with China to price its oil in yuan instead of dollars.

Since the pandemic began, the use of food and grocery delivery has skyrocketed. This economic sector is overlooked area when it comes to gas price increases. Delivery workers must use their personal vehicles and gas for these deliveries. A driver can end up using two or three gallons per hour, which means they could spend around \$5 more per hour on gas than they were before the spike. As a result, drivers earn much less overall and some are leaving the industry altogether for other jobs. Delivery prices have also gone way up.

Store owners and consumers alike are feeling the effects of the gas squeeze and remain mostly powerless when it comes to pricing. Different from other inflated goods, consumers will continue to purchase gas as long as they have a need for transportation, which, at the very least, helps stabilize the commodity. ■

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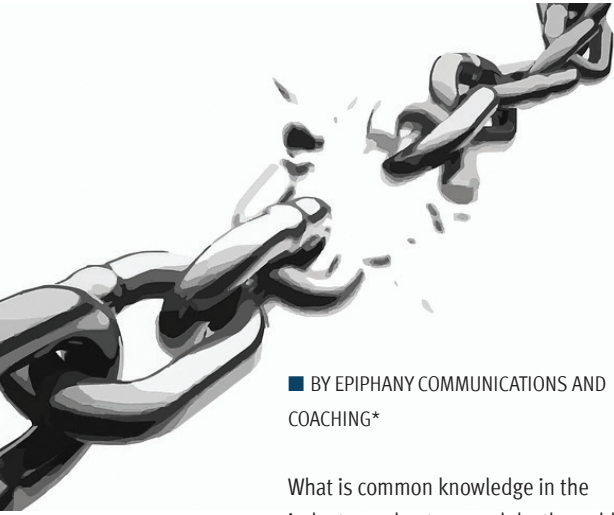
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What Retailers Can do as Food Prices Continue to Increase



■ BY EPIPHANY COMMUNICATIONS AND COACHING*

What is common knowledge in the industry and not so much by the public is the small profit margins in the grocery business. Prices are on the rise. One basic pricing example is store brand milk, a highly competitive market. Milk is typically priced at low single digit or negative margins to match pricing with every other retailer selling the same product in their own brand.

However, industry experts have noted that local, pasture-raised, cream-top, low heat-pasteurized milk will more likely be priced with margins in the 20's or higher, because it is considered premium, and retailers assume customers will tolerate a higher price.

The goal here is that the blended average of unit sales and margin rates across all milk sku's in the category will yield the desired gross margins. Pricing takes skill that requires a strategy and probably a spreadsheet and understanding of algorithms.

These are not typical times. Inflation and gas prices were on the rise even before Russian went into Ukraine. MIRA is taking a deeper look into what is contributing to the prices of food and non-perishable products in grocery stores today.

"You have to look at the product supply chain," said Bobby Hesaon, president and CEO of D&B Grocers Wholesale and

Distributors. "It's supply and demand." It also elaborates beyond the basics of the supply chain. Hesaon looks at weather growing areas and the effects of weather on transportation of goods. The size of crops such as corn and soybeans vary from year to year. There are others costs that effect the price to the consumer such as "processing costs at manufacturing plants, utilities, labor, maintenance and the finished good storage costs," said Hesaon. "Shipping has dramatically increased due to shortage of drivers, fuel costs rising and insurance costs going up."

There are financial costs that have been low but are on the rise. "Import costs due to supply chain distribution as well as local distribution costs rising. Retail costs of labor has been going up due to shortages of labor and competition for help," said Hesaon. "These are all the same issue for nonperishable foods. Getting raw materials like glass, plastic, oil, minerals, water, and other products are on the rise."

Prices have been increasing dramatically over the last year. Hesaon gives an overview of what has contributed the rise in such short period of time. "Pandemic supply interruptions, such as inflation and hoarding due to a supply issue, creates upward pricing pressure, higher labor costs in salaries, benefits again caused by labor shortage," he said. "Labor shortage still most effected by the Pandemic closure and early retirements. Retailers passing on all the cost mentioned above."

Having his pulse on the industry, Hesaon, like many others in the food business, are looking at the projections moving forward. "Pricing over the next year or two will continue to rise as we work our way out of the supply chain issue," said Hesaon. "Weather has continued to be an issue with fires in the west, flood in the south and east, and drought in the South and

southwest."

Hesaon believes that pricing should stabilize in three or four years but stabilize at a much higher level. "Pricing will also be effected by the Geopolitical unrest in the world which effect global cost of oil, fuel, freight and disruptions due, for example, the war in Ukraine," he noted."

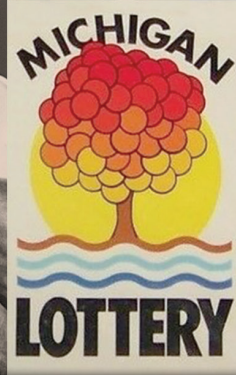
As an association, MIRA has its pulse on the politics working with the lobbyist on a regular basis to stay ahead of the issues. Members share their perspective on the political climate as it relates to the industry. Politics play a significant role in the cost of doing business. Politics effects almost every aspect of the industry, things like government regulations of everything labor laws, environmental laws that keep changing, taxes, legal restrictions, tariffs, reporting requirements, civil disruptions and these are just a few of the issues where political plays a role," said Hesaon.

The challenge today is for food retailers to best manage their profit margins which are already low. Retailers need to stay ahead of the increases. "Every retailer has to pass on the increases plus their labor and operational increased costs," said Hesaon. "We have lost three major retailers in our market due to everyone trying to be the lowest in cost while at the same time customers are flocking to premium outlets like Fresh Thyme, Whole foods who survive and grow at higher selling prices."

The global economic environment will continue to rapidly change. "This could happen almost on a daily basis," said Hesaon. "Retailers need to carve out some time in their schedule to manage the effects of that change or risk their business's future." ■

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Merchants Ask Congress to Investigate Visa and Mastercard Fees

The letter to a House committee cites President Biden's call to fight inflation with competition



■ BY NACS ONLINE

The Merchants Payments Coalition has called on Congress to investigate Visa and Mastercard's anticompetitive dominance over the U.S. credit and debit card markets, citing President Biden's call in his State of the Union address to fight inflation by increasing competition, according to a news release.

"The two giant card networks and their partner mega-banks routinely use their market power to stifle competition and charge merchants the highest swipe fees in the industrialized world," MPC said in a letter to the House Financial Services Committee. "MPC requests that the committee immediately investigate how Visa and Mastercard are allowed to double down on the pain they inflict on Main Street when everyone else is working to tackle inflation. It is crucial for Congress to act swiftly and implement real reforms to bring true competition, transparency and equity to the U.S. payments market."

MPC's comments came in a letter to the House Financial Services Committee, which held a hearing yesterday on inflation, which has hit a 40-year high during the COVID-19 pandemic.

Biden last week said "demanding more competition" is a key to addressing inflation.

"Capitalism without competition isn't capitalism," Biden said. "It's exploitation, and it drives up prices," the president said.

"That is particularly true in the U.S. card payment system, which is broken and lacks the fundamentals of a competitive functioning market," MPC said, noting that Visa and Mastercard control 87% of the credit and debit card markets and centrally set the swipe fees that banks that issue their cards charge merchants to process transactions. "It is difficult to imagine any other market in the U.S. economy in which two entities set prices for thousands of businesses that should be competitors. That lack of competition or downward pricing pressure has resulted in out-of-control swipe fees and increases inflation throughout the economy."

Swipe fees for Visa and Mastercard credit cards average 2.22% of the purchase price and totaled \$61.6 billion in 2020, up 137% over the prior decade, according to the Nilson Report. When all types and brands of cards are included, processing fees totaled \$110.3 billion in 2020, up 70% over 10 years.

Swipe fees mean merchants receive less than 98 cents on the dollar when customers pay by credit card, and merchants have to set prices higher to make up for the loss. The fees amount to an estimated \$724 a year for the average U.S. family.

Because the fees are a percentage of the transaction amount, the amount collected rises as prices rise, the letter said. When a \$100 item increases to \$107 based on the 7%

inflation seen in 2021, swipe fees increase from \$2.22 to \$2.38, for example.

"This structure ensures greater profits for banks and card networks as prices rise," MPC said in the letter. "The compounding multiplier effect of inflation is guaranteeing mega-banks massive profits paid for by American consumers and Main Street merchants."

The fees are set to rise even higher when \$1.2 billion in increases planned by Visa and Mastercard take full effect in April. The increases were delayed from a year ago after members of Congress said they would "undermine efforts to help the economy recover."

Visa and Mastercard told the *Wall Street Journal* that part of the reason why businesses were able to weather the pandemic was because they were able to accept card payments. The fees, they have said, help cover costs related to fraud prevention and innovation.

"Our focus remains ensuring the safety and security of payments while balancing the interests of all parties," a Mastercard spokesman told the *Journal*.

The Mastercard spokesman also said that the company is lowering costs for all merchants with transactions below \$5 as well as hotels, casual dining, daycare facilities and other sectors that were hit hard by the pandemic.

Visa has said that it is lowering fees for online and in-store purchases at some small businesses with

VISA AND MASTERCARD FEES
continued on page 28.

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NACS Urges EPA to Allow Year-Round E15 Sales

The move would help enhance supply and lower prices for all American fuel consumers



■ BY NACS ONLINE

NACS asked the Environmental Protection Agency (EPA) to authorize the year-round sale of gasoline blended with up to 15% ethanol (E15) to reduce the U.S.'s reliance on foreign energy sources.

"This common-sense step would provide much-needed price relief at the pump while enhancing America's energy security and improving gasoline's emissions characteristics," wrote NACS, along with SIGMA, in a letter to the EPA.

Congress has given the EPA the authority to allow E15 fuel to be sold

year-round when there are extreme or unusual fuel or fuel additive supply circumstances. Oil prices are spiking in large part due to Russia's attack on Ukraine, and in February ahead of the invasion, inflation rose to its highest level in 40 years. Neither of these trends is likely to dissipate in the coming months, according to NACS.

If there are additional, unforeseen developments, these challenges may be hard to overcome, says NACS.

"Fuel marketers and retailers could not have planned for these events. Allowing the year-round sale of E15 in all parts of the country would help enhance supply and lower prices for all American fuel consumers," writes NACS. "This is a unique situation where the administration's energy security and geopolitical objectives are fully aligned with its environmental priorities. Allowing year-round E15

would make the U.S. more energy secure, enhancing the nation's geopolitical leverage, all the while improving gasoline's emissions characteristics."

U.S. Sens. John Thune (R-SD) and Dick Durbin (D-IL) are leading a bipartisan congressional group in urging President Biden to permit retailers to sell E15 fuel all year.

"As the United States joins global partners in seeking to hold accountable and isolate the Russian Federation for its unprovoked assault on Ukraine, we must deny Russia's economic lifeline of energy dominance," the senators wrote in letter to the president. "This will require tapping every accessible contribution of American energy technology. As you know, American biofuels are one such readily available energy solution that offer consumers affordable and cleaner options at the pump." ■

VISA AND MASTERCARD FEES *continued from page 26.*

\$250,000 or less in annual consumer credit-card volume. Some retail categories, like convenience or grocery stores, restaurants and gas stations, will be excluded.

"It is long past time that small businesses had relief on fees. Unfortunately, Visa's announcement hides the ball and is less than it seems," said Doug Kantor, executive committee member for Merchants Payments Coalition and NACS' general counsel. "Repeatedly over the years, Visa has promised small businesses relief that never

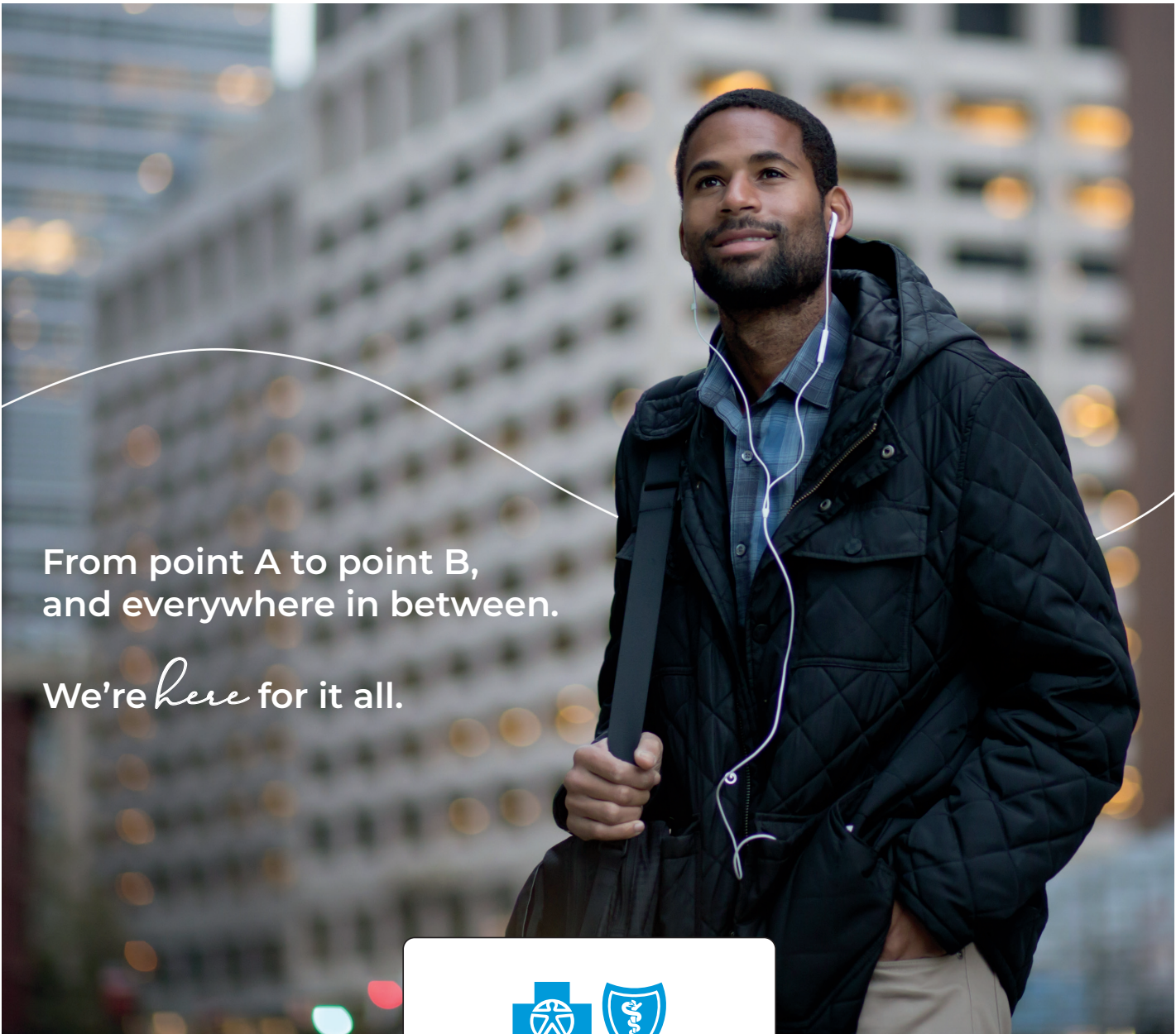
materialized. This announcement looks like another mirage geared toward public consumption that won't give much help."

Meanwhile, Mastercard plans to double its "Digital Enablement Fee" for online transactions while bundling several existing add-on services under the fee. That means merchants who use services from Mastercard competitors would end up paying twice, potentially undermining the competing firms.

In addition, Mastercard plans to automatically enable merchants to accept its new buy now, pay later (BNPL) program, subjecting merchants to high BNPL fees on top

of swipe fees and giving Mastercard an unfair advantage over competing BNPL providers.

In the U.S., credit card swipe fees remain one of the highest operating costs for convenience store retailers after labor, according to NACS State of the Industry data. Consumer preferences for more touch-free transactions and the coin circulation challenge in summer 2020 led to record debit and credit card usage at convenience stores. In 2020, 74.6% of all transactions were paid by plastic, and overall card fees paid by the convenience store industry were \$10.7 billion, NACS SOI data indicate. ■



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Frito-Lay, Inc. 1-800-359-5914

Motown Snack Foods

(Jays, Cape Cod, Tom's, Archway, Stella D'oro). (313) 931-3205

CLEANING CHEMICALS

Detroit Chemical & Paper Supply /

1st Impressions (586) 558-8805

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

Payment Gurus/Bitcoin Kiosk Machine. (248) 755-1474

DELI & MEAT MANUFACTURERS & DISTRIBUTORS

Lipari Foods, Inc. (586) 447-3500

Harvest Sherwood (313) 659-7300

Premier Snacks Distributors. (248) 289-1088

Wolverine Packing Company (313) 259-7500

ENERGY, LIGHTING & UTILITIES

Inovis Energy (313) 600-1458

Running Right (248) 884-1704

AGI – Architectural Graphics Inc. (313) 600-1453

DTE Energy 1-800-477-4747

DTE Your Energy Savings 1-855-234-7335

Westside Solutions 1-866-467-1711

ENVIRONMENTAL ENGINEERING

BLDI Environmental Engineers (734) 838-0008

FOOD EQUIPMENT, MACHINERY & KIOSKS

Taylor Freezer/Broaster Chicken (734) 525-2535

GAS STATION BRANDING & MAINTENANCE

Oscar W Larson Co. (248) 620-0070

BLDI Environmental Engineers (734) 838-0008

GASOLINE WHOLESALE

Central Ohio Petroleum Marketers (614) 889-1860

High Pointe Oil Company, Inc. (248) 474-0900

Markham Oil Company, Inc. (517) 861-7366

Obie Oil, Inc. (937) 275-9966

GREETING CARDS

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

GROCERY WHOLESALE & DISTRIBUTORS

Lipari Foods, Inc. (586) 447-3500

D&B Grocers Wholesale. (734) 513-1715

P&L Food Wholesalers (734) 451-2760

SpartanNash (616) 878-2248

T.I. Spices, Inc./Amal Distributing (586) 790-7100

UNFI West Region. (262) 942-3387

HOTELS, CONVENTION CENTERS & BANQUET HALLS

Penna's of Sterling. (586) 978-3880

Suburban Collection Showplace (248) 348-5600

ICE CREAM SUPPLIERS

Prairie Farms Ice Cream Program

..... 1-800-399-6970 ext. 200

Velvet Ice Cream Co. (740) 892-3921

Blue Bunny Ice Cream (616) 453-6358

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

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


LEGAL SERVICES

Cummings, McCloy, Davis & Acho, PLC. (734) 261-2400

Kullen & Kassab, PC (248) 538-2200

Willingham & Cote, PC (517) 351-6200

LIQUOR SHELF TAGS

 Saxon, Inc. **M**(248) 398-2000

LOTTERY

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

MILK, DAIRY & CHEESE PRODUCTS

 Borden Dairy **D**(855) 226-7336
 Lipari Foods, Inc.(586) 447-3500
 Prairie Farms Dairy Co. **M**(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

MORTGAGE LENDERS

National Mortgage Home Loans (248) 864-2200


OFFICE SUPPLIES & PRODUCTS

 Office Depot(855) 337-6811

PAYROLL SERVICES

 ConnectPay Payroll Services(248) 594-6900




PET SUPPLIES MISC.

 Great Lakes Pet Treats (810) 715-4500

PIZZA SUPPLIERS

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

POINT OF SALE & RETAIL TECHNOLOGY

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

PRINTING, PUBLISHING & SIGNAGE

 Saxon, Inc. **M**(248) 398-2000
Ahearn Signs, Inc. (734) 699-3777
EGI Solutions (586) 978-9630
Pace Custom Printing. (248) 563-7702

PRODUCE DISTRIBUTORS

Anthony Marano Company (773) 321-7500

PROPANE

 Tank Traders Midwest(877) 429-5797
Planet Propane (248) 647-0000


REAL ESTATE

 Sell Your Business Program. 1-800-666-6233

REFRIGERATION SOLUTIONS (COMMERCIAL)

Raves Cooler Doors (248) 887-0648


RETAIL FIXTURES, DISPLAYS & FLOORING

 Display Max(810) 494-0400


REVERSE VENDING MACHINES & SERVICE

UBCR, LLC. (248) 529-2605

SECURITY, SURVEILLANCE & MORE

 Defense Alarm Systems.(586) 777-7222
Netco Services (248) 850-2228

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 Faygo Beverages, Inc. **M**(313) 925-1600
 Reyes Coca-Cola (Metro Detroit program)
..... Metro Detroit **M** (313) 868-2008
..... Belleville **M** (734) 397-2700
..... Flint **M** (810) 237-4000
..... Cleveland **D** (216) 690-2653
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



TOBACCO ALTERNATIVES

Swisher International (904) 607-7405

TOBACCO COMPANIES & PRODUCTS

Altria Client Services (513) 831-5510
PMI Global Services Inc. (810) 923-9732
R.J. Reynolds Tobacco Company (336) 741-0727

UNIFORMS, LINENS & SUPPLIES

 Socks Galore Wholesale(248) 545-7625
 UniFirst Corporation (888) 256-5255 ext. 232

WASTE DISPOSAL & RECYCLING

Commercial Waste Systems (Cardboard recycling buyers)
..... (219) 663-5678
Midwest Recycling (Clothing recycle boxes) (313) 304-9099

WINE & SPIRITS COMPANIES

Benchmark Beverage Co..... (734) 744-6132
Cornerstone Wine Distributor (586) 839-2552
Endless West (313) 590-7491
Heaven Hill Brands (248) 885-5664
Luxco (313) 333-4637
Proximo Spirits (810) 278-0599
Tito's Handmade Vodka (248) 885-3424

WINE & SPIRITS DISTRIBUTORS

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

FOOD RESCUE / FOOD BANKS

MICHIGAN

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 -
Cadillac (231) 779-0056
Food Bank of Eastern Michigan (810) 239-4441
Food Bank of South Central Michigan .. (269) 964-3663
Food Gatherers (734) 761-2796
Forgotten Harvest (248) 967-1500
Gleaners Community Food Bank (866) GLE-ANER
Greater Lansing Food Bank (517) 908-3680
Kalamazoo Loaves & Fishes (269) 343-3663
The Manna Food Project (231) 347-8852
Western Upper Peninsula Food Bank ... (906) 482-5528

OHIO

Akron-Canton Regional Foodbank (330) 535-6900
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

Central Illinois Foodbank (217) 522-4022
Eastern Illinois Foodbank (217) 328-3663
Greater Chicago Food Depository (773) 247-3663
Northern Illinois Foodbank (630) 443-6910
Peoria Area Food Bank (309) 671-3906
River Bend Foodbank (563) 345-6490
St. Louis Area Foodbank (314) 292-6262
Tri-State Foodbank (812) 425-0775





MARCH 29, 2022

MIRA'S 35TH ANNUAL INNOVATIONS BUYING SHOW

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

Andiamo Warren Banquet Center // Warren, MI



MAY 20, 2022

MIRA'S 3RD ANNUAL CHICAGO METRO GROCERS GALA

With a "Saturday Night Fever" theme, enjoy fine cuisine, network, dance and enjoy live entertainment with more than 500 industry leaders. Black tie recommended. Sponsorship opportunities available.

The Empress // Addison, IL



JUNE 14, 2022

MIDWEST INDEPENDENT RETAILERS FOUNDATION'S 14TH ANNUAL SCHOLARSHIP LUNCHEON

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

Detroit Athletic Club// Detroit, MI



JULY 20, 2022

MIRA'S 46TH ANNUAL MICHIGAN GOLF OPEN

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! Last year we sold out! Sponsorship opportunities are available.

Fox Hills Golf & Banquet Center // Plymouth, MI

publishers statement

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MIRA works closely with these associations:



A close-up, profile view of a smiling woman with dark hair, looking towards the right. She is holding a black sign with the word 'OPEN' in white, bold, sans-serif capital letters. The background is a blurred city street at night, with warm lights and a white rope railing visible. The overall mood is positive and hopeful.

DTE

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AND COMPLIANCE OF
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MUSTA ISSUES

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AND FUTURE
CLEANUP ISSUES

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SYSTEM, REFINANCE, SELL, RETIRE OR
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- Agency Enforcement Resolution

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