

Michigan Retailer



Two Michigan
bait shops grow
into outdoor
sports destinations

PLUS

Biking and boating businesses built on customer service

Retailers and legislators share the importance of retail

 Michigan[®]
Retailers
Association



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Retailers Association



FROM THE CEO



Collaborate, Advocate, and Engage

William J. Hallan
President & CEO of
Michigan Retailers Association

In April, the collective voices of Michigan's retail industry reverberated through the halls of the Michigan Capitol as Michigan Retailers Association hosted its annual Capitol Day and Legislative Reception. In a vibrant display of unity and advocacy, our retail ambassadors spent the day meeting with legislative officials, discussing top issues of our industry, such as organized retail crime, data privacy issues, and problematic legislation involving state-mandated family leave. More important than individual issues, ambassadors were able to tell their story – how they ended up in retail, and why retail is so important to each community.

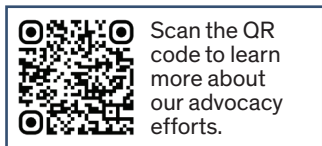
We're sincerely grateful to all those who dedicated their time, passion, and energy to make this event a resounding success. Following a day full of meetings, ambassadors joined us at our legislative reception, which was attended by approximately 150 individuals, including representatives from all branches of government.

If you are interested in participating in Capitol Day next year, please reach out to our Government Affairs team. The continued involvement of our members helps to not only amplify the voices of individual businesses, but also foster a thriving environment for economic growth and prosperity in our communities.

I must also extend a heartfelt thanks to the policymakers and legislators who took the time to engage with us during Capitol Day. Their willingness to listen, understand, and collaborate underscores the importance of dialogue in shaping policies that benefit both businesses and consumers alike. By working together, we can pave the way for a brighter future for Michigan's retail industry.

As we reflect on the successes of Capitol Day, let us carry forward the spirit of collaboration, advocacy, and community engagement. Together, we have demonstrated the power of unity in affecting positive change.

William J. Hallan
MRA President and
Chief Executive Officer



Scan the QR code to learn more about our advocacy efforts.

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Content Manager

Josh Delany
Design, Layout, and
Photographer

Shandra Martinez
Contributor

Correction: In our April/May 2024 issue, we incorrectly identified an image of Top O' Lake Sport Shop's Ted Hentschell and Tammy Tomiko as Hog Island Country Store owners Sandra and Tom Jacobs.

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With every issue, we reach retail owners, managers, and executives who make spending decisions for 15,000 stores and websites across the state. To request a media kit, email Rachel Schrauben at rschrauben@retailers.com

“My experience participating in Capitol Day was empowering and encouraging! I hope to see our elected officials help guide small businesses through a tough economic time and by passing legislation that will benefit and keep money in our local economy.”

– Kendra Patterson, Michigan Barn Wood & Salvage, Mason

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Visit us online to see what's new in the industry and what services we provide members to strengthen your business.





UNDER THE DOME



Keep Pure Michigan's Intent "Pure"

Amy Drumm
MRA Senior Vice President,
Government Affairs

Promoting Michigan tourism is worth \$50M

Retailers don't typically have state budget requests. In fact, I often joke that retailers collect (or pay) the taxes that make up the state's revenue instead of asking for handouts. What we do watch is how appropriations can help support the industry and tourism via Michigan's iconic and award-winning Pure Michigan campaign.

Shopping may not be the main reason most tourists come to Michigan, but nearly every trip involves shopping in some capacity. Whether that's for souvenirs, supplies, items forgotten at home, or food for meals and snacks, Michigan retailers are ready to meet the needs of both local residents and visitors. MRA is proud to have launched our Buy Nearby program 11 years ago, encouraging residents – and in this case tourists – to shop locally whenever possible.

That's why we were thrilled to see the House Appropriations Subcommittee on Labor, Economic Development, and Lifelong Learning, chaired by Rep. Will Snyder (D-Muskegon), propose a \$50 million budget for Pure Michigan in May. This is a substantial increase from the \$25 million in the current fiscal year's budget and is a step up from the all-time high of \$40 million in FY 2022-2023. It also would help us compete with neighboring states that have allocated \$40-67 million to attract visitors. A critical piece of the House's budget recommendation is the clear direction to use the funds to promote travel and tourist destinations, not for other initiatives attracting new residents to the state.

The campaign deserves adequate funding to reestablish the Pure Michigan brand and support tourism (Michigan's third largest industry). Tourism generates \$48.5 billion in economic impact, creates 324,000 jobs, and pumps \$3.2 million in taxes back into local communities. The ROI on Pure Michigan is about \$11.16 for every \$1.

Hopefully, by the time you read this, or soon after, lawmakers in both chambers and Gov. Whitmer will have agreed with Rep. Snyder, and finalized a budget to keep Pure Michigan pure to its intent and restore its funding to effectively compete for visitors.



LEGALLY SPEAKING



Credit Card Theft Impacts Most Vulnerable

Thomas Clement
MRA Vice President,
Operations and General Counsel

I was grateful but dismayed to recently receive an article from former MRA employee, current MRA consultant, and great friend to retail, John Mayleben, which highlighted the recent surge in "skimming" of Electronic Benefits Transfer (EBT) cards. Skimming, as you are likely aware, is a form of white collar crime where criminals obtain personal information off of various forms of payment and then use that information to steal funds from the cardholder. The fear of being "skimmed" is very real to all consumers, but particularly reprehensible to those who find themselves in a difficult spot in life and in need of government assistance.

The article gave the heartbreaking example of a mother of two who lost over a thousand dollars two days before her rent was due. She was able to make an arrangement with her landlord, but at the cost of additional late fees that she could not afford. You can imagine the stress this incident added to her life. Then she was skimmed two more times in the same year.

Victims of EBT skimming do have a route for reimbursement, through the federal government and some state governments, but it comes at an enormous price. First, the process takes time that the victims do not have, only allows for up to two month's reimbursement, and is slated to end in September. Second, taxpayers are the ones ultimately footing this expense.

While Michigan has seen successful prosecutions of EBT crimes through the Attorney General's Organized Retail Crime Unit, criminals remain vigilant. As retailers, especially in the grocery space, but anywhere that accepts EBT and other forms of assistance, you have a chance to give back, and fight back, for those in your community who rely on this assistance. First, educate yourself on the signs that your payment devices have been compromised and take the necessary action to properly train your employees to identify suspicious behavior. Second, talk to your state and federally elected officials about the importance of implementing chip protected EBT and other benefit payment cards, similar to the fraud protections currently in place for many standard credit and debit cards.

Credit card theft deserves the full attention of the retail community and those in elected leadership roles, regardless of individual financial circumstances. The importance is only heightened when it has a direct impact on the most vulnerable in our communities.



NOTICE TO RIC POLICYHOLDERS

Workers' Compensation Claims

Reporting Procedures

All work-related injuries must be reported immediately to your direct supervisor. If your supervisor is not available, proceed to contact another manager or human resources.

If you are unable to contact management or human resources, you may contact our Clinical Consultation Service at 866.764.7705. This service will provide you access to a nurse who will take the initial claim information and provide medical treatment recommendations. If further treatment is required, they will direct you to the nearest treating facility for your specific injury.

If a serious illness or injury requiring immediate emergency attention occurs, call 911.

By exiting the premises or ceasing work activity for the day without reporting an injury, you are verifying you were not injured during your daily work activities.

Please Note

If you fail to timely report an injury, you may not qualify for workers' compensation insurance benefits and you may be responsible for all medical costs related to this incident. This is in accordance with the state's Workers' Compensation Act.

If you have any questions regarding this procedure, please discuss the requirements with your supervisor or human resources.

If you observe an unsafe condition or unsafe act, report it immediately to your direct supervisor or human resources.



DIVISION SPOTLIGHT

Michigan Tire and Vehicle Services



Richards Tire Inc.

Owner: Frank Kozlowski

1813 N. US Hwy. 31, Petoskey

Established: 1977

Member Since: 1990

Services: Group Insurance, Workers' Compensation

Specialties: Automotive repair, tires and wheels

Best business advice given or received:

The only place you will find success before work is in the dictionary.

Favorite thing about working in Petoskey:

We're lucky to be able to live and work where everyone likes to vacation.

Michigan Retailers Association's

CAPITOL DAY 2024

Retailers from all corners of the state came to Lansing on April 24 to participate in MRA's Capitol Day and Legislative Reception.

The day kicked off with MRA members, including several of our Retail Ambassadors and Board Members engaging in discussions with legislative leaders as well as their local representatives and senators. Meetings focused on pertinent issues impacting their businesses and collaborative strategies to support the retail sector.

After meeting with lawmakers, retailers reconvened at the Dykema Law Firm for continued dialogue, accompanied by refreshments and appetizers. The gathering included ambassadors, legislators, retailers, sponsors, and members of the Michigan Retailers Association and Retailers Insurance Company Boards of Directors.

Appreciation is extended to sponsors of the event, and a special thank you to our caterer, Busch's Fresh Food Market, for donating their time and crafting a delicious menu.

Another big thanks to all the lawmakers who took time out of their day to discuss retail's most pressing issues.





Thank you to our generous sponsors

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Two small bait shops grow into outdoor sports DESTINATIONS

Hesperia Sport Shop and Frank's Great Outdoors have a lot in common

By Shandra Martinez

Hesperia Sport Shop Inc. and Frank's Great Outdoors are on different sides of Michigan, but they have a few things in common.

Both started as small bait shops and have grown into full-fledged retail stores that have become destinations for tourists. Both also transitioned into their third generations of family operation, with a pair of siblings at each store collaborating to take the businesses to the next level.

Starting small

Hesperia Sport Shop began in 1978 as a tiny bait shop that James Lavin's stepfather, James Deater, bought to support his family as he scaled back to semi-retirement because of a heart condition.



"When he bought it, there wasn't enough inventory for even a yard sale. He wanted to revitalize it. Fortunately, he was a really handy guy and could fix things up," said Lavin, who was 14 when his family moved from Muskegon 30 miles northeast to Hesperia.

He also brought a love of the outdoors and a knowledge of fishing and tackle to the business. The shop came with a home next door, where the family lived. Lavin's parents kept adding to the business and making improvements. Seven years later, they sold it to Lavin and his older brother, Terry.

At the time, Lavin was serving in the Air Force. When he finished his four-year tour and returned home, he had to work another job because the store didn't make enough money to employ both siblings.

During that time, the brothers continued to expand and remodel the shop so they could increase the inventory. Over the decades, the formerly 700-square-foot store has grown to 7,000 square feet to carry fishing tackle, archery supplies, guns, ammunition and apparel.

Initially, they doubled the original store to 3,000 square feet by putting on downstairs and upstairs additions. Then they built a new larger store on the site of their family home.

"We had nowhere else to go. We were bursting at the seams and wanted to do more," Lavin said.

In 2001, they converted the old store into a motel, the All Seasons Inn. It's not uncommon for the store's customers to stay there.

Next generation gets involved

Hesperia Sport Shop is less than one mile from the Hesperia Dam, which is the upstream limit on the White River for steelhead, salmon, and walleye and a premier destination for fishermen from beginner to expert. It's also within an hour's drive of hundreds of lakes and streams and thousands of acres of federal land open to the public for hunting, trapping, and fishing.

Terry died in a hunting accident three years ago at 63, but Lavin has been fortunate that two of his children have joined him in the business. His two daughters, now in their 20s, have taken on important roles.



(L-R) Jim Lavin, Paige Jibson & Meagan Guptill

"My middle child, Paige Jibson, went to college to be an accountant. She's assumed all the office work, which is what my brother did," Lavin said.

His oldest daughter, Meagan Guptill, is an avid hunter and angler who has grown the store's social media presence "through the roof. She's doing these streamside reports from the store and has a huge following."

The store began selling lower-priced merchandise, but over the years, it has added higher end products that reflect the tastes of its clientele. Lavin estimates 75% come from outside the area. The staff has grown to seven, including his daughters.

Running the store is pretty much all-consuming.

"You're married to the business. So as far as coming and going, it isn't like normal jobs where you can take time off," said Lavin. "I was very hesitant with my daughters coming in because it could potentially turn into the same with them."

Founder followed his passion

On the other side of the state, Frank Gorske turned his passion for fishing into a business in 1945 when he saw the need for a bait shop on Saginaw Bay.

"My dad learned how to fish in all the creeks in the Thumb of Michigan, and he really liked being a fisherman, so he quit his job at the factory and started a bait shop," said Larry Gorske, his son. Larry now runs Frank's Great Outdoors in Linwood, about 10 miles north of Bay City.

Frank spent his life chasing minnows in the area's creeks. In the spring, he would pick nightcrawlers on the golf courses. He dug up water worms in the woods and put them on ground he prepared called a worm pit. Back then, his bait was mostly worms, crawlers and minnows for customers on their way to fish for perch or pike.



With Frank out searching for bait, his wife, Margaret, often ran the store with six kids in tow. While the kids grew up in the family business, only Larry and his sister, Judy, stuck with it until she retired in 2019.

Over the decades, the rise and fall of different fish varieties fed the growth of Frank's Great Outdoors.

In the late 1960s, salmon were introduced into Michigan's lakes as a predator to alewives, which were stinking up the beaches in mass die-offs. The big fish spawned a new industry.

"They bit lures and they were far too big for a traditional tackle. That was where it really started taking off, because you had to have a bigger rod and heavier lines that wouldn't break. It created a heck of an economy for the state," said Larry. "Our store started to grow because of all this tackle that they needed."

When the salmon ate up all the smaller fish, the salmon industry fell off. By the '80s, a group started a walleye fishery that put the Bay City region on the map for ice fishing.

"Now we're the walleye capital of the world, which spawned another business with different kinds of rods, reels, and electronics. Again, Frank's grew," Larry said.

'Just keep adapting'

Over the decades, Frank's has expanded into a 50,000-square-foot-store with another 20,000 square feet of warehouse space. Along with fishing gear, the store carries archery products, hunting gear, guns, and clothing.

During the COVID-19 pandemic, when the store shut down for 35 days, its presence finally took off online, a project that Larry's youngest son, Pete Gorske, had been working on since 2000 when he joined the business after college.

"Getting all of our products on the web was very important to me, because if you go on our website and you don't see it, you're probably going to assume we don't have it," Pete said. "Our store carries over 2,000 different brands and probably 75,000 SKUs."

Those who walk through the doors will benefit from the staff's high level of product knowledge beginning with Andy Gorske, Larry's eldest son.

"I try out products. If I don't have it in my garage, you probably don't want it or it's broken. It's junk," said Andy, who's been accompanying his dad to industry shows since he was 12, which gave him a comprehensive industry education. "I don't like to sell stuff that I don't believe in."

Andy is the personality of the business, says Pete.

"There are probably not many people who walk in those doors that don't know him or know my dad," Pete said. "With a store like ours, there's always a season, whether it's hunting or fishing. The outdoors has grown into a pretty diverse crowd. There's something for everybody. We just keep adapting to the market."



Whether biking or boating, these retailers built businesses on customer service

Mackinac Island Bicycle Shop and Mac's Marina are all about being full service.

By Shandra Martinez

Whether setting people up for a bike ride to explore Mackinac Island or heading out on a pontoon boat on Whitmore Lake, retailers Ira Green and Sam Iaquinto say the success of their longtime seasonal businesses is built on offering a full-service experience. Over the years, both have expanded their businesses by listening to what their customers wanted.

Green has spent his summers on Mackinac Island for 34 years. He and business partner Melanie Libby own two bike shops, two restaurants and a fudge shop. Until last year, they owned three hotels.

In all the businesses, the focus is on delivering an experience.

"Everybody has to be on the same page. If anybody drops the ball, we all drop the ball," said Green. "When people get a bike really quick, it's a very automated and very clean process. We know exactly what to say. Each team member has a job to do. If the guy delivering that bike sees someone adjust their own seat, he says, 'Excuse me, sir, you're on vacation. Let me take care of that for you.'"

Businesses feed off each other

Green knows that delighted customers come back and ask for recommendations, giving him an opportunity to send them to their other businesses.

They own the Great Turtle Brewery. It had been a steakhouse and lunch house for about 25 years until Green and Libby changed it five years ago.

"We converted it to a brewery, and it rocks," he said. "It's a lot of fun. It has great food and it's a nice family spot, and they serve a lot of food and a lot of beer."

The partners also own Verdes, a waterfront taqueria on the Starline dock. His shop, Mackinac Island Bike Shop, is located near the Shepler dock, while Libby's is on the Starline dock. They also own Sanders Fudge and Candy Shop, nestled in the front of Main Street.

"We work two blocks apart," said Green. "We have enough clients that we really don't compete for clients. Her clients get off her boat line, and my clients get off my boat line, and we rent a serious amount of bikes every day."

For years, they operated three hotels on the Shepler dock – Bicycle Street Inn & Suites, Waterfront Collection South and Waterfront Collection North. Last year, the hotels were bought by Davidson Hospitality Group, a subsidiary of the international investment firm KSL Capital Partners.

"We just couldn't turn the offer down," said Green. "We thought they would do a good job, and boy, it worked out well for everybody."





Sam Iaquinto

He credits Libby for being the marketing genius behind the business.

“All of our marketing takes place from the minute visitors leave that boat and hit the street. We are an impulse buy. We sell an experience,” Green said.

The experience begins with a \$1,000 Trek hybrid bike, upgraded with puncture-proof tires, a giant Cloud 9 bike seat, a basket, phone holder and fenders to prevent the lingering horse droppings from splashing up on the rider. In the basket is a bottle of water and QR code that provides a guide of the island.

“We give them all the other accessories we can think of so they don’t have to ask,” Green said.

He adds that he and Libby are constantly investing in new equipment.

Green has been a Michigan Retailers Association member for about a decade.

“MRA gives us good information with insights about things happening in Michigan and different markets,” Green said. “Whether you’re selling hats or renting bikes, you can find successful situations to learn from.”

Success on the water

In 1993, Sam Iaquinto was 28 years old when he took his life savings and bought Mac’s Marina on Whitmore Lake, leaving behind a corporate job in hazardous waste management.

“I had a passion for boating and for business,” said Iaquinto. “I basically came in and sold myself to the owners so that they could see that I was a good, viable individual for them to do a land contract with their businesses.”

He took the business in a much different direction and immediately expanded the service operation, replacing the one-bay garage on site with a five-bay facility that included storage. He added a line of motor and pontoon boats and offered pontoon boat restoration.

“There was such a demand for a good service facility in our area for marine service,” said Iaquinto, who sold the service center five years ago to a longtime employee.

This year will mark his 31st season with the 30-slip marina and its store and ice cream shop. The marina

sits on a 667-acre sporting lake in Washtenaw County’s Northfield Township. The marina has a five-year waiting list with 200 people.

Its marina workforce has grown to five, as well as 12 workers at Dee’s Place, an ice cream shop dating back to 1950. The marina does pontoon boat rentals, with five new pontoon boats. Its lakefront store sells marine accessories, bait and tackle, beer and wine, and snacks, while Dee’s Place offers food, soft serve and hard scoop ice cream.

Iaquinto credits his success to constantly listening to his customers and making changes to respond to their needs.

“It’s vitally important that you’re open-minded daily to learning. Otherwise you are less likely to succeed,” said Iaquinto. “We have a very high retention rate for customers. Customers who come into our stores are always happy. It’s a very fun industry. People are always smiling when they’re around and we’re here to help them continuously enjoy that.”

He and his wife, Anne, married for 29 years this summer, have two grown sons who have chosen different career paths, so they won’t be taking over the family business. Beyond the marina, they were partners in a local newspaper, The Courant, that grew to 65,000 customers. They also have commercial properties.

They are also active in the community. Iaquinto was Northfield Township planning commissioner for 23 years and was a township trustee. He founded the Northfield Township Downtown Development Authority and served on the DDA for a decade. Anne was elected to the Whitmore Lake Public Schools board, serving nearly 12 years. Both were active in their boys’ sports programs.

“We’ve helped the community grow because it’s the only way to help the community prosper,” said Iaquinto.

For Iaquinto, MRA goes above and beyond with its credit card processing service.

“They are very good with customer service. When I have a question or issues with disputes, the customer service department is able to help me handle those disputes and give assistance with being able to fend them off,” said Iaquinto.



Hitting the Links

MRA Member Locations

Alpine Golf & Grill	Comstock Park
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Cedar Chase Golf Course	Bloomfield Hills
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DNL Golf Company	Rockford
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Innon Golf Inc. dba Old Town Sports Center	Monroe
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Ironwood Golf Course Inc.	Byron Center
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Moss Ridge Inc.	Ravenna
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Sault Ste. Marie Country Club	Sault Ste. Marie
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Wallinwood Springs Golf Club Inc.	Jenison
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West Shore Golf & Country Club	Grosse Ile
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Arrowhead Golf & Country Club (OneLove Logistics)	Caro
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Ann Arbor Golf & Outing Club	Ann Arbor
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Birchwood Farms Golf & Country Club	Harbor Springs
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Wawonowin Country Club Inc.	Champion
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Cascade Hills Country Club	Grand Rapids
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Blythfield Country Club	Belmont
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Island Fun

Our Members and the Islands That Make Them

Mackinac Island

Astor LLC DBA Mustang Lounge
Entertainment LLC, 1485 Astor St.

Balsam Shops Inc., 7427 Main St.

Doud's Market, 7200 Main St.

Grand Hotel, 286 Grand Ave.

Island Hardware, 7325 Main St.

Mackinac Island Bike Shop, 7425 Main St.

Mackinac Island Yacht Club, 7006 Main St.

Resort Photography, 7371 Market St.

Beaver Island

McDonough's Market,
38240 Michigan Ave.

Harsens Island

Art Cook Marine Services Inc.,
1737 N Channel Dr.

Harsens Island Bed & Breakfast,
265 Monroe Blvd.

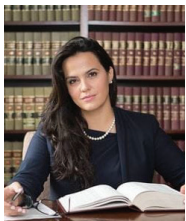
Schneider Marine Service Inc.,
7116 McDonald Dr.

Grosse Ile

Tipsy Fish LLC, 25215 W. River Rd.

West Shore Golf & Country Club,
22843 West River Rd.





Retail Partners Go Above and Beyond

Commissioner Suzanna Shkreli
Michigan Lottery

Since joining the Michigan Lottery team in March, I've been busy immersing myself in the day-to-day operations of the business and learning what has made this one of the most successful lotteries in the country. One common theme I've heard from many team members is how exceptional Michigan Lottery retailers are.

In many ways, retailers are the face of the Michigan Lottery. Our retail partners provide exceptional customer service to players throughout the state. There are more than 10,000 Michigan Lottery retailer locations across Michigan, and many of them are small, family-owned businesses. From 1986 (the first year retailer commission data is available) to 2023, Lottery retailers have collected more than \$6.2 billion in commissions. In FY2023, retailer commissions totaled more than \$350 million for the third straight year. This impressive performance led to a \$1.3 billion contribution to the School Aid Fund, the second-largest contribution ever made by the Michigan Lottery. The Michigan Lottery had a very successful year in FY2023 which would not have been possible without the hard work of retailers.

As we continue in 2024, the Michigan Lottery continues to be focused on offering players fun and entertaining games of chance that provide the opportunity to win life-changing prizes. We're also committed to operating all of our games with 100% integrity. As we continue to add new and exciting games to our portfolio, we expect sales to continue to be strong for our retail partners. While we face more competition than ever before, we recognize that this is a challenge, and our team is taking this opportunity to work hard and deliver innovative games for players to enjoy. Lottery is unique amongst competitors, in that all of Lottery's profits go to the School Aid Fund. This mission appeals to players and helps set our games apart from those offered on other platforms. It's also noteworthy that only the Lottery offers games like Mega Millions and Powerball that give players a chance to win jackpots that reach hundreds of millions or billions of dollars.

I'm eager to work side-by-side with our retail partners to continue the longstanding success and important work done at the Michigan Lottery. We are currently on track to contribute \$1 billion to the School Aid Fund for the sixth consecutive year. This incredible feat would not be possible without the hard work of each of our retailers, and I look forward to what the future will bring.

News & Trends

EGLE proposes new hazardous waste rules for electronic nicotine delivery systems (ENDS)

The Department of Environment, Great Lakes, and Energy (EGLE) recently issued a rulemaking request on hazardous waste that updates hazardous waste rules on pharmaceutical hazardous waste to follow recent EPA revisions on the safe management of recalled airbags, pharmaceutical wastes, and the modernization of the test methodology for ignitable liquids. The EGLE's proposed changes include new rules on "hazardous waste electronic nicotine delivery system or ENDS" that impact healthcare facilities, ENDS retailers, and reverse distributors. For more information, visit the QR code below and see Rules 824-833 found on pages 291-308 of the draft rules document available on LARA's rulemaking page. If you have questions or comments on these rules, please share with MRA's Amy Drumm at adrumm@retailers.com.



*Administrative
Rulemaking System
Request for Rulemaking
Hazardous Waste
Management*

EV owners: charging habits and shopping trends

A recent Numerator survey on Electric Vehicles (EVs) evaluated the shopping and charging habits of the 3.5% of U.S. households that report owning an electric vehicle. Compared to the average vehicle owner, EV owners are younger, more diverse, and higher-income: 42% are Gen Z'ers or Millennials, 44% are Black, Hispanic or Asian, and another 44% come from high-income households.

Electric Vehicle ownership is most highly concentrated in the Western United States. Nearly a third of EV owners (30%) reside in the Pacific U.S., with an additional 8% in the Mountain region. Ownership also varies significantly by urbanicity, with nearly half of EV owners (46%) residing in urban settings.

Most EV owners charge their vehicles at home, but when deciding where to charge their EV on the go, owners often select the nearest charging location available (55%), while others select free or discounted charging options (42%), charging speed (41%), or proximity to other amenities like stores and restaurants (32%). Nearly two-thirds (61%) of EV owners say they're somewhat or significantly more likely to



shop somewhere with charging stations, while a quarter (27%) say charging station availability doesn't typically influence their shopping location decisions.

Overall, EV owners spend 6% less in the gas and convenience channel compared to the average vehicle owner, but this dip is entirely driven by suburban EV owners, who spend 18% less than other suburban drivers. Urban and rural EV owners, on the other hand, spend 3% and 13% more at gas and convenience stores than their non-electric counterparts. For their grocery habits, EV owners are more likely to shop at retailers with a greater selection of natural/organic products.

Beverage market sales increase, volume declines

A report released by the Beverage Marketing Corporation in May analyzed the U.S. beverage market in 2023. Although retail sales of beverages increased, the overall volume decreased compared to the previous year. This was partly due to high prices caused by inflation, which likely discouraged some consumers from purchasing.

In 2023, energy drinks stood out with a notable increase in both volume and retail sales. They experienced a solid 5.7% volume growth and a double-digit increase in retail sales. However, sports drinks saw faster retail sales growth than the overall beverage market, but their volume declined.

Carbonated soft drinks had sporadic growth in 2021 and 2022, but experienced another volume decrease in 2023. Bottled water, the largest beverage category by volume, saw slight growth in 2023, although its retail sales increased at a slightly slower rate than the overall beverage market.

Other segments like fruit beverages, ready-to-drink (RTD) coffee and tea, and value-added water saw declines in volume in 2023, despite retail sales increasing. However, their sales growth was slower than that of the overall refreshment beverage category.

See U.S. Liquid Refreshment Beverage Market - Changes In Volume and Retail Dollars By Segment 2022-2023 (right).

Deadlines and Reminders

July-Aug. 2024

Aug. 6 – Primary Election (Watch for MRA's Friends of Retail announcement in mid-June)

Monthly reminders:

Sales & Use Tax – Monthly & EFT – On or before the 20th day of the following month.

Withholding Tax – Monthly & EFT – On or before the 20th day of the following month.

Retailer's Prepaid Wireless 911 Surcharge – Within 30 days of the close of each month. Receipt of a complete Form 5012 is required regardless of payment method.

Quarterly reminders:

Corporate Income Tax (CIT) Estimated Returns and Payments (Jan. 15, April 15, July 15, Oct. 15).

Sales & Use Tax – Quarterly & EFT – On or before the 20th day of the month following the quarter (Jan. 20, April 20, July 20, Oct. 20).

Withholding Tax – Quarterly – On or before the 20th day of the month following the quarter (Jan. 20, April 20, July 20, Oct. 20).

Segments	% Change	
	Volume	Retail Dollars
Energy Drinks	5.7%	13.3%
Sports Drinks	-4.0%	9.1%
Carbonated Soft Drinks	-1.9%	8.7%
Bottled Water	0.4%	6.5%
RTD Tea	-3.0%	5.6%
RTD Coffee	-2.7%	4.9%
Value-Added Water	-6.3%	3.9%
Fruit Beverages	-5.6%	2.0%
Total	-1.2%	7.5%



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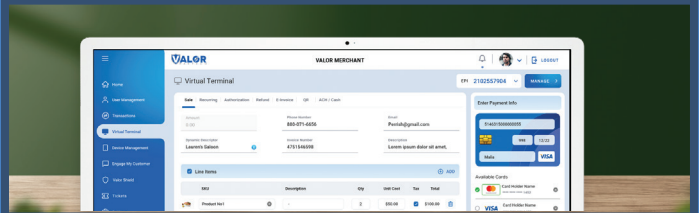
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The Visa/Mastercard Class Action Settlement claim filing deadline of May 31, 2024, has been **extended to Aug. 30, 2024.**



Frequently Asked Questions

If you choose to use our selected partner, MCAG, Inc., the registration process takes less than five minutes to complete. Once registered, you can trust that MCAG's experts will handle the claim filing on your behalf in exchange for a percentage of any recovery you are awarded.

What is the Visa/Mastercard Class Action Settlement?

A settlement has been reached in the long-standing class action court case alleging that merchants paid excessive interchange fees for accepting Visa and Mastercard payments from 2004 -2019 because of Visa, Mastercard and certain Bank Defendants conspiring together.

What if I'm already registered with MCAG?

Merchants who have already registered with MCAG will not have to submit claim forms because MCAG will handle the claims submission on their behalf.

How do I receive compensation?

You must submit a claim, or have a claim submitted on your behalf, by the court's deadline of Aug. 30, 2024, to the Settlement Administrator to recover any potential funds from this settlement.

Am I eligible to participate?

You must have accepted Visa or Mastercard payments with Michigan Retailers Association or another payment provider between Jan. 1, 2004 and Jan. 25, 2019.

How can Michigan Retailers Association help you?

While you can file your claim directly with the Settlement Administrator, Michigan Retailers Association has selected MCAG as our strategic partner to help our clients navigate this opportunity to ensure they get the maximum return from this settlement. MCAG will build your claim submission using your historical processing data supplied by its card processing partners, and work with the Settlement Administrator to ensure that a comprehensive claim is filed on your behalf in time to meet the claims filing deadline.



Scan the QR code to
sign up, or go to
vmc.mcaginc.com/?code=MRAIRB

Payment Card Settlement Disclaimer: Claim forms have been mailed and have been available online since December 2023. No-cost assistance is available from the Class Administrator and Class Counsel during the claims-filing period. No one is required to sign up with any third-party service in order to participate in any monetary relief. For additional information regarding the status of the settlement, visit the Court-approved website at www.paymentcardsettlement.com.

2024

Calendar of Events

AUG

- 6** – Michigan Primary Election, Statewide
- 12-18** – U.P. State Fair, Upper Peninsula

SEPT



National Family Meals Month

- 28** – Michigan Downtown Association's Downtown Day, Statewide

OCT

- 4-6** – Buy Nearby Weekend, Statewide

NOV

- 5** – Election Day, Statewide
- 7-8** – Michigan Downtown Association Annual Meeting, Ann Arbor
- 30** – Small Business Saturday

DEC

- 21** – Super Saturday



MEMBER NEWS

Scholarship Opportunity from SpartanNash's Our Family Brand

The Our Family brand's shoppers pursuing post-secondary education are now eligible to apply for academic scholarships. Shoppers who serve the communities they love and help make them better places to live, play and grow are encouraged to apply.

Thirty \$2,500 scholarships will be awarded, made possible through Our Family Cares. Deadline to apply: Aug. 31, 2024.



Apply online at ourfamilyfoods.com/scholarships.

Kroger Earns 2024 Platinum Bell Seal

For the third consecutive year, the Kroger Co. has been honored with the 2024 Platinum Bell Seal for Workplace Mental Health, achieving a perfect score in the wellness programs category. This recognition reflects Kroger's comprehensive offerings, programs, and perks designed to support associates' mental health and foster a positive workplace culture. The evaluation considered not only the mental health services included in Kroger's health benefits but also their wellness initiatives and paid time off policies.

The Bell Seal program, developed by Mental Health America, is the first certification of its kind. It acknowledges employers committed to creating mentally healthy work environments for their associates.



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All of us at MRA look forward to serving you!

SKL Home Improvement LLC, *Akron*

Portside Markets Inc. dba The Dutch Oven, *Alanson*

Michigan Studs and Walls LLC, *Ann Arbor*

P+ Lookout Land Conservancy, *Au Gres*

HDB Doors LLC dba Harwood Door & Bevel, *Auburn Hills*

Oak Hill Cemetery, *Battle Creek*

Charlevoix Running Company LLC, *Charlevoix*

Vadenbossche Farms LLC, *China Twp*

Walker Works LLC, *Clinton Township*

Neway Manufacturing Inc., *Corunna*

Magra Inc., *Detroit*

Greenfield Joy Inc., *Detroit*

Joe Randazzo's Fruit & Vegetable Inc., *Detroit*

Bear Creek Ballistics Corp., *East Leroy*

Kelly Car Care Inc., *Eastpointe*

Country Boys Farming LLC, *Farwell*

Hammerin Hanks LLC, *Farwell*

Blum Floral Boutique LLC, *Ferndale*

Frankenmuth River Tours LLC, *Frankenmuth*

Psychology Associates of Grand Rapids Inc., *Grand Rapids*

Asian Delight Marketplace Inc., *Grand Rapids*

Middleton's Recycle Inc., *Grand Rapids*

River City Truck & Trailer LLC, *Grand Rapids*

KRC Inc., *Grand Rapids*

Legend Parcel Service LLC, *Grand Rapids*

Midwest Steel Carports Inc., *Grant*

Tyler Roden dba Preferred Masonry, *Grant*

B's Compassionate Care LLC, *Greenville*

Tipsy Fish LLC, *Grosse Ile*

Kirby's Adult Foster Care Inc., *Harrison*

Highland Tree Farm, *Highland*

Buckman MacDonald & Brown PC, *Holland*

Supermercado Santa Fe LLC, *Holland*

Today's Health Club LLC dba The Noggin Shop, *Hubbell*

West Michigan Beef Co. LLC, *Hudsonville*

Dead Center Tactical LLC, *Ithaca*

United Network Consulting LLC, *Ithaca*

Northern Lights Latitude Distillery LLC, *Lake Leelanau*

Boutique Chic, *Lake Orion*

Commercial Blueprint Inc., *Lansing*

Harmony Logistics LLC, *Lansing*

Horizon Landscaping & Lawn Care, *Lawrence*

Taco About It Mexican Fusion LLC, *Manistee*

CB Marcellus Metal Casters Inc., *Marcellus*

APS Properties & Storage, *Marquette*

HLF LLC dba Peachy Hash & Co., *Niles*

Dwarkadhish Inc. dba Tom's Market, *Ortonville*

Miotke Enterprises, *Pickford*

Salon B LLC, *Plymouth*

Kate's Downtown LLC, *Port Huron*

Cactus Acres LLC, *Quincy*

Dally Investment Group LLC, *Royal Oak*

Kaleidoscope Traces Childcare North LLC, *Saginaw*

SS Logistics 989 LLC, *Saginaw*

Local Union No 467 UAW Building Corp., *Saginaw*

Moving Michigan International LLC, *Saint Clair Shores*

Paint It Red Entertainment LLC, *Sebewaing*

Tienda La Palma LLC, *Shelby*

South Haven Concrete LLC, *South Haven*

Lara Diamonds, *Southfield*

The Sparta Lounge LLC, *Sparta*

Portside Dental PLC, *Traverse City*

3461 W Jefferson Fuel Ventures Inc., *Trenton*

Signs & Engraving II Inc., *Troy*

Chiropractic of Vassar, *Vassar*

Genex Window Inc., *Warren*

Curley Cone LLC, *Wayland*

Md Michigan Landscape Supply LLC, *Williamston*

LMG Fabrication LLC, *Wixom*



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25
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B & M Plus, Coldwater

Bell Tourist Inc./Das Gift Haus, Sault Ste. Marie

First Impression Hair, Ortonville

PHS Software Services, Comstock Park

Pictures Plus, Ann Arbor

10
Years

A-1 Party Store, Hillman

Bad Axe Pest Control Inc., Fillion

Boon Sports Management, Cadillac

Borley Hanel Post 3033 VFW, Mount Pleasant

Doggy Daycare & Spa, Lansing

English Gardens, West Bloomfield

Fashion Cents LLC dba Plato's Closet, Allen Park

Holland Medi-Center, Holland

Jodi's Tangled Antler, Beulah

LaJoie Truck Service & Fab. Inc., Sault Ste. Marie

Mike's Place, Marshall

Northern Michigan University Foundation, Marquette

The Odyssey of Flint, Grand Blanc

Omar's of Lansing/The Exchange, Lansing

Parkview Cottages LLC, Ludington

Pierrot Hair Design, Ludington

Sawmill Saloon, Big Rapids

Silver Star Bar, Maybee

Therapeutic Radiology of Yakima PLLC, Yakima, WA

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