

Michigan

Retailer

Anderson's Market
Celebrates 30 Years
of Innovation

PLUS

Retail-Specific Election Guidance

Board Members Advocate in D.C.

2024 Buy Nearby Economic Impact

 Michigan[®]
Retailers
Association

 BuyNearby

OCT 2024/NOV 2024 VOL. 49 NO. 5

The official publication of Michigan
Retailers Association



FROM THE CEO



Elections Have Consequences

William J. Hallan
President & CEO of
Michigan Retailers Association

On Nov. 5, 2024, Americans will participate in the most important aspect of our democracy – the election. We should not take for granted the ability to cast a vote and directly participate in our political process.

If you've seen the musical Hamilton, you've heard about the Federalist Papers – a series of 85 essays written by Alexander Hamilton, James Madison, and John Jay. The purpose of the essays was to convince New Yorkers to ratify the proposed United States Constitution. In the very first paragraph of Federalist Paper No. 1, Alexander Hamilton addresses the critical importance of a democracy, arguing that good government is the result of our actions, and not accident or tyranny:

It has been frequently remarked that it seems to have been reserved to the people of this country, by their conduct and example, to decide the important question, whether societies of men are really capable or not of establishing good government from reflection and choice, or whether they are forever destined to depend for their political constitutions on accident and force. If there be any truth in the remark, the crisis at which we are arrived may with propriety be regarded as the era in which that decision is to be made; and a wrong election of the part we shall act may, in this view, deserve to be considered as the general misfortune of mankind.

In short, Hamilton is begging citizens of New York to take action by supporting the proposed U.S. Constitution, and he cautions the dangers of inaction and poor decision-making. In other words, elections have consequences.

At Michigan Retailers Association, we encourage you to exercise this important duty and go vote. On the ballot this year is not only a presidential election, but a U.S. Senate seat and all 110 seats of the Michigan House of Representatives. If you need some assistance identifying which candidates in Michigan will be good for the retail industry, check out our Friends of Retail list on page 10.

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MRA President and
Chief Executive Officer

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

"You can't be the first to adopt every new trend, but you also can't fall behind. You have to find the right balance, invest in what matters, and always keep the community at the heart of everything you do."

– Brad Anderson, Anderson's Market, Glen Arbor

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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.

ON THE COVER

Owner Brad Anderson modernized Anderson's Market by adding self-checkout systems, online ordering for curbside pickup, and delivery service.

Photo credit: Ford Photography

Buy Local, Support Local

Buy Nearby Economic Study 2024

6 Increase Employment By More Than **17,000 New Jobs**

Increase Labor Income **\$700 Million**

Retail Industries That Would See **5,760 New Jobs**

Non-Store **1,740 New Jobs**

General Merchandise **1,280 New Jobs**





Editor's note: These two articles should be read consecutively.



Mothering Justice v Attorney General: Minimum Wage and Paid Leave

Thomas Clement
MRA Chief Operating Officer
and General Counsel

On July 31, 2024, in a 4-3 decision, the Michigan Supreme Court ruled in *Mothering Justice v Attorney General* that the Michigan Legislature's adoption of a ballot initiative and subsequent amendment in the same legislative session was unconstitutional. As a result, beginning Feb. 21, 2025, employers must offer paid sick leave to all employees and the minimum wage in the state of Michigan will increase gradually through 2028. This result disrupts the concept of a market-driven economy, will have a significant negative impact on businesses, including retailers, as well as employee leave policies, and will likely result in layoffs and closures, particularly in the hospitality industry.

The paid sick leave requirement will apply to all employers, regardless of size and include all employees, including temporary and part-time employees and independent contractors. Employers with fewer than 10 employees are required to offer 40 hours of paid leave and 32 hours of unpaid leave. Those with 10 or more employees must offer 72 hours of paid leave. The leave may be used in increments of less than one hour, requires little to no advance notification, and employers cannot require documentation unless the leave exceeds three days. Further, the leave time can be used for a myriad of non-medical purposes including care for family members.

The minimum wage increase requires further clarification, but the court has ordered the implementation of the increase contemplated in the original ballot initiative, adjusted for inflation. The implementation will occur over four years, ultimately resulting in a minimum wage of approximately \$15.00 per hour in 2028 and a phasing out of the tip credit over a six-year period. This constitutes an increase of approximately 45%.

The court's ruling is unfortunate for two reasons. First, the legal reasoning is flawed because nowhere in the Michigan Constitution does there appear a prohibition on the legislature's action. Second, businesses, employees, and the economy are going to suffer with less flexibility in leave offerings and shuttered businesses and layoffs due to the increased cost of doing business.

Fortunately, the issue has not reached its endpoint. The battle now shifts from the courts back to the legislature. The MRA legislative team is working diligently with others in the business community to make several key changes to the law before Feb. 21.



Seeking Implementation Changes On Paid Leave

Amy Drumm
MRA Senior Vice President,
Government Affairs

Good policy takes time. A prime example are the changes needed to realistically implement the paid leave requirements the Michigan Supreme Court recently ordered back into effect starting Feb. 21.

That ruling reinstates the Earned Sick Time Act, a former ballot proposal that contains several key implementation gaps in its original format. The legislature can address these this fall. There's good precedent for implementation changes on initiated laws (those brought forward via ballot proposal). Recent examples include the legalization of Marijuana, reproductive rights, and voting laws.

The following five changes would honor the intent of the original proposal, while making it feasible for both employers and employees.

1. Exempt employers with policies that meet or exceed the number of hours required, including all forms of paid leave (e.g. vacation).
2. Allow employers to front-load time off to avoid complicated accruals and to allow the employee to use time as needed.
3. Add a small employer exemption and apply the Act to only full- and part-time employees averaging 20 or more hours per week in 20 weeks. (There's good logic to exempting employers with fewer than 50 employees; most don't have their own HR teams to navigate complicated requirements and it's a threshold already honored by the federal Family Medical Leave Act [FMLA].)
4. Limit requested leave time to be used in four-hour/half-day increments and require notification prior to the start of the shift unless an employee is incapacitated.
5. Remove language allowing private lawsuits for violations and rebuttable presumption language that presumes the employer is guilty. Enforcement and penalties should be handled uniformly and fairly by the state.

Momentum is growing behind the need for changes to grant employees flexibility on paid leave, keep businesses operating smoothly, and protect truly small operations from unworkable provisions. The legislature has an opportunity to protect the spirit of the petition and the economy with these changes. With your help, we can encourage lawmakers to make changes quickly, giving all employers and employees time to prepare. **Contact your legislators and ask them to make these five changes to the Earned Sick Time Act this fall before it's too late.**



Contact your legislators

Votervoice.net/NRF/Campaigns
/117991/Respond

Calling all next-generation retail leaders!

Join Michigan Retailers Association's 2025–26 Retail Ambassador Program!

Become a visible member of the retail community and ensure **the voices of Michigan retailers are heard!**

Volunteer or nominate an ambassador

Email your own, or your nominee's, contact information to Senior VP, Government Affairs Amy Drumm at adrumm@retailers.com.

Benefits:

- Media Training
- Earned Media/Advertising Opportunities
- Legislative Updates and Input
- Free Event Attendance
- Networking Opportunities
- Mentorship



 Michigan[®]
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Keep Your Money In Michigan™

Michigan would experience these incredible benefits

If you were to redirect **Just 10 Percent** of your out-of-state ecommerce purchases to local business.

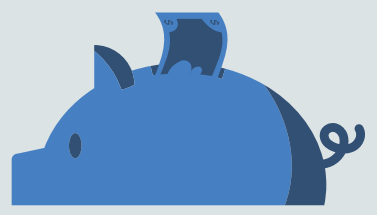
Did You Know?

Michiganders spent an estimated **\$33.8 Billion** in out-of-state ecommerce last year?

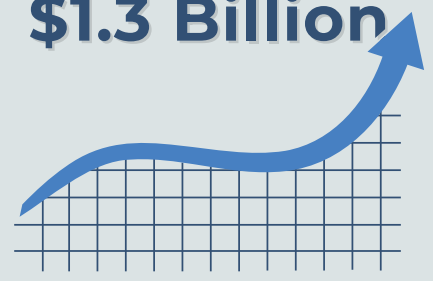
Buy Local Support



Increase Labor Income
\$700 Million



Increase Michigan Economic Activity
\$1.3 Billion



Buying Support your

Local, Support Local

Buy Nearby
Economic Study
2024

Increase Employment By More Than **17,000 New Jobs**

Retail Industries
That Would See
the **Largest
Employment
Gains**



Non-Store
5,368 New Jobs



General Merchandise
1,421 New Jobs



Clothing
1,139 New Jobs



Electronics
749 New Jobs

How the Stats
Compare to
Last Year

2023

16,423

New
Jobs

17,279

\$660 Million

Labor
Income

\$700 Million

2024

\$1.2 Billion

Economic
Activity

\$1.3 Billion

2024

\$2.3 Billion

Gross
Economic
Output

\$2.4 Billion

Nearby Is More Important Now Than Ever.

For neighbors, strengthen our community – Buy Nearby Today!



Glen Arbor, MI
Member since: 2018
MRA service: Grocers Fund

Anderson's Market Celebrates 30 Years of Innovation and Community

By Shandra Martinez

In picturesque Glen Arbor, a small town famous for its proximity to Sleeping Bear Dunes National Lakeshore, is Anderson's Market. As it celebrates its 30th year, the rural grocery store has become as much a staple of the community as the lakes and dunes that draw tourists from across the country.

Owner Brad Anderson had no grocery experience when the then 27-year-old, at the time a claims adjuster in Sterling Heights, bought the struggling store on a land contract in 1994.

"I had no intention of owning a grocery store," he said. But having worked his summer breaks from Albion College in Glen Arbor at the restaurant across the street from the store, he was intrigued by the possibility.

Raised in a family of business owners, Anderson had entrepreneurship in his DNA.

"I was interested in working for myself, and it felt like the right challenge," Anderson said. "The store was rundown at the time, but I was single, had no kids, and plenty of energy to make a vision a reality."

He quickly realized that a grocery store is all-consuming.

"Retail is 364 days a year, and it's tough work," he said. "But when you don't have an alternative but to succeed, it's a powerful motivator."

Going upscale

One of Anderson's first major decisions was to change the direction of the store. It originally was part of the IGA chain, but Anderson envisioned something more distinctive that would serve locals yet appeal to tourists with luxury tastes.

"I pivoted from being an IGA store to working with SpartanNash to create a

more upscale, specialty market," Anderson said. "I wanted the store to represent the best products in every category."

He built a Michigan-made section, filling it with local favorites like Northern Naturals salsas and Leelanau Coffee Roasters' beans. He focused on keeping the store clean, welcoming, and stocked with products people were eager to buy.

"I learned early on that I had the ability to work a lot at a steady pace," Anderson said. "Yes, I lamented that I didn't have weekends off like everybody else, but I also had the drive to make the store what I imagined it could be."

That vision paid off. As the tourist season ramped up each May, Anderson's Market became a go-to spot for visitors from cities like Chicago and Detroit. The store has grown to 11,000 square-feet, from the original 3,000 square feet when Brad bought it in 1994.

"We had customers who would come in with five kids and load up with \$500 worth of groceries," Anderson said. "I had to negotiate with suppliers to keep up with demand. At the same time, I had to make sure we were serving our 600 year-round residents too."

Residents have different needs

Glen Arbor's population swells in the summer, but as fall rolls in, the number

drops. Anderson's Market, one of the few grocery stores within a 20-mile radius, serves both tourists and locals, which Anderson describes as a delicate balancing act.

"It's the tale of two stores," Anderson said. "In the summer, we're catering to high-income family travelers. But as soon as the tourists leave, we have to pivot to being a store where locals can get staple items at a good price."

Keeping the store afloat during the winter requires dedication. Anderson stays open year-round and stocks affordable essentials for residents.

"There are some lean months in the winter," he said. "But we're committed to the community, so we stay open to serve the people who live here."

Anderson is always looking for ways to evolve. In 2018, he invested in self-checkout systems to avoid long waits during the peak season, and introduced online ordering for curbside pickup and delivery. The move proved invaluable when the COVID-19 pandemic hit in early 2020.

"When COVID came, everything else was closed, but we were able to keep going," Anderson said. "Our business tripled, even though we lost half of our staff. It was an incredibly intense time, but being able to offer online ordering made a huge difference."

Staffing has always been a challenge for Anderson's Market, especially in the summer when the influx of tourists requires a larger team. Anderson has found a solution in the J1 foreign worker exchange program, which brings students from countries like Croatia and Turkey to work during the busy season.

"These kids love to work," Anderson said. "They show up every day, eager to learn and work hard. It's been a great fit for us."

Anderson has also invested in the H2B worker program, which brings in more seasoned international workers for six-month stints.

"It's a big investment, but it gives us stability during our busiest months," Anderson said.

The store joined Michigan Retailers Association when the Michigan Grocers Association became a division of MRA in 2018. MGA allowed them to qualify for a



workers' compensation fund dedicated to serving the grocery community.

Emphasis on quality

Anderson continues looking for ways to offer the best products. His wine shop, in particular, has become a signature feature.

"We work with a local part-time sommelier to help curate exceptional wines at an affordable price," Anderson said. "We taste everything ourselves, and if it doesn't meet our standards, we don't carry it."

This dedication to quality extends through the store's entire product range. From local honey to the store's own line of apple cider, Anderson's Market is known for offering products that reflect the best of Michigan.

As Anderson's Market celebrates its 30th anniversary, Anderson says being part of a tight-knit community can come with big expectations.

"In a small town, everything is magnified," he said. "You have to take pride in being a leader and reflecting what the community expects."

Looking ahead, Anderson remains committed to the hard work and innovation that have made the store successful.

"You can't be the first to adopt every new trend, but you also can't fall behind," he said. "You have to find the right balance, invest in what matters, and always keep the community at the heart of everything you do."



Photo credit: Ford Photography



Retail-specific election guidance:

MRA's 2024 General Election Friends of Retail

The Michigan Primary Election saw over 2 million voters across the state of Michigan. Seventy of our 81 Friends of Retail move on to the November 5 General Election ballot.

“The retail industry is navigating numerous challenges, making it crucial to have legislators who are committed to collaborating with us to foster an environment where retail can flourish,” stated William J. Hallan, President and CEO of Michigan Retailers Association. “Retail jobs are good jobs—they provide valuable first job experiences, foster career growth, and are foundational to our local economies. Supporting candidates who advocate for the retail industry is crucial to ensuring these businesses can continue to thrive and serve our communities effectively.”

Candidates were designated by MRA's Legislative Committee and based on an analysis of voting records and candidate questionnaires. Current elected officials earning a Friend of Retail designation demonstrated through their votes on and sponsorship of key issues, while candidates earning a Friend of Retail designation demonstrated through their answers to critical policy questions that they understand the importance of the retail industry to Michigan's economy. All current elected officials running for re-election are evaluated and all legislative candidates are extended an opportunity to complete MRA's questionnaire.

The goal of MRA's Friends of Retail list is to give MRA members more information as the election draws near. This information is unique to the retail perspective and cannot be found elsewhere.

We hope you find this retail-specific election guidance helpful as you fill out your absentee ballot or head to the polls.

Editor's note: Regions see some overlap in legislative districts, so candidates may appear on more than one regional list.

Southeast Michigan

District 1	Tyrone Carter (D-Detroit)
District 2	Tullio Liberati (D-Allen Park)
District 3	Alabas Farhat (D-Dearborn)
District 9	Joe Tate (D-Detroit)
District 14	Mike McFall (D-Hazel Park)
District 18	Jason Hoskins (D-Southfield)
District 22	Adam Stathakis (R-Livonia)
District 28	Jamie Thompson (R-Brownstown)
District 30	William Bruck (R-Erie)
District 31	Dale Biniecki (R-Monroe)
District 32	Jimmie Wilson Jr. (D-Ypsilanti)
District 34	Nancy Jenkins-Arno (R-Clayton)
District 35	Jennifer Wortz (R-Quincy)
District 46	Kathy Schmaltz (R-Jackson)
District 48	Brian Ignatowski (R-Pinckney)
District 49	Ann Bollin (R-Brighton)
District 50	Jason Woolford (R-Howell)
District 52	Mike Harris (R-Clarkston)
District 54	Donni Steele (R-Orion)
District 55	Mark Tisdell (R-Rochester Hills)
District 57	Thomas Kuhn (R-Troy)
District 58	Ron Robinson (R-Utica)
District 59	Doug Wozniak (R-Shelby Twp.)
District 60	Joseph Aragona (R-Clinton Twp.)
District 62	Alicia St. Germaine (R-Harrison Twp.)
District 63	Jay DeBoyer (R-Clay)
District 68	David Martin (R-Davison)
District 72	Mike Mueller (R-Linden)

West Michigan

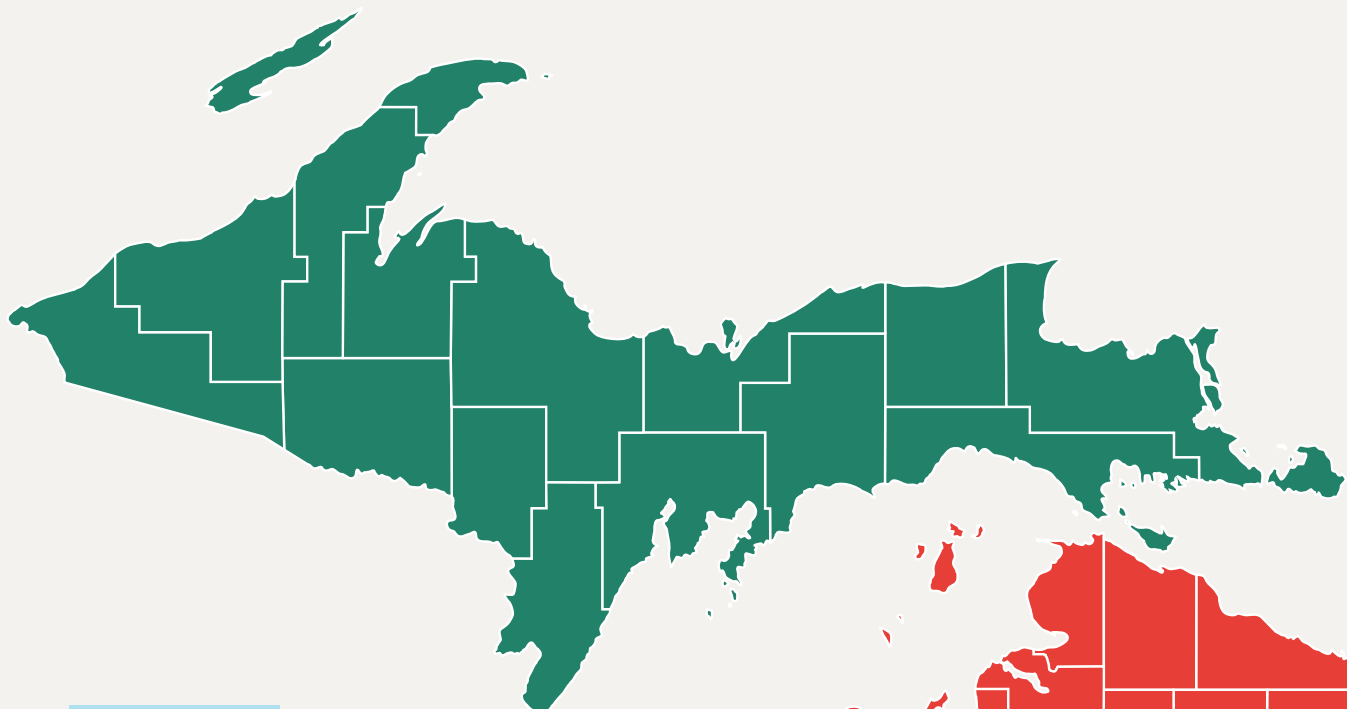
District 37	Brad Paquette (R-Niles)
District 39	Pauline Wendzel (R-Watervliet)
District 42	Matt Hall (R-Kalamazoo)
District 43	Rachelle Smit (R-Shelbyville)
District 45	Sarah Lightner (R-Springport)
District 78	Gina Johnsen (R-Lake Odessa)
District 79	Angela Rigas (R-Caledonia)
District 80	Philip Skaggs (D-East Grand Rapids)
District 81	Jordan Youngquist (R-Grand Rapids)
District 83	Tommy Brann (R-Wyoming)
District 83	John Fitzgerald (D-Wyoming)
District 84	Carol Glanville (D-Walker)
District 85	Bradley Slagh (R-Zeeland)
District 86	Nancy DeBoer (R-Holland)
District 87	Will Snyder (D-Muskegon)
District 88	Greg VanWoerkom (R-Norton Shores)
District 89	Luke Meerman (R-Coopersville)
District 90	Bryan Posthumus (R-Cannon Twp.)
District 91	Pat Outman (R-Six Lakes)
District 102	Curt VanderWall (R-Ludington)

Upper Peninsula

District 107	Parker Fairbairn (R-Harbor Springs)
District 108	David Prestin (R-Cedar River)
District 109	Karl Bohnak (R-Negaunee)
District 110	Gregory Markkanen (R-Hancock)

Great Lakes Bay

District 63	Jay DeBoyer (R-Clay)
District 67	Phil Green (R-Millington)
District 68	David Martin (R-Davison)
District 71	Brian BeGole (R-Perry)
District 72	Mike Mueller (R-Linden)
District 93	Tim Kelly (R-Saginaw)
District 96	Timothy Beson (R-Bay City)
District 97	Matthew Bierlein (R-Vassar)
District 98	Gregory Alexander (R-Carsonville)
District 99	Mike Hoadley (R-Au Gres)

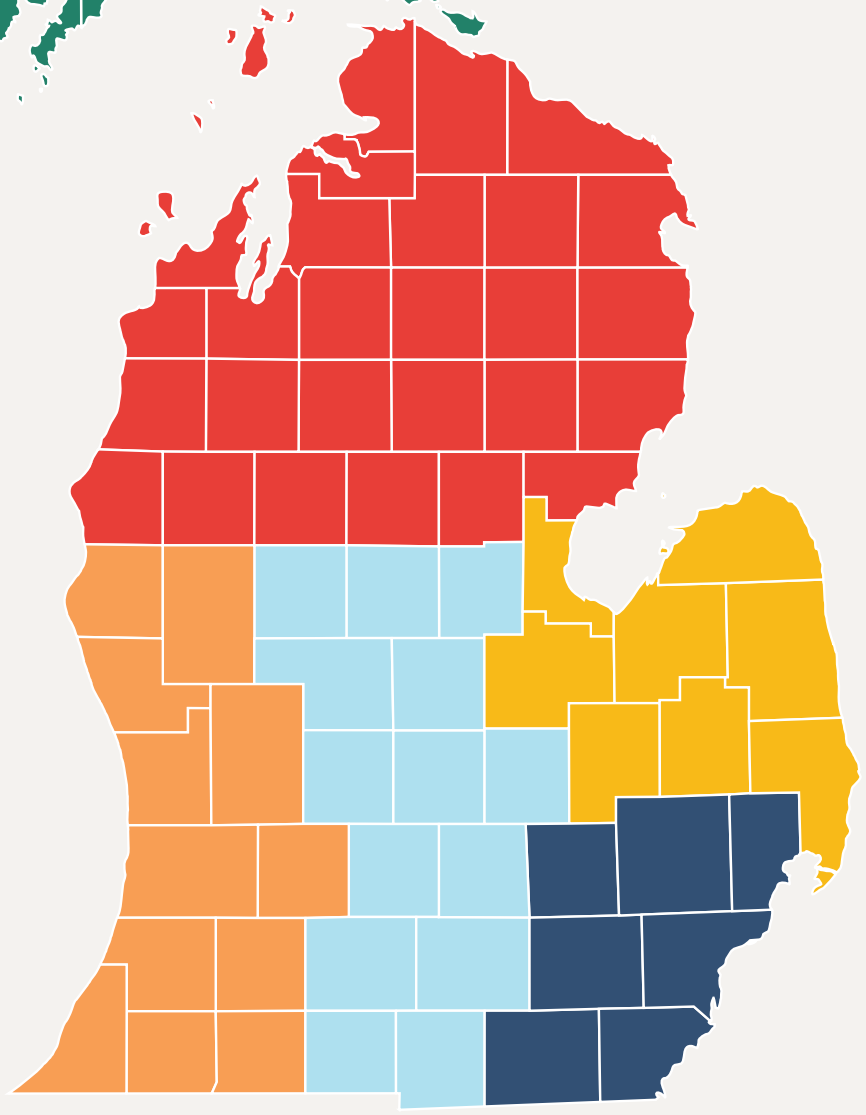


Mid Michigan

- District 35 Jennifer Wortz (R-Quincy)
- District 43 Rachele Smit (R-Shelbyville)
- District 44 Steven Frisbie (R-Battle Creek)
- District 45 Sarah Lightner (R-Springport)
- District 46 Kathy Schmaltz (R-Jackson)
- District 48 Brian Ignatowski (R-Pinckney)
- District 71 Brian BeGole (R-Perry)
- District 72 Mike Mueller (R-Linden)
- District 73 Joshua J. Rockey (R-Webberville)
- District 74 Tom Izzo (R-Lansing)
- District 76 Angela Witwer (D-Delta Twp.)
- District 78 Gina Johnsen (R-Lake Odessa)
- District 91 Pat Outman (R-Six Lakes)
- District 92 Jerry Neyer (R-Shepherd)
- District 93 Tim Kelly (R-Saginaw)
- District 95 Bill G. Schuette (R-Midland)

Northern Michigan

- District 95 Bill G. Schuette (R-Midland)
- District 99 Mike Hoadley (R-Au Gres)
- District 100 Tom Kunse (R-Clare)
- District 102 Curt VanderWall (R-Ludington)
- District 103 Lisa Trombley (R- Traverse City)
- District 104 John Roth (R- Traverse City)
- District 105 Ken Borton (R-Gaylord)
- District 106 Cam Cavitt (R-Cheboygan)
- District 107 Parker Fairbairn (R-Harbor Springs)



November 5 is Election Day — Vote on or before Nov. 5 and let Retail’s voice be heard!



Find Your Polling Location, Check Registration, View Sample Ballot, and More



Request an Absentee Ballot



**Kendra Patterson, Director,
Michigan Retailers Association
Board**

Kendra Patterson co-owns Michigan Barn Wood and Salvage with her husband, Trevor. The business began in 2015 and relocated to a historic lumberyard in Mason in 2017. Patterson was first elected to the Michigan Retailers Services Board in 2022.



**Andrew Gemmen, Vice Chair,
Retailers Insurance Company
Board**

Andrew Gemmen is president and co-owner of Gemmen's Ace Hardware in Hudsonville. The business was founded by his grandfather, Al Gemmen, in 1955 and is part of Ace Hardware Corp., the world's largest hardware retail cooperative, based in Oak Brook, Ill. He officially joined the family business in 2000 after gaining experience outside retail hardware by working in concrete construction and for Art Van Furniture and Target Corporation. He holds a business degree from Central Michigan University. He was elected to the RIC board in 2016. Gemmen was elected Vice Chair of the Retailers Insurance Company Board in August 2024.

Two Board Members Advocate **in Washington, D.C.**

Board members Kendra Patterson, co-owner of Michigan Barn Wood and Salvage, and Andrew Gemmen, co-owner of Gemmen's Ace Hardware, traveled to Washington D.C. in late July to attend the biannual National Retail Federation's Retail Advocates Summit. Both were nominated by Michigan Retailers Association and named Retail Champions for their work in advocating for the retail industry.

Kendra and Andrew are actively involved within their communities and have regularly participated in MRA's Capitol Day.

The Summit consists of sessions with keynote speakers, discussions with federal lawmakers and legislative staff, and an awards dinner. NRF hosts The Retail Experience for federal lawmakers in the same room as retailers. Each retail champion's business is highlighted in a town square style format alongside booths with larger retailers and technology companies. Small business owners were invited to meet one-on-one with select lawmakers and staff who were unable to attend The Retail Experience.



THE Retail Experience



Pictured with MRA's Senior VP, Gov. Affairs Amy Drumm, Congressman John James (MI-10), and NRF's David French.

The event closes with an Awards Dinner and the naming of one retailer as America's Retail Champion. This year, Neil Abramson, owner of ECi Stores, a consignment store in Leominster, Mass., was named champion.

What moment from the Summit impacted you the most?

KP: It was a great experience to be able to meet so many industry leaders and advocates for retail and engage with policymakers that have real impact. The event was ideal for networking and learning more about legislative priorities, so we can be a voice for retailers.

AG: The Summit allows both large and small retailers, like ourselves, to be in the same room. While having very different realities, ultimately we're still operating in the same space. We still have the same concerns as the larger retailers, but the Summit allows legislators to come in and look at what our businesses sell and to speak to them from our business perspective, rather than going and sitting in their office.

How did attending the Summit enhance your understanding of the retail industry?

KP: It was memorable to speak to other retail owners on their experiences and concerns about the economy. Many had a unique perspective on how to best pivot their businesses to adapt. We have all had to learn to pivot to keep thriving in retail, but it's inspiring to know we are in this together and many positive people are out there making differences every day to keep retail moving forward.

AG: It's always interesting to hear what other people are doing and how they're doing it. I tend to operate in the sphere of hardware store owners and we know what our troubles and issues are, but when you go into different retail outlets, you get to see the product or service changing, and a lot of similar issues are still in play. I definitely connected to those individuals.

How can other business owners get involved in advocacy?

KP: By learning more about regulatory changes and how they can impact retail. It gave me more knowledge to be able to adapt and thrive in the ever-evolving retail industry. I'm honored to have been recognized as a Retail Champion. I'm grateful for the platform to voice the needs of Michigan small businesses and to advocate and address challenges that face us.

AG: Obviously it's hard for any of us to step away from our businesses, but in order to benefit the greater community of retailers, it's important to make those journeys and have those discussions.

The first thing I would invite any retailer to do is to know who your state and federal lawmakers are and how to connect with them. It's helped me put a face to the name and then when we do have issues, you're not making a worry or complaint your first contact. You're able to have established yourself already as someone that may contact them in the future and then when something does come up, you're able to have that communication with them.

They're people just like we are. Simply take a moment to send them an email or make a phone call. If you know where their office is, don't hesitate to stop in. We're all busy, but it's important to take the time to initiate a conversation and build that rapport.



"There is no wrong or right level to step your foot into advocacy. Advocacy looks different to every retailer. But the point is we're all trying to have a voice and to be heard." – Andrew Gemmen



News & Trends

Fight Retail Crime Day – Oct. 24, 2024

This day of action unites the retail industry in advocating for legislative solutions to address rising retail crime, theft, and violence. While Michigan has taken great steps to curbing ORC with the Attorney General Nessel’s support and the FORCE team’s success, it’s Congress’ job to step up by passing the Combating Organized Retail Crime Act – CORCA (S. 140/H.R. 895). CORCA would increase federal coordination by establishing a new Organized Retail Crime Coordination Center to combine expertise and resources from federal, state, and local law enforcement agencies and retail industry representatives.

These crimes not only have an economic impact on retailers, but also a broader effect in terms of the safety of store employees and customers. According to NRF’s 2023 National Retail Security Survey, more than two-thirds (67%) of respondents said they experienced an increase in violence and aggression from ORC perpetrators compared with a year ago. Organized retail crime groups extend into other criminal activities, including transnational groups involved in human, weapons, and drug trafficking.

allowed/not-allowed descriptions for fruits and vegetables. The UPCs for any new products have been loaded in the approved products list (APL) and are now available for redemption in-store.



Food guide



Complete list of all changes



Tell Congress to act now
www.voterve.net/NRF/Campaigns/98241/Respond

Treasury updates RAB on sales tax treatment of food/prepared food

On Aug. 20, Michigan Department of Treasury published Revenue Administrative Bulletin (RAB) 2024- 13 Sales and Use Tax - Food For Human Consumption. This RAB explains the sales- and use-tax treatment of food and prepared food. It updates and replaces RAB 2022-4 and is based on Public Acts 141 and 142 of 2023 signed into law on Oct. 3, 2023.



View the RAB here

Michigan WIC: New Food Guide available as of August 1

Notable changes for this Food Guide include the addition of new flavors in brand-specific food categories like cereal and juice, removal of images for discontinued products, and update of the

Corporate Transparency Act: New filing requirement due by Dec. 31 What you need to know:

The Corporate Transparency Act (CTA) is a U.S. federal law that went into effect on Jan. 1, 2024 and requires reporting of personal information on owners and some employees to FinCen (the Financial Crimes Enforcement Network which is part of the Internal Revenue Service). The law requires collecting personal information on “beneficial owners” to share with law enforcement and certain government agencies for investigative purposes as part of efforts to make it harder for bad actors to hide. Businesses that existed prior to Jan. 1, 2024 have until Dec. 31, 2024 to comply. Companies founded after Jan. 1, 2024 must comply within 90 days of forming the new business.

Companies, including limited liability companies (LLCs), corporations, and similar entities, are obligated to file reports with FinCEN containing information on “beneficial owners” such as social security number, driver’s license, passport number, and home address. This information is not publicly disclosed and is only intended for use by law enforcement and certain government agencies. “Beneficial Owners” refers to all individuals who own or have substantial control in that business, defined as an individual who, directly or indirectly, exercises substantial control over a company or owns or controls at least 25% of the ownership interests of the company.



Businesses must keep this filing updated within 30 days of any changes of ownership or previously reported information pertaining to a “beneficial owner.” The penalties associated with noncompliance are thousands of dollars in fines and up to two years in federal prison. While some lawsuits and challenges to the requirement exist, business owners should be prepared to comply ahead of the Dec. 31 deadline to avoid penalties.



Learn more about the requirement and file reports directly
www.fincen.gov/boi

Updated labor law posters available

MRA has updated federal and state labor law posters available to members. Updates bring all postings up to spring 2024 versions and now feature a state poster and federal poster instead of one extra large poster. As a MRA member benefit, you get one free set of posters (sold elsewhere for \$30-\$40). To get your free state and federal posters, use coupon code LABOR1 during check out. Additional poster sets cost \$30 each plus tax.



Order your labor law poster
Shop.Retailers.com

Deadlines and Reminders

Oct.-Dec. 2024

Oct. 1-Dec. 16 – Michigan WIC Central Region Vendor Contract Renewal (rolling 3-year renewal period by region)

Oct. 31 – Nursery Dealer and Growers Licenses expire
Nov. 1-Jan. 15 – Open enrollment for individual health care coverage

Nov. 30 – CBD/hemp processor-handler license renewal deadline. These licenses are required for retailers who wish to sell CBD products. The annual license applies to consumable and non-consumable hemp and hemp products.

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).

Dispelling the *Myth* of “Corporate Price Gouging”



James Carville, Bill Clinton’s political advisor famously said in 1992, “it’s the economy, stupid.” The 2024 election season seems to be taking a page out of that book with campaigns focusing on the impact consumers are feeling related to increased prices due to inflation or “corporate price gouging,” depending on which candidate is speaking.

There’s no question that prices have increased and Americans are paying more. But many economists, including the economists at the Federal Reserve Bank of San Francisco (SF Fed), say the inflation surge can be better explained by more traditional factors: higher production costs, supply chain disruptions, and a drop in available labor during the post-pandemic recovery just as consumer demand rose.

The grocery and food retail industry was a little surprised to find itself the scapegoat for inflation and accused of engaging in “corporate price gouging” when the industry itself routinely has one of the slimmest profit margins. The latest data published by New York University shows the food retail industry had a 1.18% net profit margin in 2023.^[1]

In 2023, the Federal Reserve Bank of Kansas City reported that tight labor markets and wage increases have put upward pressure on the costs of labor, production, and distribution, which have been passed on to consumers and are major contributors to rising grocery prices.

“Food prices are affected by a lot of things. The weather, geopolitics, the pandemic, and all the supply chain issues and massive amounts of monetary and fiscal stimulus. And that caused prices to go haywire in a lot of industries,” Scott Lincicome, Vice President of General Economics and Trade at the Cato Institute, told FOX Business. “There’s really not a lot of evidence that there’s any sort of price gouging, or profiteering, or corporate greed.”

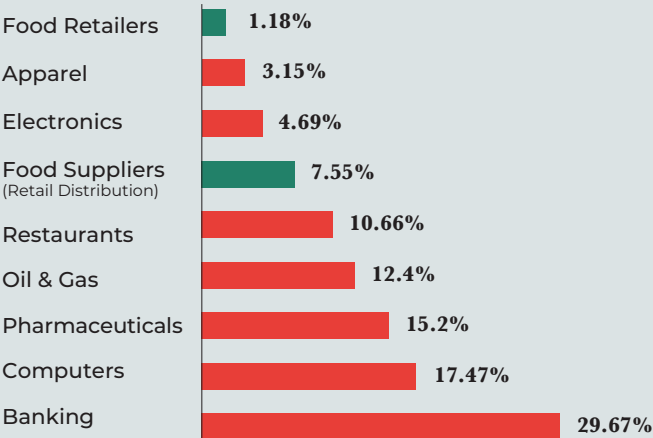
Despite inflation being economy-wide, consumers tend to feel the impact of inflationary pressure and cost increases most profoundly when checking out at the grocery store. Food prices are up 21% from the start of 2021, shelter costs are up 21.6%, and energy prices are up 32%. At the same time, the cost of groceries is up just 3.2% when compared with January 2023.^[2] Unfortunately for grocers, most of those other increased bills aren’t coming out of consumers’ bank accounts as frequently.

“Overall, our analysis suggests that fluctuations in markups were not a main driver of the post-pandemic surge in inflation, nor of the recent disinflation that started in mid-2022,” the SF Fed researchers wrote.

While they did not find a link to price gouging, the SF Fed researchers noted corporate profits did rise after the pandemic, but this is far from abnormal or pronounced compared to previous recoveries. SF Fed data shows that the increase in corporate profits is “not particularly pronounced compared with previous recoveries,” which did not experience high inflation.

In May, Chief U.S. Policy Strategist at AGF Investments, Greg Valliere, told CNN the White House is “desperate to blame someone or something for inflation. Blaming greedy corporations is just looking for scapegoats.”

2023 Net Profits by Industry^[1]



[1] Data collected and calculated by NYU Leonard N. Stern School of Business in 2023.

[2] According to FOX Business calculations.

EERIE ESSENTIALS

2024 Halloween Shopping Insights

According to the National Retail Federation's annual Halloween spending survey conducted by Prosper Insights & Analytics. For more holiday spending data, visit NRF.com.



72%
of people plan
to celebrate



\$104
planned spending
per person



\$11.6B
total planned
spending



SEE WHERE THE DOLLARS ARE GOING

(if you dare)



COSTUMES



\$3.8B

DECOR



\$3.8B

CANDY



\$3.5B

GREETING CARDS



\$0.5B

MRA, RIC Boards Announce **New Leadership**



At the Annual Meeting held in late August, the Michigan Retailers Association, Michigan Retailers Services and Retailers Insurance Company entities held Board of Directors elections.

Michigan Retailers Association Board of Directors

Bryan Neiman has been elected MRA Board Chair. Neiman is President and CEO of Neiman's Family Market, with four locations in Tawas, St. Clair, Clarkston, and Mayville. His parents, Hal and Jean Neiman, founded the company in 1983 by opening an Alpena IGA store, which later became Neiman's Family Market. Joining his family's business in 2007 as a Store Director, Neiman previously worked for The Fresh Market in North Carolina and Indiana. He holds a bachelor's degree in organizational communications from Capital University. Neiman joined the MRA board in January 2018 as the Michigan Grocers Association division representative. Neiman was elected as Vice Chair for the MRA Board in August 2022. He will serve a two-year term.

Dan Marshall was elected Vice Chair for the MRA Board. Marshall is president of Marshall Music Company, one of the largest full-line music retailers in the country. The Lansing-based, family-owned company was established in 1948 and

operates stores in Lansing, Kalamazoo, Troy, and Traverse City. A graduate of the University of Colorado, he is a former board member of the National Association of Music Merchants. He was first elected to the MRA board in 2008 and to the Retailers Insurance board in 1998. He will serve a two-year term.

Retailers Insurance Company Board of Directors

Andrew Gemmen has been named RIC Board Vice Chair. Gemmen is president and co-owner of Gemmen's Ace Hardware in Hudsonville. The business was founded by his grandfather, Al Gemmen, in 1955 and is part of Ace Hardware Corp., the world's largest hardware retail cooperative, based in Oak Brook, Ill. He officially joined the family business in 2000 after gaining experience outside retail hardware by working in concrete construction and for Art Van Furniture and Target Corporation. He holds a business degree from Central Michigan University. He was elected to the RIC board in 2016 and will serve a two-year term as Vice Chair.

Open Enrollment Is Coming

The Centers for Medicare and Medicaid Services Open Enrollment Period this year from Nov. 1 through Jan. 15, 2025. Blue Cross Blue Shield of Michigan and Blue Care Network will extend the Open Enrollment Period to Jan. 15, 2025 for off-Marketplace plans as well.

- Enrollments from Nov. 1 to Dec. 15, 2024, will receive a Jan. 1, 2025 start date.
- Enrollments from Dec. 16, 2024 to Jan. 15, 2025, will receive a Feb. 1, 2025 start date.

Consumers in need of health/medical coverage should visit the Health Insurance Marketplace at [healthcare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 800.318.2596. Depending on income and their situation, consumers may qualify for cost-sharing reductions, premium tax credits, coverage for their children, or Medicaid. Consumers can contact the Department of Insurance and Financial Services (DIFS) toll-free at 877.999.6442 or DIFS-HICAP@michigan.gov if they need assistance.



Medicare Open Enrollment starts on Oct. 15, 2024, and runs through Dec. 7, 2024. Please visit [medicare.gov](https://www.medicare.gov) for more information.

For questions regarding your coverage, email MRA's Ally Nemetz at anemetz@retailers.com or call 800.366.3699, ext. 350.

For off-Marketplace enrollment, visit bcbsm.force.com/enroll/s/shopping?c?agentId=10943. Enrolling through this web link will assign us as your Agent-of-Record and allows us to assist our members with their health insurance questions.



SAFETY TIPS FROM RETAILERS INSURANCE COMPANY



Managing Holiday Crowds

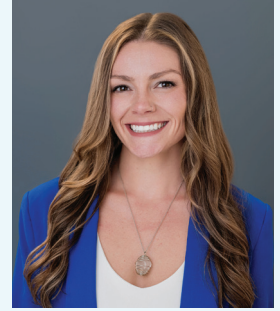
The rush of the holiday season will soon be here and although the sight of a packed store with eager shoppers ready and willing to spend money may be exhilarating, it can also be extremely dangerous if managed incorrectly.

Keep your employees, store, and merchandise safe by utilizing these safety tips from OSHA and the U.S. Department of Labor.

- ◆ In a time when many businesses hire more seasonal or part-time workers to cover extended store hours, it's important that these new hires are given ample training and supervision.
- ◆ Pay close attention to your maximum occupancy and do not let additional patrons in the store until it drops below the maximum level.
- ◆ Have a staff member regularly check for obstacles or wet, slick surfaces in your aisles and walkways.
- ◆ Consider the placement of your hot items. Scatter them throughout the store to control traffic.
- ◆ Place signage at a height level customers can see, even with heightened crowds.
- ◆ Have an emergency plan in place. If an emergency arises, know who to contact and how.
 - Have a first aid kit and Automatic External Defibrillators readily available.
 - Do not block store exits or lock doors.
 - Instruct your staff to follow orders from first responders.

Learn more about how to keep your employees safe by visiting [osha.gov/holidaysafety](https://www.osha.gov/holidaysafety).

Michigan Retailers Association (MRA) is pleased to announce Victoria Veda as Vice President, Communications



Veda comes to MRA with an extensive background supporting Michigan's retailers and small businesses through her work in both marketing and brand consulting. Raised in an entrepreneurial, small-town, Michigan household, she has deep roots in business, growth strategy, and community engagement. Having worked at a variety of consulting agencies servicing local, regional, national, and global organizations with marketing, communications, and brand strategy, she's found that her passion lies most with the retailers of the Great Lakes State.



"I'm thrilled to join the MRA team and get to know our members and their stories. I'm passionate about building community and driving engagement with our retailers and consumers throughout Michigan," Veda said. "I've lived and worked in several states across the country, but there's something about Michigan and its retailers that has always called me back home. Our retailers are a huge part of what makes this state great."

She first worked with MRA in 2019 as a contractor, supporting campaigns for MRA's credit card processing services and the Buy Nearby program.

Looking ahead, Veda will be working to strengthen the connection amongst our members, and to bring more state-wide awareness and visibility to the programs and services MRA offers members and consumers in Michigan.

"MRA has so much to offer for retailers. I'm excited to help more businesses get connected and engaged. As the unified voice of retail in Michigan, we want to represent the diverse retail community present in our state. Together, we are shaping the future of retail in Michigan. It's an exciting (and important) time to be an MRA member."



MILESTONE MEMBERS

Thank you for your continued loyalty to
Michigan Retailers Association!



Arsulowicz Eye Care, Grand Rapids

Basco/Giorgio Conti, Detroit

**The Great Lakes Coffee
Roasting Co.**, Bloomfield Hills

Maggie Anne Shoppe, Hillsdale

Maple River Sportsman,
Maple Rapids

Mercuryhead Gallery,
Grand Rapids

Thum Insurance Agency LLC,
Grand Rapids



**Advanced Machine
Technologies LLC**, Owosso

AMVETS Post 23, Grand Rapids

Century Glass Co., Lansing

**Consolidated Fruit Distributors
Inc.**, Alpena

**Dean Black School of
Performing Arts Inc.**, Midland

**Fraternal Order of Eagles Aerie
#925**, Grand Haven

**Garvin's Spike Horn Bar &
Restaurant Inc.**, Prudenville

Holland Public Schools, Holland

Knob Hill Tavern, DeWitt

Lansing Catholic High School,
Lansing

Main Street Mercantile, Bad Axe

Miceli's Corner LLC, Gladwin

Mr. B's Express LLC, Fraser

Ott Insurance Agency Inc.,
Baroda

Ratajczak's Inc., Munger

**Region 7-B Employment &
Training Consortium**, Harrison

Remus Tavern, Remus

Sail Inn, Traverse City

**Segur's Auto & Performance
LLC**, Ottawa Lake

Sportsarama Inc., Sturgis

Teaser's of Flint, Flint

Whiskey Hill Bar & Grill, Flint



NEW MEMBERS

All of us at MRA look forward to serving you!

Sound Science Inc., *Ann Arbor*

F&S Group dba The Au Gres Anchor Pub, *Au Gres*

The Four One's Landing, *Au Gres*

Hampton Manor of Auburn LLC, *Auburn*

Cummings Memorial/American Marble, *Bad Axe*

BC Auto Service LLC, *Battle Creek*

RSD of Michigan Inc., *Bay City*

Antiques Collectibles and More, *Bridgeport*

Bigtime Market LLC, *Clinton Township*

DD&GD Investments LLC dba Galaxy Coney Island, *Detroit*

Gjergj's Cafe & Grill LLC dba Motown Cafe, *Detroit*

No Place Like Home AFC LLC, *Detroit*

Compassionate Advisors-Holding LLC, *Farmington Hills*

Nature's Remedy of Ferndale dba Time Cannabis, *Ferndale*

Papa's Drive Thru #5 LLC, *Flint*

Frankenmuth RV Park dba Frankenmuth, *Frankenmuth*

Rotary International Frankenmuth, *Frankenmuth*

Jolly Inn Inc. dba Tovey's Jolly Inn, *Germfask*

The Road Runners LLC, *Grand Rapids*

Trails End Pub LLC, *Harrison*

Metro Party Inc., *Harrison Township*

Paradise Lake Properties LLC dba Gino's Surf, *Harrison Township*

United Linen MI LLC, *Highland Park*

Padnos, *Holland*

Iron Range Auto Repair LLC, *Ironwood*

Douglas Community Association, *Kalamazoo*

Jennifer Hudson-Prekert, *Kalamazoo*

Teresa Shields Printing, *Kalamazoo*

Kentwood Family Dentistry, *Kentwood*

Vidhi7 LLC dba Ramada Lansing Hotel, *Lansing*

Celestial Frequencies Inc., *Lapeer*

Hall Rd Ospitalita LLC dba Candlewood Suites, *Macomb*

Harkirat LLC dba M20 Party Store, *Midland*

Basic Metals Inc., *New Haven*

Precise Auto Repair MD LLC, *Novi*

JUBAR LLC dba Plato's Closet Madison Heights, *Oakland*

Omega Deli Restaurant, *Oxford*

Botanical Greens Inc., *Pontiac*

Bright Pledge Carriers LLC, *Pontiac*

DLG Uniting for a Cause, *Portage*

Reese Auto Polishing, *Reese*

Antonio's Cafe & Grill, *Rochester*

RTSG LLC, *Saginaw*

St. Clair Eye, *Saint Clair*

Bradford Glass LLC, *Saint Clair Shores*

Dr Verne Ticknor DDS, *South Haven*

The Perfect Setting Inc., *South Haven*

Canterra Management LLC, *Southfield*

JST Logistics LLC, *Sterling Heights*

Angel Care Child Care Inc., *Traverse City*

Kennedy House LLC, *Traverse City*

Purgatory Towing, *Union*

Zajac Septic LLC, *Union Lake*

Vicksburg Community Schools, *Vicksburg*

Great Lakes CC, LLC, *Warren*

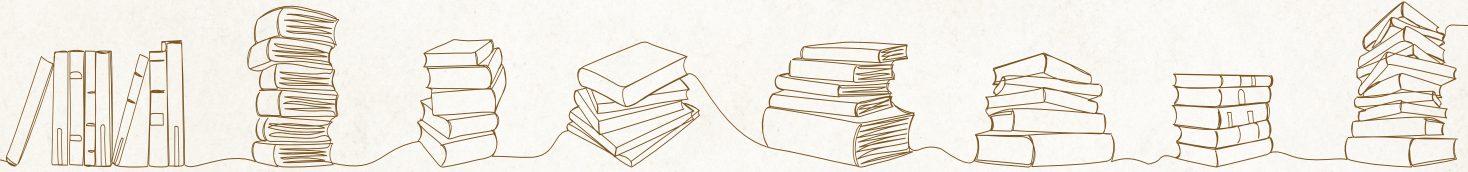
Dalton Operating LLC dba Dalton Industries, *Waterford*

Lehner's Collision Inc., *West Branch*

Holland Cutting Board Company, *Zeeland*



FROM THE ARCHIVES



Every now and then, we stumble upon gems from our archives.

Michigan Retailer
Sept. - Oct., 1979
Vol. 4, No. 5

1979 Annual Meeting Called Most Successful

A multitude of MRA members, staff from Michigan Governor William Milliken, legislators, and Lt. Governor James Brickley were in attendance for MRA's Annual Meeting in 1979.

Former President Gerald R. Ford gave a keynote address urging retailers to get involved in government affairs. Following his speech, he was met with a playful jab. The University of Michigan football team captain found himself holding a Michigan State University football signed by coaches and players. Head coach for MSU, Darryl Rogers, gave MRA President CEO Larry Meyer the football to pass on to the former President.

As we all know, the rivalry remains strong.



Nominate a Michigan Centennial Retailer!



Retailers.com/member-benefits/member-recognition



Michigan Retailer

Sept. - Oct., 1979 VOLUME 4, NO. 5

MRA annual meeting the most successful on record

Over 216 guests were present for the MRA Annual Meeting luncheon with former President of the United States Gerald R. Ford. In addition to Ford, other dignitaries from Governor Milliken's cabinet, members of the Legislature and Lt. Governor James Brickley were at the affair.

During the morning session, the retailers heard from Lt. Gov. James Brickley, Attorney General Frank Kelley and Jerry Udell from the American Retail Federation in Washington, D.C.

The feature of the Annual Meeting was the luncheon at which former resident Gerald R. Ford was the keynote speaker. Ford urged the retailers to be active in governmental affairs. He said that as a member of Congress, he always welcomed comments from businessmen and women from Grand Rapids, his congressional district. It provided the extra depth of input needed for good public policy formation.

He also spoke to the state of the U.S. economy—not good—; Foreign affairs and defense.

One key item for the meeting was that members of the association invited their own state legislators. This provided an excellent opportunity for getting better acquainted.



Well remembered message

The afternoon session was devoted to a discussion of legislative issues important to retailers. Senator Jack Welborn (R-Kalamazoo) was the speaker on the subject of workers compensation insurance reform for Michigan. Justin Moran spoke on the proposal to add a 10 cent charge to all checks. Moran was fast to point out that the proposal seems to be dead because of the very united opposition to the tax. Not only the banking community, but a wide range of citizens also opposed the tax. The proposal may be a warning that the state legislature is going to add taxes to meet the current level of spending. This is, at best, speculation but it bears close attention. One avenue of possible tax increase might be to bump up the single business tax.

The business meeting brought the election of officers for the association for the coming year. Re-elected to Chairman of the Board was Edward Jones, Jr. of Jones Gifts and Stationery of Lansing. Vice Chairman of the Board is Lou Jacobell of Jacobell & Associates in Harper Woods. Lou is a shoe retailer. Treasurer is John Bunday of Bunday Furniture Galleries in Lansing. In addition, Larry L. Meyer was elected Executive Vice President and Secretary.

MRA participants receive dividend

Members of the Association enrolled in the Workers Compensation Program of the MRA received a dividend of 27.21% on their premiums paid during 1979 through the MRA program with the Bodson Insurance Group.

This tremendous return represents a substantial savings for the members and was the result of a superb safety record and a low level of claims.

This year's dividend represents for most of the stores a



MSU football

higher cash return than the cost of their dues investment in the MRA. Chairman of the Board Ed Jones Jr. announced the dividend at the Annual Meeting.

With today's erosion of profits, every store owner and operator in Michigan should be looking for programs to reduce overhead and increase profits. The Workers Compensation Program of your association and the other service programs are designed to do just that.

MRA Executive Vice President Larry L. Meyer is shown giving a coach and player signed MSU football to former President

Ford, Ford, of course, was Captain of his University of Michigan Football team. MSU Athletic Director Dr. Joe Kearney and

Head Football Coach Darryl Rogers gave the signed football to Meyer to give to Ford.

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