

Michigan Retailer

Treat Yourself

One-of-a-kind gifts and indulgences to support Michigan's local shops this holiday season

PLUS

Buy Nearby Weekend Recap

Mental Health in the Workplace

Fourteen \$3,500 Scholarships
Up for Grabs



Michigan
Retailers
Association



DEC 2024/JAN 2025 VOL. 49 NO. 6

The official publication of Michigan
Retailers Association



FROM THE CEO



Buckle Up for Lame Duck

William J. Hallan
President & CEO
Michigan Retailers Association

With the election behind us, one might think we could finally all take a collective deep breath and relax. Unfortunately, the Michigan legislature has entered its lame duck period, which could be extremely volatile for the retail industry. Thus, we're buckling up our seatbelts to prepare our defense.

With newly elected officials set to take office in January, sitting legislators (with full democratic control) have little time to push policy before the Republicans take control of the house. As a result, lame duck becomes a mad dash. Notably, 145 new bills were introduced in the week after the election, and many are extremely concerning.

One proposal involves major changes to our workers' compensation system that would significantly increase costs for employers. The legislation erases the distinction between partial and total disability, meaning an employee with a partial disability that is still able to work will have total disability benefits. It also expands the types of claims that are compensable for diagnoses including such things as stress-related disorders, for which it is currently difficult to establish a causal work connection.

Legislation was also introduced that would massively expand the bottle bill to basically include all beverages except milk. I need not list all the ways this would be terrible for our grocery members and an added burden for Michigan consumers. But what's interesting about the current approach is how the bill sponsor is looking to circumvent legislative protections. Back in 1976, the bottle bill was a voter-initiated law, which means that it would require a 3/4 vote of each chamber to amend it. The current bill includes language stating that it will only go into effect if it's approved by the people, meaning it could appear on the next ballot.

As we approach the critical holiday season, our team is focused on protecting the industry from bad legislation so you can focus on running your stores. Defending against the bottle bill and workers' compensation proposals, and advocating for fixes to paid leave are some of our top priorities for lame duck.

Happy holidays from Michigan Retailers Association!

William J. Hallan
MRA President and
Chief Executive Officer

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Photographer

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Contributor

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

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BUYNEARBYMI.COM

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 Michelle Banta sits in B's Artistic Studio, ready to help every visitor realize their most creative visions.



LEGALLY SPEAKING



Corporate Transparency Act and Your Obligations

Thomas Clement
MRA Chief Operating Officer and General Counsel

There's a good chance your business is subject to new regulations under the Corporate Transparency Act (CTA). The CTA, which went into effect on Jan. 1, 2024, is a new federal filing requirement that most domestic and foreign businesses must comply with. The CTA defines a domestic reporting company as any entity that is a corporation, limited liability company, or was created by filing a document with the secretary of state or any similar office under the law of the state or Indian tribe. While there are a number of exemptions, most apply to large business entities that are already required to provide similar information to other regulatory bodies. The purpose of the CTA is to prevent and combat illegal activity such as tax fraud, money laundering, and other financial crimes.

The CTA filing is relatively straightforward, requiring disclosure of a Beneficial Owner's full legal name, date of birth, current residential address, and a unique number from an acceptable form of identification. Acceptable identification includes a passport, non-expired state, local or Tribal identification document, driver's license or FinCEN identifier. Beneficial Owners are defined as any individual who, directly or indirectly, either exercises substantial control over such reporting company or owns or controls at least 25% of the ownership interests of such reporting company.

For existing entities, **the filing is due by Jan. 1, 2025.** Thereafter, any changes in beneficial ownership must be reported within 30 days of the change. Filings are made to the Financial Crimes Enforcement Network (FinCEN) and can be completed at www.fincen.gov/boi. This website will also help you determine if you are eligible for an exemption. Timely filing is imperative as there are per day financial non-compliance civil penalties in addition to criminal penalties for willful failure to file.

As you might expect, there are a number of legal questions as to the constitutionality of the CTA, along with implementation, enforcement, and data privacy concerns. In addition, with a new incoming administration well-known for its disdain for overregulation, a repeal or lax enforcement is feasible. Nevertheless, businesses should comply with all reporting requirements as currently required. In the meantime, we will be closely monitoring the CTA and report on any changes.



UNDER THE DOME



Lame Duck 2024: The Rise of Zombie Policies

Amy Drumm
MRA Senior Vice President, Government Affairs

As you read this, I'll probably be camped out in the Michigan Capitol building on the black and whites (the tiles just outside the House and Senate chambers) for the legislature's lame duck session. Fast and furious lame duck sessions are especially dangerous occasions for bad policy to slip through the cracks. While there aren't as many true "lame ducks" this year (only 14 of the 110 state reps won't return in January 2025) this lame duck session feels far less predictable.

Legislative leaders are well aware that the session days in December are the last hurrah for the current Democratic trifecta – a trifecta that hasn't happened since 1984. To give you some perspective, as of Nov. 25, there are 2,690 bills pending before the legislature that could be given consideration before the end of the year.

In the first true week of lame duck in November, several alarming "zombie" issues were given new life. These are issues that were previously assumed dead, but have returned to life as lawmakers attempt to negotiate movement on their policy priorities before it's too late. Zombie policies this year include bills to overhaul and over-complicate the appeals process for real property, expand the bottle deposit to nearly all beverage containers via a 2026 ballot question, and a state-run paid family leave system. Additionally, road funding proposals have reappeared out of seemingly thin air.

The legislative process is meant to be slow and deliberative with the hope of reaching good policy results. Late nights and haphazardly drafted changes often result in legislative mistakes creating both unintended consequences and fix-it bills next term.

MRA, and many other trade groups, will play a lot of games of whack-a-mole in the final few weeks of the 2023-2024 legislative session. Our hope is that lawmakers will focus on the issues that matter: like making much-needed fixes for the Earned Sick Time Act changes coming in February – and send the zombie issues back to the land of the dead.



Tell MI lawmakers to pass HB 6057 to fix paid leave this winter before it's too late.

Votervoice.net/NRF/Campaigns/117991/Respond



CREATIVE COUNSEL



Annual Marketing Planning Tips For Retailers

Vic Veda
MRA Vice President,
Communications

Having a strong marketing strategy foundation is important for every business. As you're planning your 2025 marketing campaigns and promotions, many factors need to be considered. Balancing budgets, planning seasonal needs, and managing capacity can make it hard for creativity to flow. To combat this friction, it's important to take a step back and look at the big picture, assess new opportunities, and create a strategy for the coming year to guide you. Here are a few ideas to consider:



Community Events

Are there annual community festivals or events your business can get involved with or host? Event sponsorship and presence are great ways to engage with your local community.



Collaboration with Other Local Businesses and Organizations

What other businesses do your customers frequent and favor? Are there opportunities for collaboration on events, special promotions, or referral incentives? Networking with the other businesses in your area can be a fruitful avenue.



Major Holidays and Seasonal Trends

Take note of major holidays, issue/cause awareness days/weeks/months that your customers care about, and seasonal trends too. Not every holiday or trend deserves recognition in your marketing efforts, but they can make for great inspiration and catalysts for campaigns.



Target Market Special Interests

What do your customers get most excited about? Build campaigns and events focused around these special interests to connect more deeply with your customers. You can create special in-store displays or designated collections on your website to cater to more niche markets within your customer base.



Try New Platforms

What new marketing platforms are worth exploring this year? Do you want to commit to a year of building your business' TikTok account? Or starting a podcast? What about creating an app? Annual planning is a great time to decide which new platforms are prioritized for the year to come. Define your goals and processes now for a more successful 2025.

Does your business need marketing insight?

Our Ask Us First program provides free basic business and marketing advice to MRA members.



MEMBER NEWS

MICHIGAN GROCERS FUND



member owned workers' compensation

Grocers Fund Returns Nearly \$582K to Members

The Michigan Grocers Fund (MGF) announced that its members will receive a profit return of \$581,826 for the 2025 policy year. This brings the total profits returned to members since 2014 to over \$4.6 million. All premiums collected that are not used for claims and administrative services are returned to members. The Michigan Grocers Fund is available exclusively to members of the Michigan Retailers Association. The sole purpose is to keep members' workers' compensation costs low, reliable, and predictable.

Contact the Fund Administrator, RPS Regency at 800.686.6640 or visit migracersfund.org to get a quote or learn more.

English Gardens Celebrates 70 Years



English Gardens was founded by brothers-in-law John Darin, Andrew Donatiello, and Henry Vespa in Metro Detroit in 1954.

Through the first decades, the store expanded their offerings, added a full-service floral department, Christmas merchandise, and added new locations. The one-stop destination for gardening tools, plants, landscape design, and patio furniture now has stores located in Clinton Township, Dearborn Heights, Eastpointe, Plymouth, Royal Oak, and West Bloomfield.

Shipping Savings to Combat Rising Rates

FedEx and UPS recently announced that they are increasing their rates by an average of 5.9% in 2025. MRA members have access to key discounts through our trusted benefit provider, PartnerShip®. With savings of up to 45% on FedEx Express and up to 32.5% on FedEx Ground, you can help offset these cost increases and keep your shipping budget under control.

For more information on savings through PartnerShip, visit Retailers.com/member-benefits/discount-programs.

Buy Nearby Weekend

Oct. 4-6, 2024



2024 marked the 11th consecutive year Michigan Retailers Association has celebrated Buy Nearby Weekend. This year's festivities included a golden ticket contest, a weekend kick-off road trip with the Buy Nearby Guy, and strong digital presence across the state supporting shopping locally through the holiday season.

Buy Nearby Weekend Golden Ticket Contest Winners

As part of Buy Nearby Weekend 2024, MRA ran a golden ticket contest, sending out a golden ticket to one lucky member, and one non-member within the Buy Nearby Weekend survival kits. MRA member Hill Steel Builder Supply in Flint, MI won a \$750 Visa gift card! Our non-member winner, B's Artistic Studio in Charlotte, MI, was awarded a one-year membership.



Buy Nearby Weekend Kick-off Road Trip



Four MRA team members took to the streets with Buy Nearby Guy on Friday, Oct. 4th to kick off Buy Nearby Weekend in Lansing, Jackson, Ann Arbor, and Detroit – visiting members and giving away Buy Nearby Weekend information and merchandise to consumers.



RECORD

GET ENGAGED WITH MRA

Member engagement is the heartbeat of our organization. When you engage with Michigan Retailers Association, you help us represent and support you and your business better. Check out a few easy ways to get engaged with MRA in 2025.

Save the Date!

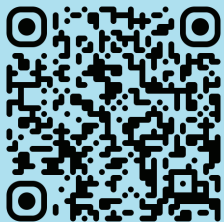
Buy Nearby Weekend 2025 is October 3-5!

Mark your calendars for the 12th annual Buy Nearby Weekend, returning the first full weekend in October every year. October 3-5, 2025 will be a weekend of celebrating and supporting Michigan's retailers. Keep your eyes peeled this spring for more information about our 2025 events and promotions.

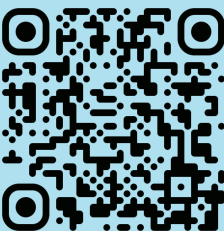
Get Involved

Want to support the Buy Nearby program?

Scan the QR code or go to shop.retailers.com/product-category/buy-nearby to donate to the Buy Nearby Program



Scan the QR code or go to buynearbymi.com/retailers to download and share the Buy Nearby Media Kit



WEEKLY/BIWEEKLY:

- Check out our social media channels for the latest news, updates, and happenings.
- Check your email for member-exclusive information, tips, and events.
- Follow moving legislation with our Bill Tracker on the Government Affairs News page on our website.

MONTHLY:

- Submit your monthly Retail Index to help us gauge key retail activity in Michigan.
- Read the Member eNews, Government Affairs, and Food eNews for monthly updates, information, tips, and more.
- Check out the latest Michigan Retailer articles online at Retailers.com.

ANNUALLY:

- Update your member information to ensure MRA is representing your business accurately.
- Attend Capitol Day to connect retailers and legislators.
- Participate in Buy Nearby Weekend, our shop-local celebration held the first full weekend in October every year.
- Get listed in our Michigan Monday directory, an effort to support Michigan-based e-commerce on Cyber Monday.
- Inform your staff of MRA's scholarship competition, that will award 14 scholarships at \$3,500 this year.



Membership Verification form here

OTHER WAYS TO GET ENGAGED & MAKE THE MOST OUT OF YOUR MEMBERSHIP:

- Ask Us First: Have a business-, marketing-, or law-related question? Our knowledgeable staff will help find the answer for you.
- Get a merchant processing statement review to see how much you could save on credit card processing fees.
- Claim your free Labor Law Poster set.
- Take advantage of group insurance programs for your employees.
- Ask your insurance agent about getting a quote for Retailers Insurance Company's worker's compensation.
- Sign up for shipping discounts and save big!
- Refer a member and earn \$50 when they join.

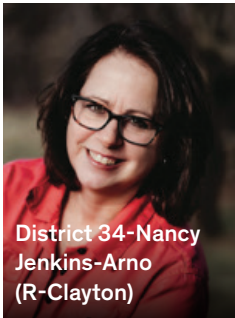
2024

Friend of Retail



Congratulations to our Friends of Retail elected on Nov. 5!

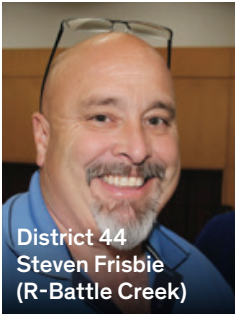
* Pictured are the new faces joining the legislature in 2025.



District 34-Nancy Jenkins-Arno (R-Clayton)

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 28 Jamie Thompson (R-Brownstown)

District 30 William Bruck (R-Erie)
District 32 Jimmie Wilson Jr. (D-Ypsilanti)
District 35 Jennifer Wortz (R-Quincy)
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 46 Kathy Schmaltz (R-Jackson)
District 49 Ann Bollin (R-Brighton)
District 52 Mike Harris (R-Clarkston)
District 54 Donni Steele (R-Orion)
District 55 Mark Tisdell (R-Rochester Hills)



District 44 Steven Frisbie (R-Battle Creek)

District 57 Thomas Kuhn (R-Troy)
District 59 Doug Wozniak (R-Shelby Twp.)
District 60 Joseph Aragona (R-Clinton Twp.)
District 62 Alicia St. Germaine (R-Harrison Twp.)



District 50-Jason Woolford (R-Howell)

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 76 Angela Witwer (D-Delta Twp.)
District 78 Gina Johnsen (R-Lake Odessa)
District 79 Angela Rigas (R-Caledonia)
District 80 Philip Skaggs (D-East Grand Rapids)



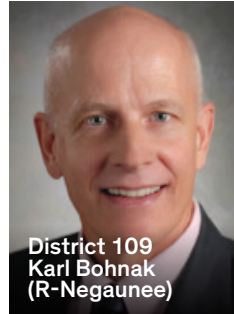
District 58-Ron Robinson (R-Utica)

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 107 Parker Fairbairn (R-Harbor Springs)

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 92 Jerry Neyer (R-Shepherd)
District 93 Tim Kelly (R-Saginaw)
District 95 Bill G. Schuette (R-Midland)
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)
District 100 Tom Kunse (R-Clare)
District 102 Curt VanderWall (R-Ludington)
District 104 John Roth (R-Traverse City)
District 105 Ken Borton (R-Gaylord)
District 106 Cam Cavitt (R-Cheboygan)
District 108 David Prestin (R-Cedar River)
District 110 Gregory Markkanen (R-Hancock)



District 109 Karl Bohnak (R-Negaunee)

New House Leaders



Incoming Speaker Matt Hall (R-Kalamazoo)



Incoming Minority Leader Ranjeev Puri (D-Canton)



Treat Yourself

This season with Local Luxuries

The holiday season is the perfect time to treat yourself while lifting up Michigan's small businesses. Shopping small means unique, curated finds while investing much-needed capital into the local economy.

Locally owned shops are where you'll find those special, personal indulgences that make the season feel magical. You'll enjoy the experiences as you hunt for holiday treasures from nearby boutiques, specialty shops, and artisan markets. These spots offer thoughtful touches that make every celebration feel unique.

Shopping small isn't just for the basics. It's about the little luxuries, too, whether that's handcrafted chocolates, cozy Michigan-made winterwear, or a new fragrance from a local perfumery.

As we head into 2025, we can support our small-business community locally and across the state with our shop-small habits. Pampering yourself while supporting your community is a gift that lasts long after the holiday lights fade.

Looking for ideas? Check out some ways MRA members across Michigan are offering unique ways to indulge this season.

READ ON

European Flavors, *Michigan-made*

Biting into a rich and flaky treat can transport you to an outdoor European cafe. That's the inspiration behind the Just Delicious Scones brand. Created with Scottish tradition and European flair, Just Delicious Scones is a beloved Michigan-made favorite on the bakery shelves in over 40 specialty groceries statewide.

Each preservative-free scone is rooted in founder Jennifer Stockwell-Colombo's passion for creating delectable baked goods inspired by what delighted her taste buds while traveling Europe in her youth.

"I fell in love with scones in the cafes," Stockwell-Colombo recalls. "When I came back in the '90s, there were no scones here, so I started making them at our family coffee shop, Cup-A-Cino, in Grosse Pointe."

She soon perfected her recipes and began selling wholesale. Her version reflects her Scottish heritage and has a richer, buttermilk-based texture, just like her recipe handed down from her grandmother. "Scones are different everywhere," she explains, "but ours are softer, cake-like, and keep fresh for 21 days, which is unheard of."

As demand for Just Delicious Scones grew, she expanded her line to include more than 30 varieties, from peppermint white chocolate and eggnog for Christmas to



vanilla bean bunnies for Easter. Each six-pack is thoughtfully wrapped and often topped with a bow, designed to feel like a gift.

"We want our scones to stand out and feel like a treat," she says.

Over the decades, Stockwell-Colombo has built deep relationships with premium Michigan retailers, who championed her brand from the start.

"We began with just a few local stores, but demand grew quickly," says Stockwell-Colombo, adding that retailers stood by her during the challenges of the pandemic. "That's the kind of partnership that's carried us through, even during the toughest times."

Stockwell-Colombo is now moving her longtime bakery operations from Roseville to downtown New Baltimore, next to The Pink House Tea Room, an 1875 Victorian home overlooking Anchor Bay.

"It's a place to reconnect and celebrate," she says, offering guests a beautiful setting to savor tea and freshly baked scones. Whether enjoyed at The Pink House or brought home from your favorite grocery store, Just Delicious Scones continues to bring warmth, tradition, and a sense of Michigan pride into kitchens across the state.

**Find Just
Delicious
Scones at
these other
MRA-member
businesses!**

Busch's Fresh Food Market
Ann Arbor, Brighton, Canton, Clinton,
Dexter, Farmington, Livonia, Novi,
Pinckney, Plymouth, Rochester Hills,
Saline, Tecumseh, West Bloomfield

Hollywood Market
Madison Heights, Rochester Hills,
Royal Oak

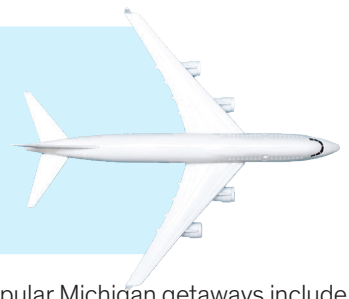
Nino Salvaggio International Market
Clinton Twp., St. Clair Shores

Westborn Market
Berkley, Dearborn, Livonia, Plymouth

**Visit Justdeliciousscones.com to become
a retailer or shop online.**



Take the Stress Out of *Travel*



For an extended treat, travel can be the ultimate indulgence – especially when you hand over the planning and booking to a boutique agency.

“Booking with us is about treating yourself,” says Megan Anthony, group travel operations specialist at Next Travel in downtown Frankenmuth. “We handle everything, start to finish, so clients can relax and enjoy their trips without the planning stress.”

Next Travel, with branches across Michigan and Indiana, offers full-service travel arrangements for leisure and business clients alike. As part of the Signature Travel Network, Next Travel provides clients with perks like upgrades, extra amenities, and special promotions.

“Our advisers bring years of experience and exclusive benefits through our network,” Anthony adds.

Popular Michigan getaways include Mackinac Island’s Grand Hotel, Frankenmuth’s Oktoberfest, and Traverse City’s Cherry Festival. For those traveling farther, destinations in the Caribbean, Mexico, and Europe are easy to reach with direct flights from Michigan.

“We also specialize in meetings, incentive travel, and group travel, where utilizing a travel advisor can really make a big difference,” Anthony says.

Find *Joy* In Creativity

If a creative retreat is more your style, consider visiting B’s Artistic Studio, a welcoming space where anyone can treat themselves to a day of hands-on creativity. Since opening in May 2023, B’s Artistic Studio in Charlotte inspires creativity with an array of workshops.

“Many people visit simply to treat themselves or enjoy a fun afternoon with their grandkids,” says owner Michelle Banta. For 25 years, she offered classes from her home while balancing roles as an elementary school teacher and a caseworker for the state of Michigan, before finally turning her passion into a full-time endeavor. “We have something for everyone, from string art and wreath-making to UV resin jewelry and diamond dot coasters.”

The studio even features a “splatter room” where guests can let loose, flinging paint across a canvas in Jackson Pollock-inspired art sessions. This family-friendly activity is popular for group events and birthdays.

“We’re looking for excellence, not perfection,” Banta says. “Creativity is great for mental health, and we want each project to be uniquely theirs.”



B’s Artistic Studio collaborates with other local businesses, including Studio Marketplace, to offer book clubs, soap-making sessions, and cookie classes, and the Crafty Michigander, to help guests create beach glass windows and Christmas trees.

B’s Artistic Studio also offers classes for resin art stained glass windows, beaded suncatchers, and crushed glass pieces. Gift certificates are a popular choice at the studio, allowing customers to treat loved ones to an art project or workshop.

“We’re not just arts and crafts. We’re a little bit of everything,” Banta says. “It’s all about helping people treat themselves to the joy of creating.”



Pampering yourself doesn’t have to wait for a special occasion. Whether it’s a quiet morning with tea and freshly baked Just Delicious Scones, a getaway planned by the experts at Next Travel, or an art-filled afternoon at B’s Artistic Studio, supporting MRA members is a gift that keeps giving.





REGULATORY RUNDOWN



Supporting Retailers in the Michigan Legislature

Matt Hall
Speaker-elect Matt Hall, R-Richland Township, is state representative for the 42nd House District, which includes portions of Kalamazoo and Allegan counties.

Michigan's retailers bring to our communities the goods that local families need. You deserve a state government that protects your businesses from theft and doesn't overburden you with high taxes and excessive regulations.

In January, Republicans will regain the majority in the Michigan House of Representatives. As speaker of the House, I will continue my track record of supporting policies that foster a growing economy and safer communities so that you, your employees, and your customers can thrive.

During my time in the House, I've worked to tackle the serious problem of retail theft. In 2022, I supported funding that created a dedicated unit in the Department of Attorney General to investigate and prosecute organized retail crime. I also voted for legislation that added organized retail crime to our racketeering laws – allowing tougher penalties to punish thieves and deter others from stealing from retailers in the future. On top of that, I co-sponsored new laws to catch the criminals who sell stolen goods online. These laws require online retail sites to maintain a verified list of large-volume third-party sellers with identifying and contact information for each seller. All these changes have provided investigators and prosecutors tools to crack down on retail looters. It makes more sense to lock up criminals than force you all to lock up products on the shelf. The new House Republican majority will look to build on these successes and strengthen crime prevention even further.

I've also worked to provide a fair, affordable tax and regulatory environment so retailers can succeed. For example, I've consistently opposed efforts to let local governments jack up property taxes on retailers. Some bad actors have already tried to manipulate the system to assess store property value too high. The Michigan Tax Tribunal has overturned most of these attempts because retailers spent time and money to appeal the unfair assessments. Some legislators have proposed changing the law to legalize this excessive taxation, but you can rest assured that those efforts won't go anywhere when I'm speaker of the House. Instead, I'll make fostering a better business climate a priority in the House.

Whether you sell food, books, tools, toys, other merchandise, or all of the above, the new House Republican majority will work to make Michigan a better state for retailers to do business.



Gun Violence During the Holiday Shopping Season: The Impact On Retail

Erin Acheson
VP of Marketing for ZeroEyes

Heading into the 2024 holiday shopping season, experts anticipate spending will continue to rise. However, gun violence is thwarting the revenue that many retailers use to bolster their entire year.

The ZeroEyes Gun Violence Research Center analyzed all retail incidents from Black Friday through the end of the year for the 2022 and 2023 seasons—releasing findings in a new report. Here's a quick look at the key findings.

During the 2022 and 2023 holiday shopping seasons, we found:

- 162 gun incidents, averaging five incidents per day at retail sites.
- 83 fatalities at retailers and an additional 140 injuries.

Of those incidents, 22% happened in shopping malls, 32% across gas stations and convenience stores, and 16% at grocery stores. The remaining incidents occurred at drug stores, boutiques, strip malls, and other retailers.

The reason for most of the incidents was escalations of disputes—contributing to 37% of all retail gun incidents. Those escalations between shoppers, employees, or others ended up closing stores or entire retail facilities 87% of the time.

Entire facility closures doubled from 2022 to 2023, costing retailers billions of dollars in lost sales, damages, paid wages, and losses from looting and theft during the incident.

Continuing to protect retail spaces from gun incidents requires a multi-layered security approach. In addition to guards and detectors at doorways, many facilities are turning to gun detection solutions that layer onto existing security cameras. This provides a proactive and situational awareness layer to prevent unnecessary closures and save lives.



Learn more about holiday gun violence incidents in the report available at [Zeroeyes.com/retail-holiday-shopping-gun-violence-report/](https://zeroeyes.com/retail-holiday-shopping-gun-violence-report/).

Law Changes Coming Dec. 31/Jan. 1

Federal overtime rule invalidated: no change to wage thresholds on Jan. 1

On Nov. 15 the U.S. District Court for the Eastern District of Texas invalidated the Department of Labor's (DOL) overtime final rule for all employers nationwide. Due to this decision, the minimum salary threshold for overtime exemption reverts to \$35,568, and the threshold for highly compensated employees returns to \$107,432. The Labor Department may appeal the decision to the 5th Circuit, but it is expected that the new administration will likely abandon defense of the rule.

In his decision, the judge stated that while the DOL has the authority to define overtime exemptions, "that authority is not unbounded." He noted that the 2024 Rule's minimum salary level "effectively eliminates" the consideration of job duties in favor of a salary-only test. He also mentioned that automatic updates to the salary threshold violate the notice-and-comment rulemaking requirements of the Administrative Procedure Act.

Eggs must be "cage-free" starting Dec. 31

Beginning December 31, 2024, Public Act 132 of 2019 will require that Michigan retailers only sell cage-free shell eggs. The law updated the Animal Industry Act to require shell eggs sold in the state of Michigan to be from cage-free housing systems starting December 31, 2024. The requirement will require suppliers to use a commercially recognized label or marking to indicate compliance. This new requirement does not apply to shell eggs produced by a farm with less than 3,000 egg-laying hens.

The timing is not ideal as other states with cage-free standards are experiencing egg shortages and seeing prices fluctuate as a lingering outbreak of bird flu coincides with traditionally high demand for eggs around the holiday baking season. Suppliers have been moving cage-free eggs from other parts of the country to cover low supply in outbreak areas that only allow the sale of cage-free eggs. Four states currently have cage-free mandates, Michigan joins two others with requirements starting in 2025 which will add additional strain to the current supply of cage-free eggs available.

Sales tax exemption for firearm safety devices expires Dec. 31

Firearm safety devices (trigger locks and gun safes specifically intended for firearms) are exempt from Michigan's 6% sales tax through Dec. 31, 2024. They become taxable again on Jan. 1, 2025.

Last reminder: Corporate Transparency Act filing due by Dec. 31

As Tom Clement's column on page 4 notes, new reports are due by Dec. 31. Learn more about the requirement and file reports directly at www.fincen.gov/boi



Deadlines and Reminders

Jan. – Feb. 2024

Dec. 31 – Beneficial Ownership Interest filing due per Corporate Transparency Act

Jan. 1 – Print New Yearly Sales & Use Tax License

Jan. 1 – Liquor Licensees – Post Updated Age to Purchase Alcohol Sign

Jan. 1 – Tobacco retailers – Post Updated Age to Purchase Tobacco Sign (optional from We Card)

Jan. 1 – Minimum Wage increases to \$10.56 an hour (could be \$12 if HB 6056 restoring the tip credit passes)

Jan. 1 – MRA scholarship program kicks off, apply through April 1

Jan. 15 – Open Enrollment for Individual Health Care Coverage deadline

Jan. 31 – Wage and Tax Statements/Information Returns (W-2, 1099s) give to employees/contractors, submit to IRS Treasury

Feb. 1 – Post MIOSHA Form 300A – Summary of Work-Related Injuries and Illnesses (if more than 11 employees) between Feb. 1 and April 30.

Feb. 15 – Michigan Annual Report Due - Limited Liability Companies (LLC) and Professional Limited Liability with LARA

Feb. 21 – Minimum Wage *may* increase to \$12.48 and Earned Sick Time Act take effect without changes unless HB 6056-6057 pass

Feb. 28 – Michigan Sales, Use and Withholding Tax Annual Return due

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).

Retail can be a demanding environment for owners and employees alike, and those demands can take a serious toll on mental health and wellbeing. It's no surprise that when your employees feel good, they perform better. Prioritizing mental health in the workplace can create lasting, positive changes across your business including better customer service, higher retention rates, and improved employee attendance.

Mental Health *in the* Retail Space

Five Tips to Raise Mental Health Awareness in Retail

Provide Education and Training

Offer educational materials or training for your team on how to recognize the signs of mental health struggles in themselves and in others. Learning basic information about common mental health struggles like anxiety, depression, stress management, and self-care provides helpful knowledge for your team both in and out of the workplace.

Offer Resources and Support

Does your business offer access to mental health resources like Employee Assistance Programs (EAPs), counseling services, or online mental health platforms? Make sure your employees are aware of what resources are available to them, how to access those resources, and that they feel comfortable doing so.

Take Action: Add clear signage to your break room with information outlining the mental health resources available to your employees, and include other helpful mental health information relevant to your area or industry like contact information to local Community Mental Health offices and crisis hotlines.

Encourage Open Communication

Create an environment where your employees feel comfortable discussing their stresses and concerns with their manager without fear of judgment or retaliation. Train your managers to be empathetic, approachable, and mindful in their communication practices, especially regarding mental health discussions. Active listening is an important skill in helping employees feel understood and heard. Normalizing conversations about mental health can help foster a more inclusive company culture as a whole.


Take Breaks Throughout the Day

A few minutes away from your work space and responsibilities can help you reset and gain clarity, especially after stressful situations or long periods of intense work. Make sure your employees are taking their lunch breaks and other scheduled breaks throughout the day.

Take Action: Make time and create a space where employees can decompress for a few minutes during their day to help prevent burnout.

Recognize and Reward Efforts

Acknowledging your employees' hard work, contributions, and achievements can go a long way. Public praise, rewards, and other tokens of appreciation can boost your team's morale and wellbeing. Use incentives to encourage teamwork and collaboration that support a more positive and connected working environment.



According to the
American Psychological
Association:

Only 12%

of employees reported that their employer has people on-site who have received mental health training.

92%

of employees believe it's important to work for an organization that provides support for employee mental health.

Only 35%

of employees report that their employer offers a culture where breaks are encouraged.



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ATTENTION

Annual Scholarship Competition Begins Jan. 1

Michigan Retailers Association to Award 14 Scholarships for 2025-26 Academic Year

Michigan Retailers Association (MRA) is excited to announce the launch of its annual scholarship competition on Jan. 1, 2025, for the 2025-26 academic year. Through the MRA Foundation, 14 scholarships, each worth \$3,500, will be awarded thanks to contributions from members, directors, employees, and other generous donors.

Eligibility Criteria

Applicants must meet one of the following criteria:

- Dependent children of owners or full-time employees of MRA member businesses. The parent or guardian must have been employed by an MRA member firm on or before Jan. 1, 2024.
- Part-time employees of MRA member businesses who are full-time students. Employment with an MRA member must have started on or before July 1, 2024.

Eligible applicants include high school seniors, college freshmen, sophomores, and juniors.

Foundation's Impact

Since 1999, the MRA Foundation has awarded 638 scholarships, totaling \$744,750, to Michigan students.

Begin your application on Jan. 1, 2025. The deadline to apply is April 1, 2025.

Scan the QR code or go to Retailers.com/member-benefits/scholarship-program.



Awards and Donors

MRA will award seven Platinum Legacy Scholarships in 2025:

- **Paul M. Felice and Al Kessel Memorial Scholarship**, *the former Michigan Grocers Association chairman and director and the latter founded Kessel Food Markets*
- **Helen McCurry Scholarship**, *established by Joseph McCurry, MRA board member, in honor of his late wife*
- **Jean L. Sarasin Scholarship**, *retired Executive VP and COO of MRA and RIC*
- **D. Larry Sherman Scholarship**, *Board Member Emeritus*
- **Raymond A. and Mildred C. Sobelton Scholarship**, *established by MRA, RIC board member Peter Sobelton and sister and brother-in-law, Barbara and Douglas Stranahan*
- **Joseph Swanson Scholarship**, *Big Springs Enterprises, Naubinway*
- **Walsh Family Scholarship**, *established by retired chief financial officer of Meijer, Inc., Jim Walsh and wife Kathy*

MRA will also award seven MRA Legacy Scholarships funded by:

- **Bo Brines and Family**, *Little Forks Outfitters, Midland*
- **Andrew Gemmen**, *Gemmen's Ace Hardware, Hudsonville*
- **Bill Golden**, *Golden Shoes, Traverse City*
- **James Hallan**, *retired MRA President and CEO*
- **Jeff and Doreen Joyce**, *Mieras Family Shoes, Grand Rapids*
- **Becky Beauchine Kulka**, *Becky Beauchine Kulka Diamonds & Fine Jewelry, Okemos*
- **Dan Marshall**, *in honor of Willis W. and Mary Jane Marshall, Marshall Music Company, Lansing*
- **John Mayleben**, *retired MRA Senior VP, Technology and New Product Development, in honor of his late wife, Linda Mayleben*
- **Orin and Tina Mazzoni and Family**, *Orin Jewelers, Northville*
- **Larry and Gail Meyer**, *retired MRA President and CEO, Board Member Emeritus*
- **Judy and Rodney Phillips**, *Country Casuals, Petoskey*
- **W. Bruce and Joyce Rogers**, *Traverse City business owners and retail advocates*
- **Nathan Rosenfeld**, *Purchased Jacobson Stores, Inc. from the Jacobson family in 1939*
- **Mark Schrag and Friends**, *Mark and wife Nancy owned and operated Seasons in Okemos*
- **Kenneth A. and Margaret Schwark**, *established by their sons James, Tom and Michael, Kenneth founded southeast Michigan's Schwark Furniture store chain, Sycamore Hills Golf Club in Macomb Twp., and helped construct the Shelby Square shopping center in Shelby Twp.*
- **Barb Stein**, *Retired owner of Great Northern Trading Co. in Rockford*
- **Thomas Ungrodt**, *TDU Consulting, LLC*



SAFETY TIPS FROM RETAILERS INSURANCE COMPANY

Why Every Business Needs an Inclement Weather Policy

Unpredictable weather, especially snow, wintery mix and sleet, can quickly disrupt operations, put your employees in danger, and negatively impact your business financially. An inclement weather policy ensures your business is prepared and proactive, thus, safeguarding both your team and your bottom line.

An inclement weather policy outlines clear procedures for extreme weather events such as snowstorms, heavy rain, or high winds. It includes guidelines on whether and how employees should report to work, options for remote work, and steps to notify staff and customers of closures or delays. With a well-defined plan, you'll minimize confusion, maintain transparency, and reduce unnecessary risks to employee safety.

Internal Staff Communication

The first step in utilizing the policy is to inform your team once a decision has been made to close the business or close early. It's important to note that certain situations, i.e. storm systems, might not affect all of the areas your employees are traveling from. Having a clear and concise message to each of them will eliminate any confusion.

For example: Michigan Retailers Association's and Retailers Insurance Company's inclement weather policy includes an automatic phone notification. In the event of an office closure, all employees receive an email and a recorded message from the CEO announcing the closure and reopening timeline.

Implementing an inclement weather policy also highlights your commitment to employee well-being. Clear communication and prioritizing safety build trust and morale within your team, fostering loyalty. Preparedness can also save you from potential liability issues by demonstrating proactive measures to ensure safety.

External Customer and Vendor Communication

For retail businesses, a weather policy helps you plan ahead to serve customers effectively, even during challenging conditions. By clearly communicating changes in operations, you maintain customer trust and satisfaction. Ensure you've contacted non-employee personnel, or pick-up orders, that were scheduled to come into the store that day. Lastly, don't forget to inform the public by posting on your social channels about the closure.

Weather may be unpredictable, but your response doesn't have to be. Take the steps to implement an inclement weather policy and protect your business, employees, and customers while keeping operations as seamless as possible.

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Mary Brush | (1-989-798-2148) | mary.brush@spartannash.com for more information.

How **Locked Up** Merchandise Affects Buyer Behavior

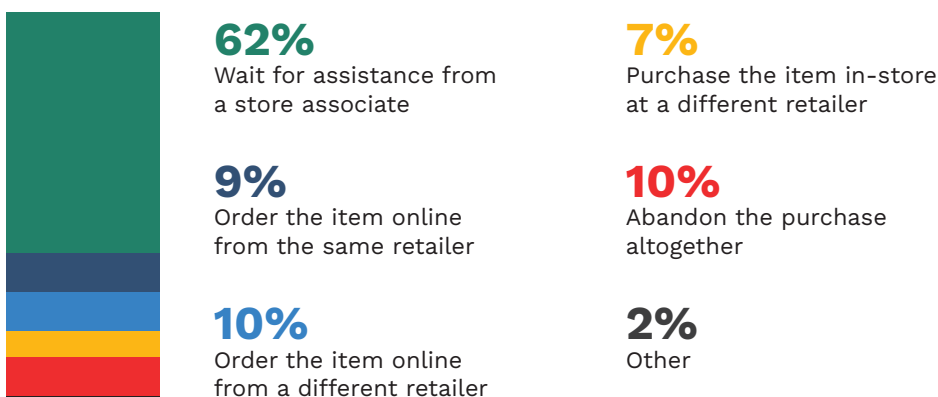


Retailers face a challenging dilemma when combating retail crime: locking up merchandise may deter theft, but it can also drive away customers.

While secured displays protect high-theft items, they create friction in the shopping experience, leading to frustration and shopper abandonment. Customers often dislike waiting for staff assistance to unlock items, especially during busy periods, and may leave without making a purchase. This lose-lose scenario forces retailers to balance loss prevention with maintaining a seamless customer experience, an increasingly difficult task in an era of heightened retail crime.

Shoppers' Reactions to Locked-Up Items

How do shoppers react to seeing locked-up products in-store:



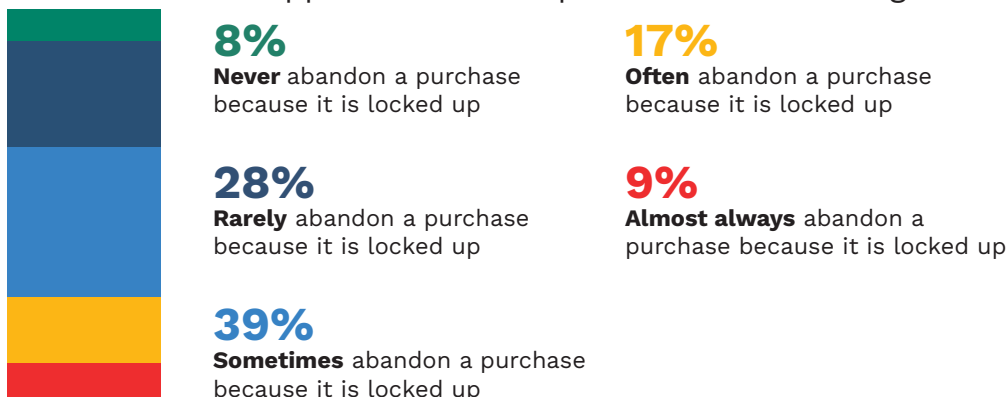
19% Will shift their purchases to online

17% Will shift their purchases to a different retailer

69% of Boomers will wait for assistance from an associate compared to only **57% of Gen Z and Millennials**

Purchase Abandonment for Locked-Up Items

How often do shoppers abandon a purchase when seeing a locked-up item:



Personal Electronics (58%) Most Likely to Be Seen Locked Up

Bath and Body Products (12%) Likely to be abandoned if locked up

Personal Electronics and OTC Medications 74% are willing to wait for assistance



MILESTONE MEMBERS

Thank you for your continued loyalty to
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Framer's Edge, Okemos
Mark W. Sawka MD PC, Woodhaven
Sheffield's, Traverse City



214 S. Cochran LLC, Charlotte

All Points Tire & Auto Company,
Comstock Park

Chesley's, Lincoln Park

Club Canton Inc., Canton

**Crown Granite Inc./Salam
Mousa**, Farmington Hills

D & D Village Bar, Bellevue

Heartfelt Reflections, Flint

JMH Management Inc.,
Williamston

Leslie C. McLean Post #1454,
Alma

**Mark Woodman Plumbing &
Heating Inc.**, Sunfield

The Old Christmas Station,
Frankenmuth

**Our Lady of Grace Bookstore
LLC**, Ann Arbor

Pizza Mambo, Douglas

Road Side Inn, Pinconning

**Ronald McDonald House
Charities of Ann Arbor**,
Ann Arbor

Ryan Family Practice, Ludington

Thomas Richard Annis Post 411,
Hesperia

Topper Bar, Berrien Springs

Welcome Ruby Creek Tavern,
Branch

**Woods' Household Appliances
Inc.**, Clare



NEW MEMBERS

One North Consultants LLC, *Adrian*

Substance Abuse Prevention Services Inc.,
Albion

Foam Rite LLC, *Almont*

Harmony Hollow, *Ann Arbor*

Campus Concepts Move Ship & Store LLC,
Ann Arbor

AMR Industries Inc. dba Handle with Care Moving, *Ann Arbor*

Cereal City Pediatrics PC, *Battle Creek*

Agile Growth Holding Company LLC,
Bay City

Birmingham Design Studio, *Birmingham*

Managed LLC, *Brethren*

Caledonia Education Foundation, *Caledonia*

Carleton Glen Golf Club Inc., *Carleton*

R & S Tool Die Inc., *Caro*

B's Artistic Studio, *Charlotte*

Jim's Body Shop Inc., *Clare*

Cozat Packing Inc., *Coleman*

Mid-Chase Liquor Inc., *Dearborn*

United Liquor Inc., *Dearborn*

IB Electric Inc., *Dearborn Heights*

Vesey Lane Goods, *Detroit*

Coney Corp LLC dba L Georges Coney Island, *Detroit*

Tony V's Tavern, *Detroit*

D&G Real Estate Holdings LLC, *Detroit*

J and A Floor Covering Inc., *Detroit*

Cricket's Home Furnishings, *Dimondale*

Truck & Trailer Specialties Inc., *Dutton*

Gardens and Beyond Inc., *East China*

Flat Black & Circular, *East Lansing*

Jiffy Mini Mart LLC, *Ecorse*

Mel's Lawn Garden & Feed Center Inc.,
Escanaba

Shumaker Inc., *Flint*

KMA Oil Inc., *Fort Gratiot*

Barrett Plumbing Inc., *Fruitport*

Great Lakes Solutions LLC,
Grand Rapids

Colonial Inn Resort Inc.,
Harbor Springs

Holistic Research Group Inc.,
Harrison Township

Jay & Karen Cummings LLC dba Fantastic Sams, *Hartland*

Steadfast LLC dba Steadfast Labs,
Hazel Park

Rust Stoppers LLC, *Hopkins*

Howell Auxiliary #3607 FOE, *Howell*

Pinchos y Mas LLC dba Caribbean Sunrise,
Jenison

AJ's Fine Food Experience, *Kalamazoo*

Packagejet LLC, *Kalamazoo*

Luxe Gift Shop & Boutique, *Kalamazoo*

Independent Drum Lab LLC, *Kalamazoo*

Big J's Repair, *Leslie*

Commercial Stairworks LLC, *Livonia*

Old School Adult Foster Care Inc., *Luther*

El Zarape Mexican & Taqueria,
Mackinaw City

Manistee Hotel Inc., *Manistee*

M & J Food Market, *Marion*

The Compound Ski and Board Shop LLC,
Marquette

Marshall Hardware, *Marshall*

Vespula Entertainment LLC, *Memphis*

Andrew's Auto Body LLC, *Merrill*

Miner's Inc. dba Super One Foods,
Minnesota

Outdoor Solutions Landscaping Inc.,
Mount Morris

Merchandise Outlet Inc.,
Mount Pleasant

Mt Pleasant Investment Group LLC,
Mount Pleasant

Acorn Ventures LLC, *Muskegon*

Goyam Corporation, *Ottawa Lake*

The Feighner Company Inc., *Perry*

Detroit Gross Provisioning Center LLC,
Petoskey

Pickford Veterinary Services, *Pickford*

Plymouth Community Arts Council,

Plymouth

Law office of Kevin Adams PLLC, *Plymouth*

Specialized Global Logistics Inc., *Plymouth*

Affordable Automotive Solutions LLC,
Pontiac

SB Heating & Air Conditioning Inc.,
Port Huron

GL Fluid Power LLC,
Port Huron

Literacy and Beyond Inc., *Port Huron*

Cocina Guanon LLC dba Lake Burger Tavern,
Portage

Boat City Watersports LLC, *Portage*

Richmond Lions Club, *Richmond*

Universal Truck Services, *Romulus*

Comet Burger LLC dba Comet Diner,
Royal Oak

Skyline Landscaping, *Royal Oak*

Bell Engineering LLC, *Saginaw*

SW Michigan Miracle League, *Schoolcraft*

UVD LLC, *Shelby Twp*

Haven Heating & Air Conditioning Inc.,
South Haven

Inns of South Haven Inc., *South Haven*

Alan Wittenberg PC dba Lopatin & Wittenberg, *Southfield*

Zuzu LLC dba The White Horse Lounge,
Southgate

Hatem & Sons Meat Inc., *Sterling Heights*

Temperance Foods Inc., *Temperance*

Garage Door Services Inc., *Traverse City*

Mario's Close-Out Business, *Waterford*

Stampede Die Corp, *Wayland*

Rottman Sales Inc., *Wayland*

Uncle Joe's Market, *Wayne*

Holstine's Butcher Block, *Whittemore*

Pages & Grapes LLC, *Wyoming*

Delamar Car Co dba Direct Auto Source,
Wyoming

National Lifers of America Inc., *Ypsilanti*

Covenant Aero, *Zeeland*

Jagt's Kennel & Spa LLC, *Zeeland*



FROM THE ARCHIVES



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

Michigan Retailer Turns Fifty Vol. 1, No. 1 – 1975

Since its first issue in 1975, the Michigan Retailer magazine has been a trusted source for retail news, policy updates, and insights that help Michigan businesses thrive.

Highlights on the front page include happenings of MRA's move to downtown Lansing, one of many moves before MRA found its home at 603. S. Washington Ave. Technology-based seminars also grace the front cover highlighting new point-of-sale software and computer systems to consider when running your business.

As the retail industry continues to evolve, MRA remains committed to advocating for Michigan retailers and fostering their success.



Nominate a Michigan Centennial Retailer!



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Michigan Retailer

VOL. 1 NO. 1

JULY-AUGUST

July dues investment billing now in the mail

By now, all of MRA members that are billed for their annual dues investment in July of each year, should have their billings. Each year the importance of your association increases. In the legislature this year alone over 3,000 bills and resolutions have been proposed. To monitor and determine if this bill affects you is a tough and hard job. Without an organization like the MRA you wouldn't have this protection. And it becomes more important each year.

You can greatly assist your association by returning your

dues investment as soon as possible. We also encourage and request that all members review their store's present volume and upgrade dues if that is called for. **REMEMBER YOU ARE HELPING YOURSELF WHEN YOU SUPPORT YOUR ASSOCIATION.** Members will also note that the association has now switched over to a computer billing program. In making the change over from hand to computer billing procedure the association hopes to speed up the dues paying process so that staff efforts can be directed to other programs.

Workmen's compensation payroll audits coming soon

Within the next sixty days, field payroll auditors of Casualty Reciprocal Exchange will be calling on those of you who have placed your insurance with that organization through Michigan Retailer Association.

Your cooperation in having the necessary records available for the completion of the audit will be appreciated. The sooner the

audits are made, the sooner the Dodson Insurance Group can calculate the earned savings for the past year and make the necessary distribution.

In case you have been asked to provide a voluntary report instead, you can help materially in reaching an early determination of savings by returning the requested information as promptly as possible.

Wave of political reform comes to Michigan

By WILLIAM PALMER

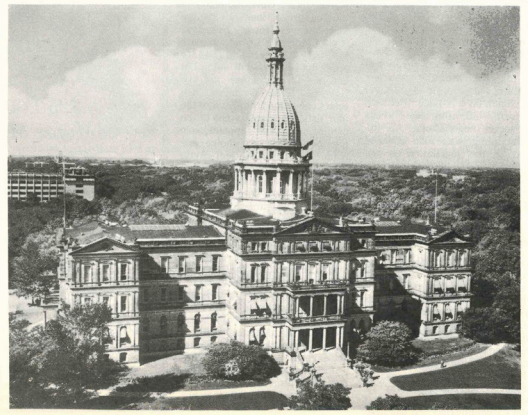
America is currently experiencing a wave of political reform unprecedented in our democracy. Much of this development can be traced to, or is an aftermath of, Watergate. But the prevailing and growing distrust of government and the so called, establishment is of greater significance. The distinguished Washington staff writer David S. Broder put it this way—"the gulf of misun-

derstanding and mistrust between 'us' the voters and 'them' the politicians has never been greater."

Legislative action has already been taken at the federal level by last year's enactment of the far reaching Federal Election Campaign Act Amendments of 1974, which will effect major changes in federal elections and in campaign financing in the 1976 campaigns. This is in addition to the passage of amendments to the federal Freedom of Information Act which will give public access to more federal agency information than has been previously possible.

Many states have also rushed heading into the enactment of various aspects of political reform legislation. All but three states have enacted laws which open to the public the meetings of official bodies who conduct the public business. Thirty-two states have adopted laws which require some or all public officials to file statements of their personal finances. Another important aspect of the recent political reform movement in many states has been the strengthening and

(continued on page 2)



View of the Michigan capitol. The Association's offices were recently moved near the capitol in order to provide better service for the membership.

MRA moves office to downtown Lansing

Recently the Michigan Retailers Association offices were moved from 3310 Bardaville Street, on the northwest side of Lansing, to the Hollister Building in the heart of downtown. The Association's Policy Committee took this action because they felt the association could best serve its membership if it were headquartered downtown, right

next to the state government complex and the state capitol.

Members of the association can continue to use the same mailing address because the association is still maintaining the group insurance function at the former location and mail can be directed to only one location. In the future, address changes may be necessary but this has been

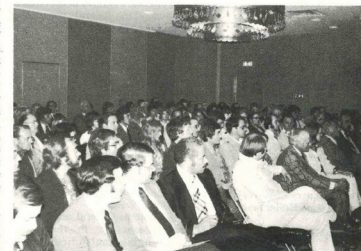
avoided for the time being.

The association's telephone also has conveniently remained the same (517) 482-9648. The address for the new offices is 302 Hollister Building, Larry L. Meyer, Executive Vice President of the association has extended an invitation to all members to stop in at the new office whenever they are in the Lansing area.

Educational programs great success

In combined attendance over 300 retailers have attended the association's series of educational programs which were begun this spring. The first in the series was the Labor-Relations Seminar conducted by Edwin Ricker. This seminar explored personal management technique which will avoid problems and possible union organization. The second in the series was the Advertising Clinic sponsored jointly with the Michigan Newspaper Inc. of the Michigan Press Association. More than 150 newspaper ad sales people and retailers converged on the Hospitality Inn for the presentation by ad expert Gordon Johnson of Madison Newspapers. Just recently held was the store security seminar conducted by Russell Humphries of West Associates. Russ is a recognized expert in the area of store security. Here is what Bob Czerniak of Capitol Tire in Troy said: "We would like to take this opportunity to tell you that the Security Seminar was most rewarding and enlightening. Thank you for the fine job."

The last in this years series is the program for computer uses in



small stores. Experts from the firm of Ernst and Ernst will be conductors of the seminar which will discuss the following topics: Recent Developments in Point of Sale—The past year has witnessed the installation of thousands of POS Terminals, many equipped with automatic tag reading devices. This session discusses the various POS systems available and the experience of POS users in the past year. In-House Data Processing of the Small Retailer—in con-

trast to most other items, the cost of computer systems is coming down. In this portion of the session we will discuss the cost and capabilities of various small computer systems and identify consideration important in the determination of feasibility of small computers.

With this type of discussion any other successful program is anticipated. If you want to come to the program see the ad on Page 4.



Happy Holidays

From all of us at Michigan Retailers Association

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bright this season

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the gifts MRA offers.



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