

Michigan Retailer

A Leapin' Leprechaun's Legacy

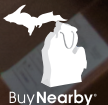
Maloney Carpet One prepares for their annual St. Patrick's Day Sale



Plus

Brown Sugar & Spice Books Shines a Light on Diversity

Embracing Sustainability as a Competitive Edge



FEB/MAR 2025

VOL. 50 NO. 1

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FROM THE CEO



The Spirit of a Michigan Retailer

William J. Hallan
President & CEO
Michigan Retailers Association

Recently, our new VP of Communications, Victoria Veda, had several members of the MRA team participate in an exercise to identify the "Spirit of a Michigan Retailer." Victoria joined MRA in September and her energy and creativity have helped us think differently. She's pushed many of us outside our comfort zones (in a good way!).

As we compiled our "spirit" list, the characteristics we identified made me even more proud to be a representative of the retail industry. Our members show entrepreneurial grit, they are involved in their communities, and they demonstrate resilience through adversity. However, I have a personal favorite: retailers are risk takers.

The hardworking members of our industry open their doors every day to create a great experience for their customers. Weather, staffing, and government regulation are all daily obstacles that can impact their success. In short, entrepreneurs take risks, often through substantial financial investments, to achieve their dreams of operating a successful retail enterprise.

The team at Michigan Retailers Association intimately identifies with the concept of risk. Our Association carries chargeback risk related to our credit card program, Retailers Insurance Company assumes risk for workers' compensation claims, and we constantly advocate against harmful regulations floated by lawmakers.

As we head further into 2025, we look forward to embracing the uncertainty of a changing market alongside our risk-taking members who we know are built for the challenge. Please don't feel that you are on this journey alone. Reach out to us if you need support. We're here for you as you conquer your retail quest!

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

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ON THE COVER

Jeff Maloney walks through the showroom of Maloney Carpet One in the footsteps of his family's legacy.





LEGALLY SPEAKING



Budget Season and Organized Retail Crime

Thomas Clement
MRA Chief Operating Officer
and General Counsel

In 2022, Michigan Retailers Association and many of our members were a critical voice in support of the Attorney General's efforts to establish an Organized Retail Crime Unit. In addition to achieving enhanced penalties for ORC offenses, we assisted in securing \$3.5 million dollars for the ORC Unit and its FORCE team. The FORCE team is tasked with investigating ORC offenses exclusively. With millions in products recovered and restitution paid, and many successful prosecutions, the FORCE team's success has been overwhelming and is a successful partnership between prosecutorial authorities, MRA, and asset protection units with MRA member retailers. Given Michigan's resounding success, MRA and many of its members have been proud to work with the National Retail Federation to move the federal Combating Organized Retail Crime Act, which regrettably did not pass under the Biden administration, but will continue to be pursued.

Of immediate importance is continued funding for the Attorney General's ORC Unit and the FORCE Team, which is an MRA priority. The Attorney General is pursuing at least \$3.5 million dollars in funding to continue its good work. With the new legislature firmly in place and committees being rounded out, budget meetings will commence in the immediate future. We at MRA will be teaming up with the Attorney General and our members to advance this critical effort in the coming months.

It's important to remember that ORC, and retail fraud in general, impacts all MRA members. Member engagement on this issue is important and encouraged. If you would like to be more involved in MRA's efforts, please reach out to me at tclement@retailers.com to identify ways that you can help.

Separately, in addition to ORC funding, we have also started meeting with legislative leaders to add gift card fraud to the INFORM Act, which we were successful in getting signed into law a few years ago. It's no secret that this type of fraud has become more prevalent and needs to be addressed. Stay tuned for more to come on this.



CREATIVE COUNSEL



Incorporating a Cause into Your Brand and Marketing

Vic Veda
MRA Vice President,
Communications

Many of today's most well-known and successful brands incorporate a cause or element of charity into their marketing. Supporting a cause or charity with your business is a great way to build deeper connections with your customers, differentiate your brand from competitors, support your local community, and even improve employee morale. When the products and services sold are tied to something bigger, it's easier to find purpose and connection in the work. So how does a brand go about incorporating a cause into their strategy?

Choose a Cause Aligned with Your Brand

The cause or charity you choose should reflect what your brand stands for, and be relevant to what you and your customers care about. Connecting your cause to your brand's story shows your customers that the commitment is real and not just a marketing tactic. Have an authentic dedication to the cause and share your passion.

Ask Yourself: What do I want my business to represent, *beyond* what I sell?

Make the Cause Clear and Tangible

Be transparent about how your business supports the cause or charity you choose. Customers will be more likely to support your cause when they see how their purchases will benefit the cause and where their money is going.

Ask Yourself: What are the other retailers in your community that support a similar cause? How can you collaborate and create something great for your customers?

Make Your Dedication Known

Create campaigns that reflect your brand's commitment to the cause. Special promotions, limited-edition items or collections, and seasonal offerings that support the cause are a great place to start. Make sure your customers know about your dedication to this cause, and consistently share this dedication across all your various marketing platforms. Leverage in-store signage, digital marketing, events, etc.

Collaborate with Partners

Joining forces with another local retailer or brand can be a powerful move in supporting a cause. You can maximize your impact and generate more awareness in your area when you link arms with other businesses that support the same causes you do (or with the cause/charity itself!). Cross-promote to multiple target markets with an authentic partnership, and you'll be surprised by how much new awareness and business your brand can gain.



UNDER THE DOME

2025 Legislative Priorities

Fixing the Earned Sick Time Act

Lawmakers were unable or unwilling to reach an agreement on making the much-needed changes to the Earned Sick Time Act (paid leave) and tipped wage changes during lame duck. Thanks to the Michigan Supreme Court ruling in late July, these laws are set to take effect Feb. 21. While extremely disappointing and frustrating, there is still a window of time to act. The first bills introduced in the House in 2025 focus on amending the Earned Sick Time Act and addressing the tipped wage for restaurant workers. HB 4002 includes many of the changes that we've asked for, such as adding a small business exemption for employers with under 50 employees, allowing front-loading of benefits, and removing the accrual requirements.

For tipped wage, HB 4001 would increase the minimum wage to \$12 an hour starting Feb. 21 instead of \$12.48 and increase to \$15 an hour by 2029 while maintaining the tipped wage at 38% of the standard minimum wage.

While we expect these to move quickly in the House, they will face more opposition in the Senate which introduced its own version of watered-down changes as SB 15 (paid leave) and SB 8 (tipped wage).

Updating ORC laws to combat new kinds of fraud

Organized Retail Crime continues to present a challenge for retailers of all sizes and new forms of fraud have emerged impacting gift cards and loyalty programs. While Michigan has had a strong ORC law on the books since 2012, these new fraud patterns require updates to address one of the fastest-growing elements of Organized Retail Crime; gift card fraud.

Continue funding for the ORC Taskforce/ FORCE Team

In December, MRA started meetings with the Senate Appropriations Chairwoman's office and State Budget Office (SBO) to request the Fiscal Year 25-26 budget include at least \$3.5 million to continue funding the ORC Taskforce for another three years. We anticipate Attorney General Nessel's budget request and the executive budget recommendation from the governor will also include this funding since AG Nessel has been very vocal about continuing to fund this taskforce and having it continue operating under future AGs.

It's been three years since this one-time funding passed as part of the FY 2022-23 Michigan budget. Michigan AG Nessel used those funds to create the FORCE team (FORCE is an acronym, that stands for Focused Organized Retail Crime Enforcement) and Organized Retail Crime Unit in April 2023 to focus on criminal organizations that target retailers by stealing products to repackage and sell for profit in both illicit and legal, physical, and digital marketplaces.

The FORCE team was a first-of-its-kind in the nation taskforce focused on rooting out organized retail crime across the State of Michigan, and is comprised of two full-time assistant attorneys general working alongside three special agents from the Department of Attorney General, three detective troopers from the Michigan State Police, State Police intelligence and financial fraud analysts, and a special agent from the Federal Bureau of Investigation. The team is housed within the Department of Michigan State Police and operates out of their facilities in Metro Detroit and also works closely with various local law enforcement agencies and retailer loss prevention specialists.

In its first operational year, the FORCE team charged 41 defendants in 13 cases representing nearly \$13 million in losses to Michigan businesses. They have achieved 10 convictions to date, recovered over \$8 million in product, seized nearly \$2 million in cash, and negotiated \$4.4 million in court-ordered restitution.

Pharmacy reimbursement

In 2023, MRA was successful in having legislation signed into law as P.A. 97 that codified the Federal PREP Act and granted pharmacists independent authority to order and administer vaccines and CLIA-waived tests. Unfortunately, the trailer bill to ensure pharmacies are reimbursed for PREP Act procedures they perform did not make it all the way through the legislative process in 2024. The sponsor of that 2024 bill (SB 993) plans to reintroduce the legislation in 2025. The legislation would ensure that pharmacies are properly reimbursed for various immunizations, lab tests, and dispensed prescriptions.

MRA will also support legislation that seeks to further expand the list of illnesses and conditions that pharmacists can test and treat for under independent authority and that pharmacies will receive fair and adequate reimbursement for these new services.



Farewell
Amy Drumm

Thank you for 12 wonderful years spent fiercely advocating for Michigan retailers. We are proud of what you've accomplished at MRA and are grateful for your service to our members.

We wish you all the best and look forward to working with you in new ways as you represent Walgreens in the Midwest.



Embracing Sustainability as a Competitive Edge

For small business owners in Michigan, adopting a sustainable approach is not only environmentally responsible but also a strategic way to meet growing consumer and regulatory expectations. Getting started with Environmental, Social, and Governance (ESG) practices can feel daunting, but taking small, focused steps can lead to big impacts and reduce costs.



Environmental Focus

Michigan offers incentives like tax credits for solar panel installations and energy efficiency upgrades. Reducing waste by implementing recycling programs and sourcing materials locally can further shrink your carbon footprint while supporting other Michigan businesses.

Social Responsibility

Promote fair labor practices, ensure safe working conditions, and engage with your local community through volunteer programs or partnerships with non-profits. Highlight these efforts in your marketing to resonate with socially-conscious consumers.

Governance Improvements

Develop transparent policies for employee treatment, data privacy, and ethical sourcing. Keeping clear records and aligning with Michigan's labor and environmental laws will safeguard your business against compliance risks.

Implementing ESG practices doesn't require a complete overhaul. Focus on achievable goals and build from there. By integrating sustainability into your operations, you'll help the planet and build a business that Michigan communities will respect and support.

Ways to Get Started

Assess What You're Already Doing

Identify areas where your business uses significant resources, generates waste, or impacts the environment. Track your energy, water, and material usage to establish a baseline.

Set Clear Goals

Define achievable and measurable sustainability objectives and align these goals with your company's mission and values. Make the goals relevant and attainable.

Energy Efficiency

Reduce your expenses by replacing traditional bulbs with energy-efficient LEDs, using programmable thermostats to optimize heating and cooling, and powering down computers, lights, and appliances when not in use.

Waste Reduction

Transition to digital invoicing and record-keeping and set up a system to recycle paper, plastic, and electronics. Seek business supplies with less packaging waste or refillable options. If applicable to your business, try composting food and organic waste.

Sustainable Purchasing

Source materials and products locally to reduce transportation emissions. If possible, opt for products made from recycled or sustainable materials.

Customer Engagement

Encourage customers and/or incentivize them to bring reusable bags or containers. Offer a discount or promotion to increase awareness. You could provide branded reusable bags as part of a marketing campaign or customer appreciation effort.

Offset Carbon

Donate to, or partner with organizations that plant trees. You can also offset unavoidable emissions by investing in certified carbon-reduction projects.

Education and Culture

Make your commitment to the environment part of your brand identity. Educate employees on eco-friendly practices they can adopt at work and home.

Implementing even a few of these steps can help your business take meaningful strides toward sustainability and long-term growth while saving money and appealing to eco-conscious customers.

Save the Date!

Buy Nearby Weekend

Oct. 3-5, 2025



Donate now to support our biggest weekend yet!

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Buy Nearby Guy

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Tall Leprechaun

Big Tradition

Maloney Carpet One's St. Patrick's Day Sale blends tradition, community connection and innovative marketing strategies.

By Shandra Martinez

At 6 feet tall, Jeff Maloney might not seem like the obvious choice to play a leprechaun. For 15 years, the third-generation owner of Maloney Carpet One has donned a green costume, complete with a top hat and a heel-clicking jump, to star in the store's St. Patrick's Day Sale commercials. Speaking in an Irish brogue, he has become a local icon during one of the business' most anticipated events of the year.

"The leprechaun costume started as a bit of a joke," Maloney said. "During a commercial shoot in 2008, I said my line with an Irish accent, and the crew loved it. The heel click just happened naturally. Now, people expect it every year."

Inside the family's 3,000-square-

foot showroom in Lansing, the annual St. Patrick's Day Sale has become more than a promotion. It's a connection to the community and a testament to the enduring power of tradition in retail. For Jeff, the costume and the sale are ways to honor his grandfather, John Maloney, who started the business and the promotion nearly 70 years ago.

"My grandfather would be amazed to see that we're still doing this promotion," Jeff said. "It's tradition, and it's something people remember us for."

Seven-decade history

The St. Patrick's Day Sale began in the 1950s when John Maloney tied the event to his Irish heritage. It started as a way to boost sales during the busy spring season, but it quickly grew into an annual tradition. John ran the business until his death in 1985 when his son, John Jr.,





known as Jack, took over. Under Jack's leadership, the sale reached its peak popularity.

"I remember Saturdays during the sale when the showroom was packed," Jeff said. "We'd have 15 to 20 people in at a time, which is insane for a space our size. Customers would pre-shop and place their orders as soon as the sale began on March 1."

The sale was a cornerstone of Maloney Carpet One's success for decades, drawing customers from across the Lansing area and beyond.

Although the St. Patrick's Day Sale has remained a beloved tradition, the retail landscape has shifted dramatically. In the past, Maloney Carpet One had only two major promotions a year: the St. Patrick's Day Sale and a fall sale. Now, Jeff credits monthly advertising on TV, radio, and social media with keeping the business at top of mind for customers.

"The sale might not be the biggest event anymore, but it's the one people remember," Jeff said. "It's tradition, and in a world where so much is constantly changing, traditions matter."

Jeff's leprechaun commercials have played a key role in keeping the sale relevant. The fun ads capture attention and give the business a unique identity. The store also has layered in social media by sharing behind-the-scenes glimpses of Jeff preparing for the commercials.

"Social media has been a great way to engage customers before the sale even starts," Jeff said. "People love seeing the process, and it builds excitement."

Vendor partnerships have further strengthened the sale's appeal. Maloney Carpet One works closely with suppliers to offer exclusive deals during the event, ensuring customers find real value.

"Our vendors are part of this tradition," Jeff said. "We start reaching out to them early in the year to make sure everything is in place."

Family legacy

This year's St. Patrick's Day Sale holds special significance, as Maloney Carpet One is marking its 70th anniversary. For Jeff, the milestone is a chance to celebrate the family's legacy and thank customers for their support.

"We're tying our 70th anniversary to the St. Patrick's Day Sale because it's the one promotion people associate with us the most," Jeff said. "It's a chance to reflect on our history and show our gratitude."

Founded in 1955, Maloney Carpet One has weathered economic downturns, industry changes and shifting consumer behaviors. Through it all, the St. Patrick's Day Sale has remained a constant.

"If my grandfather were alive, he'd be proud to see that we're still here and thriving," Jeff said. "It's about more than just selling flooring. It's about staying connected to our roots and our customers."

Jeff believes the success of the St. Patrick's Day Sale offers valuable lessons for other businesses looking to create annual promotions. The key is to stand out and commit to the long term.

"A tradition like this doesn't build overnight," Jeff said. "You have to stick with it and make it something people look forward to."

He points to the importance of tying promotions to a brand's story or community. For Maloney Carpet One, the sale is as much about celebrating Irish heritage as it is about connecting with local customers.

"It reminds people who you are and why you're different," Jeff said. "That's what makes it special."

Jeff's preparation for another St. Patrick's Day Sale helps him remain optimistic about the future, keeping him focused on honoring the past while adapting to modern challenges.

"This sale has been part of our identity for 70 years, and it's not going anywhere," Jeff said. "It's a tradition that connects us to our customers and reminds them that we're here, just like we've always been."



2025

Dates to Remember

April
1

**Deadline for MRA
Scholarship Program**

See page 23

April
6-8

**Gaylord Gift Show
and Northern
Michigan Gift Show**

April
23

MRA's Capitol Day

See page 11

May
4-10

**National Small Business
Week**

May
4-10

**National Travel & Tourism
Week**

Sept.
27

**Michigan Downtown
Association's Annual
Downtown Day**

Oct.
3-5

Buy Nearby Weekend

Nov.
28

Black Friday

Nov.
29

Small Business Saturday

Dec.
1

Cyber Monday

Dec.
20

Super Saturday



SAFETY TIPS FROM RETAILERS INSURANCE COMPANY

The Hidden Cost of Overexertion

According to Travelers Companies, Inc.'s 2024 Injury Impact Report, 29% of workers' compensation claims are due to overexertion. This type of claim can happen by pushing, pulling, lifting, or carrying heavy objects.

If your employees do these activities consistently in their workday, provide them with adequate training and strategies to avoid costly workers' compensation claims.

Assess Your Problem Areas

Look at areas in your business by evaluating workloads, processes, and resource allocation. Identify tasks or departments with frequent bottlenecks or overwhelmed employees. Review staffing levels to ensure workloads are evenly distributed. Encourage open communication so employees can share concerns about burnout or excessive demands.

Have the Right Equipment

Encourage the use of back braces, gloves, or anti-fatigue mats where necessary. Supply equipment like dollies, carts, or mechanical hoists to minimize heavy lifting. Invest in ergonomic and adjustable workstations and chairs for individuals whose tasks include a lot of sitting.

Maintain Proper Positioning

Before you lift, stand close to the object with your feet shoulder-width apart and one foot slightly forward for stability. Squat down by bending your knees and hips while keeping your back straight. Keep your head up, and look straight ahead to avoid rounding your spine.

Grip the load securely, push through your heels, straighten your knees, and use your leg muscles to lift the item. Keep the item as close to your chest as possible to reduce strain on your back and avoid twisting.

Take Necessary Breaks

Encourage regular breaks to prevent overexertion and maintain energy levels. Provide training on managing workloads, or rotate employees across tasks to avoid repetitive motion injuries and muscle fatigue.

How to Report a Claim

Claims can be reported 24/7 using any of the following methods:

1. Call our Clinical Consultation service at **866.764.7705** to receive immediate care recommendations, directions to a local medical provider, and to complete your first notice of injury.
2. Complete the online claims form found on our website: **RetailersInsurance.com/policyholders/file-a-claim**
3. Complete the Standard Intake Form (**RetailersInsurance.com/policyholders/file-a-claim**) and fax/email it to the contact listed at the top.



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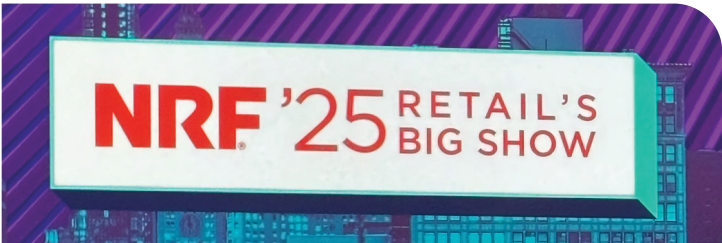
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REGULATORY RUNDOWN



MRA Attends Retail's Big Show with Lawmakers

MRA's Bill Hallan and Amy Drumm joined Michigan State Senator Joe Bellino (R) and State Representative Kristian Grant (D) at the National Retail Federation's State Legislative Experience and Retail's Big Show in New York City in January. We experienced behind-the-scenes store tours, browsed booths exploring retail innovation and technology, and participated in panels with industry leaders.

Retail technology dominated many conversations, exploring technological advances, AI, and using technology to reach customers in new ways. Retailers big and small are embracing technology in new areas of business to improve efficiency and stay competitive in today's market.

Organized Retail Crime (ORC) and its costs were a heavy focus, as many organizations including MRA and NRF continue to advocate for the Federal Combating Organized Retail Crime Act. MRA is also working to support the Attorney General's efforts to obtain additional funding to combat ORC.

The variety of opportunities in retail was another core topic of discussion. Retail's Big Show highlighted the different career paths available in the retail industry and shared how employees can find a long, successful career in retail.

We thank Senator Bellino and Representative Grant for joining us for this experience and bringing what they learned back to Michigan. It's an exciting time to be in retail.



Regulatory Trends & Updates

Earned Sick Time Act

As the clock ticks down to the Feb. 21, 2025 effective date of sweeping changes to sick time leave requirements which dramatically impact businesses of all sizes, the new legislature has taken substantial steps towards corrective action where the previous legislature failed. House Bill 4002 and Senate Bill 15, commonly referred to as the Earned Sick Time Act (ESTA), reach a less onerous compromise for businesses in the state of Michigan. These bills recognize that most employers voluntarily provide generous leave to their employees and steer away from more unnecessary regulation. Michigan Retailers Association prefers and is actively supporting HB 4002, which more clearly addresses the relevant issues and exempts small businesses.

Most notably, HB 4002 exempts employers who have less than 50 employees and seasonal and part-time employees, limits carryover to 72 hours annually, allows employers to front load leave time, permits sick time to be combined with other paid time off benefits, removes the three day no-call, no-show before requiring documentation provision of the existing law, and eliminates the rebuttable presumption and private right of action against employers.

Under the leadership of Speaker Matt Hall and Representative Bill Schuette, among others, the House formed a Select Committee on Protecting Michigan Employees and Small Businesses. The Committee heard many hours of testimony and sent HB 4002 to the full chamber on Jan. 16, 2025. The bill passed with bipartisan support on Jan. 23, 2025 and has been transmitted to the Senate for consideration.

Passing HB 4002, or a similar version, is critical to all businesses in the state of Michigan and we strongly encourage all MRA members to contact their local legislators to voice their support.

If you need any assistance with doing so, email us at askusfirst@retailers.com.

Tell Michigan Lawmakers to Fix Paid Leave



Scan the QR code to let your voice be heard!

Corporate Transparency Act and Your Obligations

On Jan. 23, 2025, the United States Supreme Court granted the Department of Treasury's request to lift the nationwide injunction against enforcement of the Corporate Transparency Act (CTA). With a separate injunction in place, there are differing opinions about the CTA's legal status. FinCEN has stated that filing is not currently required but to be safe, if you have not already filed, you may want to do so.

Corporate Transparency Act and Your Obligations *Cont.*



For more information
visit Retailers.com



To file, visit
Fincen.gov/boi

2024 Retail Returns to Reach \$890 Billion

According to the annual report compiled by the National Retail Federation and Happy Returns, a UPS Company, returns are a cost of doing business. They're also an opportunity for an additional touchpoint with customers and a chance to give them another positive shopping experience.

Key Takeaways:

- 16.9% of sales are returned.
- Returns made specifically during the holiday season shopping are 17% higher compared to the annual return rate.
- 76% of shoppers see free returns as a key factor in deciding where to shop.
- 93% of retailers say return fraud is a significant worry against rising costs.
- 68% of retailers will focus on improving their return systems in the next six months.
- Bracketing (buying many items to return a few) is rising among Gen Z, with 51% claiming to do this during their shopping trips.

The Food Industry Association Report: In-Store Bakeries

The FMI Power of In-Store Bakery 2024 Report highlights the importance of in-store bakeries at primary grocery stores and consumer preferences for bakery items. With a focus on indulgent and special occasion items, the report provides insights into shopper behavior and packaging preferences.

Primary Grocery Stores as Bakery Destinations:

- 69% of shoppers consider having an in-store bakery at their primary grocery store very or somewhat important.
- 57% of shoppers purchase indulgent bakery items or desserts at their primary store, while 8% buy them at a bakery, and only 4% make them at home.
- 57% of shoppers buy special occasion items at their primary store, while 15% buy them at a bakery, and 8% make them at home.

Packaging Preferences:

- 51% of shoppers prefer pre-packaged bakery items.
- 25% prefer not packaged, with self-serve options.
- 24% prefer not packaged, with clerk assistance.

Visibility Through Packaging:

- 53% of shoppers think it's very important to see bakery items through the packaging.
- 38% consider it somewhat important.
- 9% think it's not important.

Deadlines and Reminders

Mar. – Apr. 2025

Mar. 2 – Electronic Reporting of MIOSHA Form 300A

- Summary of Work-Related Injuries and Illnesses (Establishments with 250 or more employees).

March 30 – Renew food establishment licenses online at MDARD (Current licenses expire April 30).

March 30 – Renew bottled water dispensing machine license at MDARD (Current licenses expire April 30).

April 15 – Renew and print liquor licenses online at MLCC (Current licenses expire April 30).

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)
- Unemployment Employer's Quarterly Wage/Tax Reports (Jan. 25, April 25, July 25, Oct. 25)





Retail with a Mission

How Brown Sugar & Spice Books Shines a Light on Diversity & Inclusivity

Jacqueline Galloway-Blake's pioneering online Metro Detroit bookstore champions diversity, literacy, and representation in education.

Jacqueline Galloway-Blake remembers her frustration when she did an informal survey of New York City's bookstores in the 1970s and could not find books with Black children as the main characters.

"Every now and then, you'd find a Black child in the background, part of a group," she said. "But a story where they were the central figure? That was almost impossible."

A decade later, in the 1980s, she recalls crawling on her knees in the aisles of the children's section of a public library and finding Black children as central characters. This was after she began homeschooling her children and wanted books that reflected their identity. To her relief, she finally found books where African American children were the heroes of their own stories.

"It was still disheartening to find so few books," Galloway-Blake said. "When I did come across one, it was like finding a hidden treasure."

From these experiences, Galloway-Blake recognized a systemic gap that left many parents and educators searching futilely for books that reflected their communities. Fueled by this awareness, she founded Brown Sugar & Spice Books out of her Metro Detroit home to ensure those "hidden treasures" were no longer rare but accessible to everyone. Her busiest times of year include January, around Martin Luther King Jr. Day; February, for Black History Month; and March, during Reading Month, when she introduces diverse literature to new audiences.

"I never wanted another parent or teacher to feel the frustration I felt that day," she said. "Every child deserves to see themselves as the hero of a story, not just in the background."

Seeing a Void

As a homeschooling mother, Galloway-Blake found signs of progress in public libraries. She attributed this to the Civil Rights and Black Power movements, which she believed sparked change in the publishing industry. Diverse books were slowly becoming more available.

"There was a revolution in the publishing industry," she said. "It was wonderful to see books celebrating Black culture and voices, but many parents and educators didn't know they existed."

Determined to bridge this gap, Galloway-Blake launched Brown Sugar & Spice Books in 1990 from her home in Romulus, Michigan. Using a typewriter, she created a simple mail-order catalog listing her favorite books and their descriptions.

"I wanted to let others know these stories were out there," she said. "And I wanted to make them accessible to families and schools."

The name of her business was carefully chosen to reflect her mission. Inspired by the nursery rhyme "Sugar and spice and everything nice," Galloway-Blake envisioned a name that celebrated diversity and inclusivity.

"Girls represented the 'sugar,' boys the 'spice,' and the 'brown' highlighted our focus on African American and diverse stories," she said. "The name reflects the sweetness and vibrancy of our culture while celebrating the joy of representation."



Making Inroads

The mission resonated with educators and parents alike. Galloway-Blake began collaborating with schools to bring diverse books into classrooms. She remembers a social studies director from a suburban Detroit school district asking her to select books aligned with their curriculum. She meticulously matched books to topics, ensuring African American history and contributions were authentically represented.

"That project resulted in thousands of books being embedded into classrooms, making a lasting impact on students," she said.

Her work wasn't limited to K-12 schools. Galloway-Blake also partnered with colleges, helping institutions like Andrews University in Berrien Springs create children's sections filled with diverse titles in their libraries.

"I've always believed that children of all ages and backgrounds benefit from seeing authentic portrayals of diverse people in the books they read," she said.

As her business grew, Galloway-Blake faced challenges managing logistics and scaling operations. She found key support in the Michigan Retailers Association (MRA).

"MRA provided not just the technology but also incredible support, especially when it came to identifying and avoiding scams," she said.

In one incident involving a suspicious overseas order, MRA verified that the credit card being used was stolen.

"That saved me from what could have been a big loss," she said. "Their guidance has been invaluable for a small business like mine."

Building Skills

Brown Sugar & Spice Books was very much a family effort. Galloway-Blake's three children played integral roles in the business, helping with inventory, managing administrative tasks, and assisting at book fairs. She even gave them formal titles like inventory clerk and administrative assistant, fostering a sense of responsibility.

"They still joke about the hours they spent working for Brown Sugar & Spice," she said. "But I know those experiences taught them the value of dedication and perseverance."

Her children have since gone on to build successful careers. Her son is an engineer, one daughter is a physician, and another is earning a doctorate in nursing.

Faith has always been central to Galloway-Blake's journey. She credited God with guiding her path and opening doors she never anticipated.



Jacqueline Galloway-Blake interviews Stedman Graham.

"He placed me in rooms I never thought I'd be in and connected me with people who helped further the mission," she said.

In the 2000s, she began branching out from selling books to leading workshops and speaking engagements. Initially, she suggested ways for teachers to integrate books into their curriculum. But then she felt a spiritual nudge: You do it.

That inspiration led her to develop workshops, assembly programs, and professional development sessions that have since impacted educators and students across the nation.

Long before e-commerce became mainstream, Galloway-Blake positioned Brown Sugar & Spice Books as a pioneer by embracing online retail. That allowed her to connect with schools and libraries nationwide.

Over the years, Galloway-Blake expanded her offerings to include a radio show, "Save Our Black Boys," workshops for educators, and professional development programs. Each initiative was a natural extension of her mission to inspire literacy and celebrate diversity.

"Our mission hasn't changed," she said. "It's about bringing joy and representation to children through books. Knowing I've played a part in that keeps me going."

"I've always believed that children of all ages and backgrounds benefit from seeing authentic portrayals of diverse people in the books they read."



Jacqueline Galloway-Blake with civil rights icon John Lewis.



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Maximize Your Membership: Ask Us First!

As a member of the Michigan Retailers Association, you have access to a powerful resource — “Ask Us First.” This service allows you to send business, marketing, and legal questions directly to our team for information and insights, providing personalized support tailored to the needs of retail and small business owners here in Michigan.

What kinds of questions can you ask?

Business Questions

Running a retail store often means juggling multiple tasks at once. Let us help simplify this by offering advice on day-to-day operations. Examples of questions you can ask include:

- ***What are the best practices for handling employee scheduling during peak seasons?***
- ***How can I improve my store's customer service to increase retention?***
- ***Where can I find information about scaling a business?***
- ***What is surcharging?***

Marketing Questions

Effective marketing is key to growth, but it can be overwhelming. With “Ask Us First,” you can tap into our expert marketing advice. Example questions include:

- ***What's the best way to use social media to attract more local customers?***
- ***Should I invest in influencer marketing, and how do I choose the right influencers?***
- ***What advice do you have to help my business compete online?***

Legal Questions

Retail businesses must stay compliant with ever-evolving laws. “Ask Us First” provides guidance on navigating complex regulations. Example questions include:

- ***How do recent changes in labor law affect my part-time employees?***
- ***What are the requirements for displaying consumer protection notices in my store?***
- ***Do I need a written contract for vendor relationships, and what should it include?***
- ***What are the current regulations regarding earned sick time?***

Legislative Questions

- ***What is the status of a particular bill?***
- ***How will a bill impact my business if passed?***



Ask Us First Example Question

How do I start a business in Michigan?

1. Obtain an Employer Identification Number (EIN) from the IRS
2. File business entity paperwork with LARA
3. Apply for a Michigan Sales Tax License

Dive deeper and learn more by reaching out to Ask Us First.



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What Retail Marketers Can Learn From the TikTok Ban

While the TikTok ban on January 18 and 19 only lasted about 12 hours, it forced many businesses to take pause and reflect on their strategic marketing plans for the year.

TikTok, and social media in general, is a core focus for many small businesses' marketing teams. It provides a low-cost, effective way to authentically engage with your customers, in a space they're already spending their time. But, like many other modern marketing channels, when it comes to social media, brands are at the mercy of evolving algorithms, walls of sponsored content, and the overall functionality/availability of the platform.

So, what's a modern retail marketer to do?

Don't Put All Your Eggs in One Basket

Diversifying your marketing strategy should never be considered optional. You should always have multiple ways to reach your customers. Identify the primary channels that your customers frequent and invest more of your resources there. Use secondary channels as a backup and keep them maintained and current, but don't feel obligated to stretch your resources to grow these channels the same way you do your primary.

Build Your Owned Audience

An "owned audience" is a list of contacts that your company has direct access to through platforms you control. Think about your email newsletter subscribers, website audience, mailing lists, and SMS subscribers. Unlike on social media, you have more control over how you reach your audience on an owned platform.

Tip: Encourage your social media followers to subscribe to your email list, and encourage your email subscribers to follow you on social media. Cross-promotion of your channels helps strengthen the connections to your audience.

Be Flexible and Stay Informed

The TikTok ban initiated waves of new social platforms climbing the "top app" charts, but it's important to avoid premature decisions as a brand. If your business wants to claim branded usernames on a variety of platforms, it's never a bad idea to claim ownership of those assets while they're available. But, don't feel obligated to devote resources to every new platform and flip your strategy on its head week-to-week. Stay informed about what's happening to the channels you utilize most, be willing to try new things when necessary, and make sure you're thinking through the long-term impacts of the strategic changes you're making.

We don't know what the future holds for TikTok, or any other marketing platform, for that matter. As we continue into the era of AI and technological advances, we're certain to see changes in the way we market in the coming years. No matter what those changes bring, it's our job to adapt and respond, to meet our customers where they are, and help them connect with our brand.



Looking for inspiration?

Check out these upcoming holidays, themes, and events to spruce up your next promotional campaign.

April

General Themes: Spring, gardening, eco-friendly

- **Autism Awareness Month**
Create an end-cap or special rack of items that cater to sensory needs, or provide DEI training for employees.
- April Fool's Day – April 1
- **National Walk to Work Day – April 5**
Encourage your employees to walk to work and post a photo of your walking employees to your social media channels.
- World Health Day – April 7
- **National Pet Day – April 11**
Donate a percentage of proceeds to your local animal shelter, post pet-related items to your social media channels, or offer deals on new pet items.
- Taxes Due – April 15
- Easter – April 20
- **Earth Day – April 22**
Adopt a local park, roadway, or waterway in your area to spend some time cleaning up.
- MRA's Capitol Day - April 23

May

General Themes: BBQ, lawn care, graduation season

- **National Fitness Month**
Run a month-long employee fitness challenge to promote overall wellness and a healthier company culture.
- **National Small Business Week - May 4-10**
Collaborate with other small businesses on your block to create special promotions for customers who support multiple local retailers.
- National Travel & Tourism Week - May 4-10
- **Star Wars Day – May 4**
May the 4th Be With You! Highlight your nerdiest and most fantastical items to be one with the Force.
- Cinco de Mayo – May 5
- **Mother's Day – May 11**
Host a "Mother's Day Out" event leading up to Mother's Day weekend.
- Memorial Day – May 26
- National Hamburger Day – May 28



MILESTONE MEMBERS

Thank you

for your continued loyalty to
Michigan Retailers Association!

Celebrating 10 years with MRA

Angelo & Riccardo's Inc., *Hesperia*

Beechwood Reformed Church, *Holland*

Brighton Post 4357 VFW, *Brighton*

Burmese American Initiative, *Battle Creek*

Camira Group Inc., *Grand Rapids*

Campbell's Smoke Shop, *East Lansing*

Gibbs Dental Lab LLC, *Twin Lake*

Iron Kettle, *Lewiston*

Mecosta County Red Arrow Amvets Post 1941, *Big Rapids*

Nancy Whiskey Pub, *Detroit*

O'Tees Bar & Grill, *Romulus*

St. Ann's Home Inc., *Grand Rapids*

Stephen's Tire Service, *Caro*

Susan's Hallmark of Clarkston, *Clarkston*

Tapper Towing LLC, *Paw Paw*

Yesterday's Pub, *Newark*





NEW MEMBERS

- Running with E's, *Adrian*
- Smart Strength & Conditioning, *Albion*
- Lester & Barbara Kaust, *Almont*
- BC Performance LLC, *Ann Arbor*
- Beekeeper Michigan LLC, *Ann Arbor*
- Northern Farm Market LLC, *Armada*
- Twin Doves III LLC, *Bangor*
- AC Foundry Inc., *Battle Creek*
- Grampa Tony's Restaurant, *Bay City*
- Long Lake Market, *Bloomfield Hills*
- Sugarbush Living, *Bloomfield Hills*
- Peak Performance AG Service LLC, *Carson City*
- Cedar Springs Pharmacy LLC, *Cedar Springs*
- Capital City Entertainment LLC, *Charlotte*
- Offer & Associates Inc., *Chesterfield*
- Sharpco Welding & Fabrication LLC, *Clare*
- Penninga Dairy Farm LLC, *Clarksville*
- Four Star Rubber Inc., *Commerce Twp.*
- Uplift'N LLC, *Crystal Falls*
- Lorf Transportation LLC dba Med-Trans of MI, *Davison*
- IB Lighting and Plumbing Supplies LLC, *Dearborn*
- Baby J Inc. dba Garden Fresh Marketplace, *Detroit*
- Supplies Depot LLC dba Best Value Hardware, *Detroit*
- Metro Powder Coating LLC, *Detroit*
- Luxe Redux Bridal, *Detroit*
- Post Bar Detroit Inc. dba The Post, *Detroit*
- JJ Sabrina Inc. dba Shorty's Liquor Store, *Detroit*
- DeWitt Brunch & Bar LLC dba Family Tree Cafe, *DeWitt*
- Bee's Knees Mi LLC dba Twisted Bee, *Dowagiac*
- Greater North Manufacturing LLC, *East Tawas*
- Northpointe Shores RV Resort, *Fair Haven*
- D & H Fire Suppression LLC, *Flint*
- Baker Tax Accounting, *Flushing*
- Independent Flooring Acquisition LLC, *Fort Gratiot*
- Mielke Trucking Company LLC, *Gladwin*
- Maurer Services LLC, *Grand Ledge*
- El Globo Restaurant LLC, *Grand Rapids*
- West Michigan Hispanic Chamber of Commerce, *Grand Rapids*
- Clay Avenue Seller Inc., *Grand Rapids*
- Thorlund Brothers, *Greenville*
- Ball Tire LLC, *Herron*
- Khmer Grocery Inc., *Holland*
- At Your Disposal Inc., *Holly*
- Northpointe Shore Marina, *Ira Twp.*
- Northpointe Cottages, *Ira Twp.*
- Manchester Meat Company, *Jackson*
- GIRT LLC dba The Gull Road Tavern, *Kalamazoo*
- Alternative Systems Inc., *Kalamazoo*
- Robert Justini Company LLC, *Lake Orion*
- Digital One, *Lansing*
- Capital City LLC dba The Botanical Co., *Lansing*
- Studio Three Pilates + Fitness LLC, *Livonia*
- Golf LLC dba Hickory Hollow Golf Club, *Macomb*
- Jailhouse Provisioning LLC, *Mancelona*
- On Demand Welding LLC, *Manistee*
- Hurd Financial Services, *Marshall*
- Blauvelts Inc. dba Darrell's Market & Hardware, *Mason*
- Abundant Life Mission Inc., *Menominee*
- Conant Health and Wellness Center PC, *Monroe*
- Woelmer Steel LLC dba Fedor Steel, *Monroe*
- C W Marsh Company, *Muskegon*
- El Regio Authentic Mexican Tortillas LLC, *Muskegon*
- Motu Lakeshore Wine Bar LLC, *Muskegon*
- Friends of the Penn Inc., *Plymouth SLD Read, Portage*
- AMC Industrial Machine, Engineering & Elect, *Redford*
- CPR Financial Group LLC, *Rochester*
- Eagle Pro Painting LLC, *Rochester Hills*
- Hamil Brunch & Grill LLC, *Roseville*
- Vets Returning Home Inc., *Roseville*
- MacQueen Ins Group dba MacQueen & Assoc, *Royal Oak*
- Great Lakes Spine & Medical PLLC, *Saginaw*
- Humpty Dumpty Preschool Day Care Ctr LLC, *Sandusky*
- HPC Services & Engineering LLC, *Sterling Heights*
- Admiral Metals LLC, *Sterling Heights*
- Oakos Auto Service LLC, *Sterling Heights*
- CrownPointe Communities LLC, *Stevensville*
- Adrian Fence Inc., *Tecumseh*
- Northern Greenlawn Inc., *Traverse City*
- The Dent Shop LLC, *Troy*
- NH Ventures 2 LLC dba Elite Cannabis, *Warren*
- Louies Ham Inc., *Warren*
- Tony's Decorating & Painting Inc., *West Bloomfield*
- Grand Traverse Cannabis Co. LLC, *Williamsburg*
- Mirage Automotive Center LLC, *Ypsilanti*
- Zeeland Wrestling Club, *Zeeland*



FROM THE ARCHIVES

MRA Celebrates

85 Years

Over our tenure and into the future, we stand committed to making retail succeed.



Buy Nearby Guy and his older, retired brother greet the Michigan Retailers board members, 2018



A three-pronged approach to fighting organized retail crime was signed into law on the Capitol steps, 2022



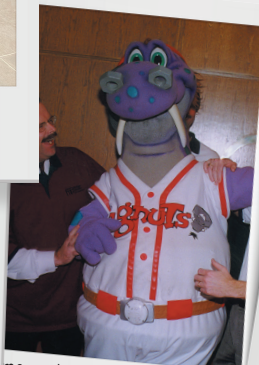
Larry Meyer and Jim Hallan stand outside MRA Headquarters, 1999



Larry Meyer Holiday Hel



in Floor MRA d



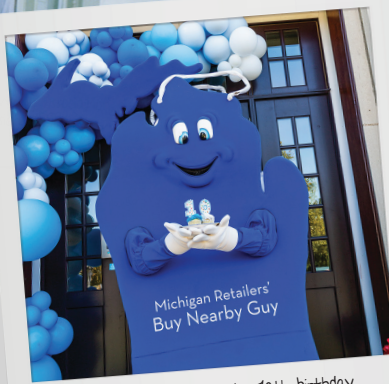
mer and Jim Hallan celebrate Lugnuts mascot, Big Lug, 1997



Gov. Engler signs a law removing retailers' prepayment of state sales and use taxes and removing the cap on their sales and use tax collection fees, 1998



MRA meets with Michigan Senator, Winnie Brinks on Capitol Day 2024



Buy Nearby Guy celebrates his 10th birthday, 2023



Members gather in the MRA board room to discuss the holiday shopping season, 1997

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- Full-time and part-time employees of MRA member businesses who are also full-time students. Employee applicants must have been employed by a MRA member as of July 1, 2024.

DEADLINE TO APPLY:
APRIL 1, 2025



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