

# Michigan Retailer

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2021**

The official publication of  
the Michigan  
Retailers Association

[www.retailers.com](http://www.retailers.com)

## **RESILIENCE BUILDS LEGACY**

Carson City Lumber -  
Determined to Make it  
Through Century Mark

Dublin Jerky & BBQ:  
A Lesson in Tenacity

Tips to Keep Your Website  
in Working Order

In Her Own Words:  
Ann Arbor's Mast Shoes

Chris Copp and father  
Gary Copp pose in a  
lumber storage ware-  
house area at Carson  
City Lumber Co. in  
Carson City, MI.

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Volume 46 No. 1

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## ON THE COVER



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Before the end of the decade, Carson City Lumber will mark a century in business. Meet the force behind the legacy – the Copp Family.

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## Glimmers of Hope on the Horizon

It's difficult to find inspiration these days. The recent events that unfolded at the U.S. Capitol threaten the most basic tenet of our democracy: the peaceful transfer of power. I was appalled and it was yet another horrifying event that we've witnessed during the last 10 months. Our country is frayed at the edges and Americans are weary. Weary from lockdowns, weary from negative media reports, weary from the vile discourse that has become far too normal.

Unfortunately, we're not out of the woods. As I write this, the Michigan Retailers Association team will work remote next week as protests have been planned in Lansing during the week of President Elect Biden's inauguration. We're concerned for our employee safety, our historic building, and the various retail shops and businesses in downtown Lansing.

In addition, the pandemic could get worse before it gets better. December was the deadliest month to date for COVID-19 deaths in the United States and a new variant first identified in the UK and Brazil has made its way here. With case positivity rates still high, Governor Whitmer, through the Michigan Department of Health and Human Services, extended the epidemic order until February 21. Fortunately, retail remains open, but our restaurants and other hospitality businesses have been closed for in-person activities for over 5 months. They are hanging on by a thread.

But there are glimmers of hope. Michigan started vaccine administration on December 14 with a goal to vaccinate 70% of Michiganders over the age of 16 as quickly as possible (approximately 5.6 million people). While there aren't enough doses, and the actual administration is taking longer than expected, it is happening. Meijer, Walgreens and CVS, all MRA members, have partnered with the State and Federal government to administer vaccines and all Michigan pharmacies are ready to do their part. The retail industry stepped up in



the spring to supply us with groceries as we socially distanced and it is now stepping up again to efficiently deploy vaccines. The private sector remains an important partner when things need to get done fast.

A new federal stimulus package was signed into law on December 27, containing key forms of aid for both businesses and individuals. In addition to providing direct stimulus payments to individuals, the bill created a second round of PPP loans to businesses, with a focus on those that need it most like restaurants. Moreover, the legislation made a significant tax change for PPP loan recipients. Now, forgiven PPP loan amounts are not includable as gross income for borrowers, and borrowers may take tax deductions for expenses ultimately covered by PPP loan funds.

I'll leave you with a short story that might help restore your faith in humanity. For me, it provided some much needed inspiration. As my son and I were leaving his "socially distant" tennis class, I overheard a frontline healthcare worker talking about her retirement. She commented that she delayed her planned retirement and instead would retire *after* the pandemic. She, like many other essential workers, was running into the fire instead of away from it. May we all incorporate a small piece of that unselfishness into our daily lives.

A handwritten signature in black ink, appearing to read 'William J. Hallan'.

WILLIAM J. HALLAN  
MRA President and  
Chief Executive Officer

# 2021: Onwards and Upwards!



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*“One thing  
I’ve learned  
quickly – MRA  
members are  
resilient.”*

Ah, 2021! We waited all year for *this* new year. We are roughly 30 days in as I write this and it’s shaping up to be, well interesting, and unfortunately, more of the same. On the bright side, one thing is for certain. Change is on the horizon. And the light at the end of the tunnel that we all keep hearing about is actually within our sights, albeit a little distant right now.

Since joining MRA in November and following in the footsteps of the venerable Meegan Holland, one thing I’ve learned quickly is that MRA members are resilient. From supporting each other with advice and assistance on our *Retailers Strategizing Together* Facebook page to examples I’ve read about how Michigan business owners, downtown associations and chambers of commerce have banded together to support each other with creative selling techniques and virtual events to keep local shoppers, well shopping.

I’ve also witnessed my new MRA co-workers working hard to answer member questions through our *Ask Us First* hotline in a timely manner and sending letters to the Governor’s office pleading on behalf of retailers across Michigan to keep physical locations open. The vigilant steps that retailers across Michigan – large and small – took to keep their shopping environments safe for Michiganders is something that will be remembered far and wide for years to come.

I chose the theme of “resilience” with the stories featured this month. Yes, “resilience” is a term used a lot these days, but it bears repeating because it’s true. From Carson City Lumber, a sixth-generation lumber yard in Carson City, to Troy Fischer of Dublin Jerky & BBQ who needed to carry the torch of the family’s business as their Manistee flagship store was being rebuilt after a devastating fire, to Ann Arbor-based Mast Shoes, all of them demonstrate how their brand of resilience has added to their business’s legacies.

For those of you that look back to some sense of normalcy, we added in a few features like *Tips on Updating Your Website* and a *Customer Service Corner*, that offers credit card processing tips and counsel.

I’m hoping by the time I write the next Editor’s Column in March for the April issue; a lion share of vaccinations will already be administered throughout the state. And the bright light of hope and prosperity is shining bright for all of you across our fair state. Until then, stay safe and healthy!

Just throwing this out there. If you have suggestions on future articles or feedback on what’s been published, I’d like to hear it. Send me an email at [jrook@retailers.com](mailto:jrook@retailers.com).

## Got a business question? Try this: **Ask Us First!**



At Michigan Retailers Association, we’re always looking for ways to help our members. We get plenty of inquiries on how to run a business or navigate the state bureaucracy. That’s why we launched a campaign to remind members to Ask Us First. Instead of getting stuck on hold with a state department or finding yourself searching the internet, call or email MRA with your questions and we’ll get you an answer or at least send you in the right direction.

We have legal, governmental, retail, insurance and technical expertise on our staff. Why not take advantage of it? Questions will be answered by the MRA team, including General Counsel Tom Clement, Vice President of Government Affairs Amy Drumm and our President and CEO Bill Hallan.

### **Send us your questions two ways:**

- Call 800.366.3699, or
- Email [askusfirst@retailers.com](mailto:askusfirst@retailers.com)



# Can I require my employees to get COVID-19 vaccinated?



THOMAS P. CLEMENT  
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*"We are fortunate, however, to be discussing a topic that will hopefully end the pandemic once and for all."*

On December 11, 2020 the Federal Food and Drug Administration granted Emergency Use Authorization (EUA) to a COVID-19 vaccine developed by Pfizer. A second vaccine, developed by Moderna, received EUA on December 18, 2020. With those authorizations began the long and difficult process of administering mass vaccinations as quickly as possible while also calming skepticism about safety and effectiveness.

Limitations on the immediate availability of the vaccine also required difficult prioritization decisions in determining who should be first. As with most other states, Michigan has established a four-phased implementation with a goal of vaccinating 70% of the population age 16 and older by the end of 2021. Phase 1A is made up of healthcare workers and long-term care residents and staff. Phase 1B covers individuals age 75 and over, frontline responders, school and corrections staff, grocery store workers and other essential frontline workers. Retail workers are currently included in phase 1C, although MRA President and CEO Bill Hallan has reached out to the Department of Health and Human Services and requested a re-classification to phase 1B given the critical role retail plays in the economic revitalization.

When the vaccine is made available to retail employees, two questions that deserve careful consideration are whether a retail owner can require their employees to get the vaccine and, if so, whether they should.

Employers are within their rights to require employees to get the vaccine under appropriate circumstances, with exemptions made available. First, mandating the vaccine must be due to a legitimate job related purpose and consistent with business necessity. Second, the requirement must be applied consistently to employees with similar job functions. Third, exemptions must be made pursuant to the Americans with Disabilities Act for medical purposes and Title VII of the Civil Rights Act of 1964 for sincerely held religious beliefs. Compliance with all of these requirements is essential to avoiding liability.

Mandatory vaccine policies are common in high-risk industries such as healthcare, schools, senior living communities and day cares. These and other similar industries share many common traits that present a high-risk for exposure, such as close contact between large numbers of individuals and the in-person presence of those at higher risk or sick. Depending on the nature of your retail business, you may also share these and other traits that make a vaccine re-

quirement a good idea. The opposite may be true for smaller businesses with fewer employees. What is critical from a legal perspective before requiring vaccinations is identifying and memorializing the specific job-related business necessity that is safeguarded by mandating the vaccine.

If you choose to proceed with mandatory vaccinations, you should establish a process through which employees may seek exemptions for either medical or religious purposes. Exemption requests can be made verbally or in writing, although written requests are preferable. These requests can be denied if not based on a legitimate medical or religious reason or because the request would cause an undue hardship such as posing a direct threat to employees or third parties. Exemption denials, however, can be a source of litigation. The better practice may be to explore accommodations for the employee such as remote work, separate working areas, or increased use of personal protective equipment.

Unfortunately, there are legal risks regardless of whether you mandate vaccinations or not. Requiring vaccinations can lead to legal issues for improperly denying an exemption or if an employee suffers an adverse reaction to the vaccine. Also, not requiring vaccinations can cause issues if someone contracts COVID-19 at work. Ultimately, there is no one size fits all solution. The best approach is to look at your specific retail industry and conduct an objective assessment of all relevant factors including, but not limited to, the number of employees, size, customer foot traffic, and proximity of work spaces.

Finally, if you choose to mandate vaccinations, you should do so through the formal adoption of a written policy outlining why the vaccination is being required, which jobs it is being required for, and a process for employees to request an exemption. As a part of this policy, you should also indicate that workers will be paid for the time required to get the vaccine, especially if done during business hours. If you choose not to require the vaccine, you can still encourage vaccination and offer some small incentive such as a few hours of paid leave or an additional vacation day.

Over the past year it seems that every new COVID-19 rule, regulation, or order that is issued leads to consistent uncertainty as to what exactly is required and whether you are in full compliance. Requiring employees to get vaccinated appears to be no exception.

# BIG Wins for Michigan Retailers in 2020; 2021 MRA Priorities



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Now that 2020 is behind us, here is a recap of MRA's significant wins for Michigan Retailers for the year and what's on the docket for 2021. More details on this information and an extensive Public Acts and Veto bill table are included in MRA's 2020 Year-End Legislative Report.

## REOPENING AND KEEPING RETAIL DOORS OPEN

COVID-19 regulations and shutdowns consumed most of our 2020 advocacy efforts. MRA worked tirelessly negotiating with the governor's office, the state's health department, worker safety agency MIOASHA, and various other licensing agencies to reopen all retail doors this spring during the state's Stay Home lockdown. We were successful in restarting curbside transactions and "retail-to-go" on April 24, reopening retail doors in Northern Michigan on May 22, reopening retail doors "by appointment" throughout Michigan on May 26, and eventually opening retail doors to 25% capacity starting June 5. On Oct. 9 capacity increased to 50% and then fell to 30% on Nov. 18 after a spike in positive COVID cases.

Following the election and with the onset of colder weather and increasing positive case numbers, we proactively reinforced the message that retail is safe, using the state's own data that showed shopping can be done safely. While some industries were not as fortunate, MRA's advocacy efforts and MRA members' adoption of state-required safeguards allowed retailers to remain open through the critical holiday season. Gov. Whitmer and top health and safety officials have publicly recognized that shopping is safe thanks to MRA's efforts and retailers continue to be open to the public. While it's not been enough, MRA has done all we can to protect and support retailers throughout the pandemic.

## LIABILITY PROTECTION FROM COVID CLAIMS

Legislation that ensures businesses who follow COVID-19 requirements cannot be subject to frivolous lawsuits was another main focus for MRA in 2020. The legislation codified certain COVID workplace safeguards in return for offering businesses immunity from liability of claims that an employee or customer contracted COVID while at the business and suffered damages. Businesses receive immunity if they are doing their best to follow federal, state and local COVID requirements. It also ensures that businesses will be judged based on the requirements that were in place at the time – not using September science and orders to judge March or April actions. The bills additionally protect those who have manufactured PPE and sani-

tization products to help fight COVID-19. Businesses will not be protected, however, if they egregiously or blatantly violate the requirements; like forcing a worker to report to work if that person is sick.

## FLEXIBILITY TO OPERATE DURING COVID

A few year-end legislative items sought to make life easier for pharmacy operations, unemployment claims, and for businesses with employees working remotely. Approved earlier in the year via executive order, legislation was needed following the Michigan Supreme Court's October action that invalidated the continuing use of executive orders. MRA worked with lawmakers and the administration to win approval of these three legislative items.

Both employers and displaced workers were interested in legislation granting six extra weeks of state pandemic unemployment benefits while also holding employers harmless for any COVID-related claims. The carefully negotiated legislation allows extra benefits to continue through March 31 and also temporarily applies to domestic violence victims. The bill included a requirement the benefits be funded through a \$220 million supplemental appropriation. Unfortunately, the additional funding was vetoed by Gov. Whitmer. This decision may lead to some challenges when the employer-funded Unemployment Trust Fund runs out of funds and is forced to borrow from the federal government.

Legislation to remove a tax-related headache simplified personal property taxes for 2020 by assuming the location of that property in 2020 was the same in 2019. Meaning if employees are working remotely, businesses will not have to account for where business property that is being used in employees' homes is and file personal property taxes in those additional jurisdictions. The bill was signed into law and took effect on Dec. 30.

## REDUCE PRESCRIPTION FRAUD AND ERRORS

A four-year effort to complete work on legislation that would require most prescriptions to be sent directly to the pharmacy of the patient's choice was quietly signed into law. The legislation has been a priority for MRA and seeks to reduce prescription fraud and errors. Winning final approval during a time when social distancing, more convenient methods of order pickups and reduced contact made the legislation more relevant. Increased use of e-prescribing technology allows pharmacists and prescribers to track when and where a patient has

*continued on page 17*

# Owners determined to carry lumber yard through **century mark**

Carson City Lumber opened in 1928. The family-owned business' longevity is due to its ability to adapt as time goes by and a continued focus on customer service.

By **SHANDRA MARTINEZ**  
Photos **STEVE JESSMORE**

Before the end of the decade, Carson City Lumber will mark a century in business. This milestone will represent not only decades of hard work that built a company, but loads of lumber that built area homes, expanded local farms and supplied just the item someone needed to finish that do-it-yourself project in their homes.

The secret to the company's longevity has been the ability of the Copp family to adapt to the changing times while always serving the community.

"Just to be fourth-generation is awesome and scary at the same time, because you know that the groundwork has been laid out for almost 100 years. I will get to carry us through the century mark eight years from now, and I don't take that lightly," said Chris Copp, who now leads the business' day-to-day operations.

Located 50 miles northwest of Lansing, Carson City Lumber doesn't compete much with big-box retailers because the nearest store is at least a 30-minute drive away. But it has set the bar high when it comes to customer service and community involvement.

"We just have to hang our hat on service. That has to be at the center of every transaction," Chris said. "People remember how well you took care of them on something small."

## **KNOWING CUSTOMERS BY NAME**

The lumberyard, with a 9,000-square-foot showroom at 10660 E. Carson City Road/M-57, has a staff of 11. The customer base is about 65% contractors doing residential work or serving area farmers. The other 35% is walk-in trade.

For Chris, having a small-town business means knowing his customers by name and being in the store nearly every day to answer their questions.

*continued on page 10*





# Carson City LUMBER



*Clockwise from above: Chris Copp (left) and salesman Steve Merrill (right) (16 year employee) help customer Hank Kimple with a faucet problem; Building exterior and sign; lumber stacked in inventory.*



# Carson City Lumber

continued from page 8

"We put a lot of money into organizations and charities in this area, not because we feel like we have to but because it makes a difference in the community," Chris said.

His dad, Gary, has been honored — along with Chris' mom, Kathleen — as Carson City Citizens of the Year for volunteerism and philanthropy. Gary served on many community boards, including the hospital board for more than 20 years. Now, his son does.

## FOCUS ON LUMBER

In the 1920s, Chris' great-grandfather and his brother bought a grain elevator along a train track. By 1928, they bought an adjoining lumberyard.

In 1970, Chris' grandfather sold the Carson City Elevator to focus on lumber and building materials. Gary moved the business to the other end of Carson City, on M-57 in 2003.

After high school, Chris followed in his older brother Tony's footsteps, heading to the University of Detroit Mercy to study engineering. Halfway through, he realized an engineering career would require working for a big corporation in a big city. Chris felt he was better suited for small-town living.

He told his dad he wanted to join the lumberyard and switched his major to business. Chris, now 38, and his wife, Samantha, have a 3-year-old daughter.

"I will try to do the same thing my dad did, just promote, 'Hey, chase your dream, and we'll figure out what to do with the lumberyard if you don't want to come back,'" he said.

## JOINING THE MRA

Gary credits the Michigan Retailer Association's Pat Harrington for convincing him to join the board of the Michigan Hardware Association. Harrington encouraged him to give MHA's Workers' comp. program a try after he was dissatisfied with his policy from another group. The only catch was that he had to join the MHA to qualify. He was on the MHA board when the group became a division of Michigan Retailers Association in 2016.

Over the past three years, Gary has stepped away from day-to-day responsibilities.

Now his son depends on the MRA for everything from insurance to marketing inspiration. Chris says he is grateful for Jodi Barber, MRA's Benefits Administrator, who handles the business' insurance.

"That is a huge service to me," said Chris, who appreciates how much Barber helps him figure out the best options for his business and employees.

During the pandemic, Chris has been on the MRA website daily, finding tips to deal with COVID-19-related issues. He also pays attention to other MRA members' marketing tactics.

"Even though our lumber industry is never going to be on the cutting edge of technology, we can always get ideas from retailers," said Chris.

He has found more success building customer loyalty by sponsoring local events rather than spending money on commercials and billboards. He also makes it a practice of writing checks to local schools and charities, and including a personal note.

Chris tries to connect with customers through Facebook. One success was a Veterans Day video, highlighting plans to bring in a food truck for the day and offer free meals for veterans.

## MILITARY CONNECTION

His store's connection to veterans is a natural one. His dad, a helicopter pilot, did two tours of Vietnam, and later served 17 years in the Army National Guard. Like Chris, Gary didn't plan to join the

*Clockwise from top right: Yardman Billy Johnson unloads an order from a truck and puts in inventory; Chris Copp talks with yardman Billy Johnson about an upcoming delivery; Chris Copp talks with operations manager Mary Daily in the sales area; Toy trucks line a shelf over the sales area; Sales and showroom area.*



family business. But, when he decided to leave active service after eight years, he approached his dad, who was looking to retire.

"After I showed him my Army check, he said, 'Well, it might take a 60% cut in pay if you can stand that.' My wife and I were expecting our first child so it was a leap of faith," he said.

Gary says the discipline he learned in the military proved an asset. His military experience also taught him resource and personnel management, but he lacked a finance background. One of the first things he did was begin taking business and accounting classes at a community college. He eventually used his GI bill to earn his MBA.



His father had taught him to do the daily books, saying finances were the most important to learn, followed by purchasing. Sales are the easy part of the business, Gary's dad said.

"There's still a core of people that don't necessarily want to shop online or go 20 miles to the nearest big box," Gary said. "They want some personal atten-

tion and they want to be able to speak to the same person in five

years or 10 years that they bought that window or door from. There are enough people that still like that. To me, that's the basis of existing as a small family business."

## RISK AND REWARD

When Gary decided to relocate the store, he mortgaged his house. Fortunately, he was helped by timing. He sold the lumberyard quickly and the new owner let him rent it while he built the new location. He also lucked out because the construction material costs were low at the time.

The business moved from the north end of town to a location on the major highway. The higher traffic resulted in sales climbing by nearly 20% in the first year.

It was a great decision, but risky. The move was necessary because he had run out of space.

"I had to decide either to close it and retire and let my people find jobs, or take the risk, buy a new yard and see if I can sell this old bad location because, next to the elevator, it was dirty."

When the original business was built, it depended on the railroad tracks to deliver supplies. By the '70s, when Gary came to the business, he switched over to trucks because he could buy in smaller quantities that arrived quicker.

Gary said the secret to his success has been his willingness to listen and study. He attends seminars and reads trade journals to pick up other people's insights.

## OPEN TO NEW IDEAS

Chris says his dad is old-school but has always understood the important balance of that with new ideas. One way he exposes himself to new ideas is with an annual "roundtable" with some trusted lumber dealers. It has become an important and useful resource for both father and son.

"I've always felt it was so good to use them as a resource. The basis of it is we share what we thought we did well, and what we screwed up on every year, not just financially," Gary said.

Before he built his new lumberyard, he took the plans to the roundtable for advice. Members suggested getting a standby generator and including employee lockers. He incorporated both ideas into the plans.

Gary remembers in 1999 when a wealthy man building the largest house in Michigan decided he would only work with local, independent businesses. His store was tapped to supply materials for the 17,000-square-foot home.

"They didn't even talk to any of the chain yards," Gary said. "It was just super. They wanted value and reliability — and I said, we can do that. It was significant because they bought top-of-the-line stuff."

Gary had the same policy when he built the lumberyard's current location. He gave the business to locals.

"I thought that's the most important thing I could do," he said.





# Dublin Jerky & BBQ: A Lesson in Tenacity





Troy Fischer, purveyor of Dublin Jerky & BBQ in Grandville, MI, known as “Dublin Jerky,” remembers the day after his parents’ flagship store in Manistee County burned to the ground in November 2019 as if it happened yesterday.

“I remember driving and feeling this incredible void,” said Fischer. “When I arrived, the devastation just took my breath away. It was just 100 percent gone. I knew immediately how much this tragedy impacted the community because there were at least fifty people on site filming the wreckage with their camera phones and feeling as awful as we did.”

Later that morning, as Fischer sat at a nearby picnic table with his parents and an insurance representative reviewing the details of the loss, one thought came to Fischer, “Well, it’s all on me now.”

The weight of the legacy of Dublin Jerky, the breath of the store’s fan base that spanned generations, and years of sweat and tears that his family poured into the business for 85 years, since 1935, seemed daunting as one might imagine. Yet, it only fueled Fischer’s drive to push forward.

*continued on page 14*

*Above: Troy Fischer is owner of the Dublin Jerky & BBQ store in Grandville, MI. The store offers more than 70 different kinds of jerky.*

*Opposite: storefront*

By **JENNIFER ROOK**

Photos **STEVE JESSMORE**





## Dublin Jerky

*continued from page 13*

"I don't believe in plateauing. Regardless of how overwhelming the situation was, I knew that this was no time to roll over," said Fischer.

Flash forward to April 2020. During the early weeks of the pandemic shut down, Fischer witnessed high levels of hoarding happening in and around them on top of customers' safety concerns that kept many from shopping in person.

"I remember working those first early days of the pandemic with little to no customers in the store thinking about my wife and six kids wondering how we were going to survive," recalled Fischer.

Between the loss of his parents' store and now the pandemic shutdown, the odds seem stacked against Dublin Jerky. But, a window of opportunity cracked open.

"I started to get calls from suppliers who were looking to unload fresh meat and poultry inventory due to the restaurant closures," said Fischer. "Prime cuts of beef that typically went to restaurants were now available. As tough as it was to see restaurants close around us, as a business owner, I saw an opportunity and took it."

Fischer started taking the surplus inventory and expanded his fresh offerings. Encountering limited inventories with beef and poultry elsewhere, drove customers to replenish their supply at Dublin Jerky.

"We typically sell large quantities in bulk, so customers started coming to our store as they learned that we had inventory," said

Fischer. "I had one customer purchase 480 pounds of chicken that he gave to everyone on his street. As much stocking up we saw, we also witnessed quite a bit of generosity among our customers. That was incredible."

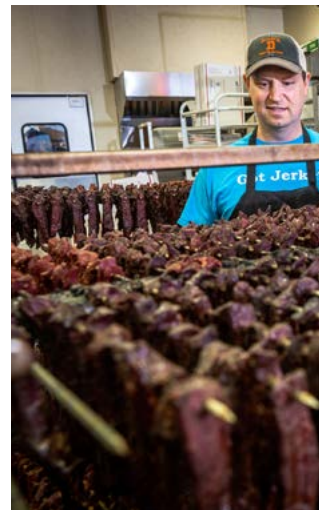
In addition, Fischer started experimenting with smoking the prime cuts of beef and notified customers via email and Facebook. Fischer uses an on-premise, wood-burning rotisserie smoker to cook the store's supply of pulled pork and beef, brisket, ribs and chicken.

"We were able to sell these amazing cuts of beef at a reasonable price," said Fischer. "I smoked 30 prime choice tri-tip roasts. Once I sent out the notice, we sold out in 15 minutes. It was fun to do it and our customers loved them."

Fischer, a passionate foodie at heart, makes his own rubs, from more than a dozen spices, peppers and herbs, garlic being the base ingredient. Fischer is always experimenting with spices and meat to create new recipes.

"Experimenting is part of the thrill of the business," said Fischer. "I use my pallet to find the next combination that will delight customers."

Fischer's devotion to making a unique and delectable product has led to some fan favorites, including maple bacon bratwursts, apple







jack beef jerky, and a legendary dip known as THE Dublin Jerky Spread. The store carries more than 70 varieties of jerky, made from beef, turkey, chicken, pork, buffalo, venison, elk, ostrich, yak, pheasant, duck, wild boar, gator, rabbit and even python.

Fischer maintains a customer email list of about 8,000 names and a Facebook fan base of 36,000. Fischer's average email open rate is 32 percent, higher than the national average of 21 percent of emails in a similar category.

Over the past 10 months, Fischer reports that despite the shutdown and the in-store traffic restrictions put in place, business remained steady and to the delight of Fischer and his staff, swung to record levels by the holidays.

"We consistently offered flash sales and promotions just to stay connected with our customers remotely," said Fischer. "We also poured a lot of time into product research and development, and quality. At times, this included trying suggestions from our customers. I knew that having a quality product and keeping a constant flow of communication with our customers was vital to our survival."

Dublin Jerky ships direct to its vast customer base around the country and enables customers to buy

products via Amazon. Many of his customers make regular trips from the Kalamazoo and Portage area, and over the summer, several customers in the Grandville store were from Chicago. Fischer maintains that it was the constant flow of encouragement from customers that helped to keep the spirits of the staff at Dublin Jerky high.

"The outpouring of support from fans in 2019 when our store up north burned and throughout this pandemic just kept us going," said Fischer.

As 2021 continues to unfold, Fischer keeps focused on doing what his shop does best – making a great product. He also will be exploring potential new partnerships. Between the setback of losing the flagship store, which fortunately, reopened in September 2020, and the turbulent time of the pandemic, Fischer emphasized that keeping focused on not idling and not maintaining status quo is key to thriving.

"Business owners should continue to look for ways to stay nimble," said Fischer. "I love what I do. I love the product we provide to our customers. I never want to settle. Fortunately, the end of the pandemic is on the horizon. However, even when the 'good times' return, we believe it's important to stay alert and focused because, as we learned, anything can change in a moment's notice."



*L-R: Anna Ketelaar packages jerky chew; Khrystal Jackson, of Kentwood, (cq) shops; Troy Fischer poses with jerky hanging on the rack after coming out of the smoker; Dublin Jerky & BBQ store offers their own rub and seasonings for meat/jerky that they create and package.*



# Seven tips to ensure your website stays in working order

By **JENNIFER ROOK**

A record number of retail businesses around the country launched websites with an e-commerce component, in response to the 2020 COVID-19 pandemic. As the “pivot” theme continued throughout the year, many small storefronts that in the past relied on foot traffic, saw the need to launch a website that enabled them to sell their wares electronically. According to an article published on *Forbes.com*, roughly 40% of retailers across the country launched e-commerce platforms for the first time in 2020 out of necessity.

As Michigan retailers continue to recover from the fallout of COVID-19, keeping an e-commerce platform in place will most likely become the norm in 2021 and beyond, as there’s plenty of evidence to suggest that consumers like the extra level of convenience.

If you find yourself in this camp, we followed up with Kevin Liuzzo, Design Director that oversees user experience and website development for the award winning, Lansing-based design agency, Ciesa Blend. Ciesa Blend created and maintains MRA’s Retailers.com website. We asked Liuzzo his tips on ensuring your website continues to operate at optimum levels, especially if you are entering year two.

## **1. Remember why you launched your website in the first place.**

“It’s very easy to get caught up with shiny new functionalities and ‘we-should-be-doing’ pressures,” said Liuzzo. “Stop and ask yourself, is the website doing what we originally intended? If the answer is yes, stay focused on making sure that the basic functionality is working well before adding new features, especially if you just added an e-commerce platform in the last year.”

Per Liuzzo, sometimes adding new plug-ins or functionality can disrupt or slow down load times. And that can negatively impact your customer’s shopping experience.

## **2. Make sure your site works everywhere, on all screens.**

Does your site look consistent when you view it on different devices? Most sites have what’s called a “responsive design,” meaning that they *respond* to the medium on which they are being viewed.

“Have trusted sources like family and friends view the site on different browsers and platforms such as desktops, mobile devices and



tablets,” said Liuzzo. Liuzzo advises conducting tests like this on a monthly basis. “There are services that do this too, if budget permits.”

## **3. Ask yourself: Is your site user-friendly?**

This harks back to the first point. Per Liuzzo, it bears repeating.

“Put yourself in your customers shoes, does your site look clean. Is it easy for them to find information or make a purchase,” said Liuzzo. “Does the basic functionality work? Can customers add items to a cart easily? Can your site process credit card transactions without any issue? It doesn’t matter how slick your site is, if the user experience is complicated, customers will leave.”

This can result in abandoned shopping carts and high bounce rates.

## **4. Make sure your site has a contact form.**

“You need to give your customers a way to communicate with you, especially if your site is not working,” said Liuzzo. “Give them a reason to reach out to you. Don’t make them send you a message on Facebook or Twitter.”

Having a contact form enables you to track common questions and maintain a communication flow with customers.

## **5. Get familiar with your site’s analytics, but don’t sweat them.**

“This is another area that can suck up a lot of time for business owners,” said Liuzzo. “There’s plenty of advice out there that pushes the importance of monitoring analytics from the start. But doing so can be confusing because the depth of analytical information available can be overwhelming.”

Liuzzo advises business owners to become familiar with statistics but it shouldn’t be a priority if you are just getting started.

“You may read stuff like having a high bounce rate, the amount of traffic that comes to your site and leaves immediately is bad, but that isn’t necessarily the case. Maybe, you made it so easy for customers

*continued on page 22*





# Customer Service Corner

## **CREDIT CARD PROCESSING UPDATES TO NOTE!**

Verify your 2020 processing form 1099K for accuracy. Contact MRA's customer service hotline 800.366.3699 ext. 648 if you require changes to form 1099K.

Keep in mind that a Purchase Return Authorization is mandated for all processing devices. This will allow credit card refunds to obtain an authorization, and reflect as a pending transaction on the cardholder's account.

You cannot impose a minimum transaction amount or a surcharge amount on Debit, Prepaid or Gift Card transactions.

Partial Authorization may be enabled on your terminal. If the credit card receipt displays "Amount Due" you must collect the remaining balance by another form of payment.

You must settle the credit card terminal daily and before unplugging it.

Reconcile your processing statement with your daily settlement report and your bank statement. Contact MRA Customer Service if you have any discrepancies.

## **CREDIT CARD PROCESSING ERRORS**

If you receive a "Re-Enter or Lost Communication" response when processing a transaction, please contact Customer Service so we can verify the transaction before you continue to process.

If you currently utilize a dial-up connection on your credit card terminal and experience communication errors, you may want to explore utilizing an Ethernet connection to eliminate these errors.

## **CREDIT CARD FRAUD CONTROL**

If you receive a request to wire money or to ship merchandise out of the country, please call customer service to discuss before processing the transaction.

Be on the alert for suspicious or fraudulent transactions. Contact customer service to discuss any of the following:

- Multiple purchases by the same customer
- Multiple credit cards from the same customer
- AVS (Address Verification) or V-Code (Security Code) does not match

## **CREDIT CARD DATA SECURITY COMPLIANCE**

Data security compliance is mandatory! You must complete an annual PCI Self-Assessment Questionnaire to verify if your business is PCI compliant. Visit [compliance101.com](https://compliance101.com) to begin the questionnaire.

# Big Wins

*continued from page 7*

filled a prescription, and to send reminders if the prescription has not been picked up, improving overall adherence rates. In states where the law includes penalties that ensure a majority of physicians are using the system, prescription errors, fake prescriptions, and opioid abuse have declined. The legislation will take effect on Oct. 1, 2021.

## 2021 MRA Priorities

### **MONITOR COVID VACCINE POLICIES**

As Michigan rolls out its vaccine distribution strategy, MRA will work with the state to ensure all Michigan pharmacies are able to assist with vaccinating the population. Pharmacies have expertise in this area, established trust with customers, and greater accessibility in hours and locations. Since retail stores remain open to the public, all retail workers should be eligible to receive the vaccine in one of the earlier phases. MRA has formally requested the state consider including all retail workers into Phase 1B and will continue advocating to protect frontline retail workers.

### **MAKE REGULATION FLEXIBILITIES PERMANENT**

COVID-19 provides a real opportunity to reevaluate certain restrictive laws and rules that needed to be suspended to allow retailers to focus on providing critical services. Pharmacies requested greater flexibility for their operations. Grocery stores needed relief from bottle deposit takeback and fewer restrictions on delivery times to restock shelves. Curbside pickup spots needed to be approved more quickly. Youth employees were given more flexibility to work greater hours while schools were temporarily closed. All of these items and other loosened regulations should be reviewed to see if they should be made permanent.

### **DEFEND AGAINST TAX INCREASES**

MRA has defended against efforts to increase property taxes or make the appeals process more difficult for several years and will continue those efforts in 2021. With expected budget challenges, we expect the administration and others may look to tax increases to make up lost revenue. Other states have started looking to find additional tax revenue from "essential businesses" who they believe profited during the pandemic. That narrative is problematic because even those retailers who were allowed to remain open and did see increases in sales, also incurred tremendous additional costs. MRA will defend against any attempts to increase taxes on "essential retailers." This is one of the worst times to place additional cost burdens on retailers given the already fragile economic environment.

### **PREVENT FRAUDULENT/STOLEN ITEM SALES ONLINE**

2020 saw a major shift in consumer shopping habits with online sales increasing at record rates. Adding safeguards to prevent the sale of fraudulent or stolen items online takes on even more importance. MRA seeks to amend Michigan's Organized Retail Crime Act to include verification tools for vendors selling on online marketplaces and more ways to report/remove suspicious listings. These changes should be reasonable and not overly burdensome but will provide law enforcement an opportunity to follow up using reliable information.





## In her own words

Molly Mast-Koss and her father Greg Mast at their Mast Shoes store in Ann Arbor. Greg's parents, Walter and Helen Mast, founded the store in 1942.

### Mast Shoes

**Member since:** 1976

**Owner:** Molly Mast-Koss

**Location:** 2519 Jackson Ave., Ann Arbor, MI 48103

**Opened:** 1942

**Specialty:** Finding customers perfectly fitting shoes

**MRA services:** Workers' compensation



Story by **RACHEL SCHRAUBEN**

Photos by **STEVE JESSMORE**

Does your business have a unique story?

Contact [rschrauben@retailers.com](mailto:rschrauben@retailers.com).

Mast Shoes was founded in 1942 on Main Street in Ann Arbor by Walter and Helen Mast. As the customer base grew, Walter and Helen opened two new locations and bore two sons, Tom and Greg. After Walter and Helen passed away in the mid-1990s, Greg and Tom decided to consolidate their three locations into their most popular and lively location in the Westgate Shopping Center. Tom retired in 2016. Greg and his daughter, Molly Mast-Koss, currently co-own and run the store together. Molly Mast-Koss, shares the store's history and the legacy her grandparents built.

**Shortly after 1942, when Mast Shoes was founded,** my grandfather was drafted to fight in WWII. My grandmother, Helen, lived above the store, ran the business and cared for their first baby, Tom, until my grandfather returned. My grandparents never talked about this time when my grandfather was gone. During the pandemic, I thought about what my grandmother would've had to work through with her husband overseas, along with being a new mother. It connected us as I tried to figure out how to maneuver Mast Shoes through the uncertainties and fears the pandemic brought. I kept thinking, "if she could get the business through that crisis, I can get it through this one."

**By the summer of 2004,** our Westgate store grew busier and busier. It made sense to con-



solidate all operations and staff to that location. In the past 20 years, as most shoe retail went the way of big box, chains and online, we doubled-down on our intention to remain customer-centric, specialized, unique, local and brick and mortar. We are confident the best, most successful and fun way to shop for shoes is in-person.

### **In 2017, a bigger location...**

became available right next door to our location in the Westgate Shopping Center. It was 4,500 square feet, close to double the space we had. Together with my husband, Bartek Koss, who has a gift for design, we built a new, beautiful store that serves our evolving operational needs with an updated and modern look. We moved in August 2018 and celebrated with the community with a huge grand opening party on Black Friday. Many people showed up to write and hang their favorite Mast Shoes memory on a timeline we made; to experience the new space; and to be part of our new chapter.

### **Like every business built on in-person services,**

the pandemic brought challenges to just about every nook and cranny of Mast Shoes. As soon as we could reopen after the shutdown, we immediately implemented stringent safety procedures to protect our team and customers. To save our livelihoods, we needed to reopen and remain open. To keep ourselves and our customers healthy and safe, we needed new processes. Our customers told us they appreciate that we limit capacity; provide socially-distanced seating areas; provide freshly laundered socks to try on shoes; and gently remind everyone to keep their masks on while in the store. They notice the commitment of our entire team to making it a safe and enjoyable experience. Customers have also appreciated our phone consultations, new online shoe refill shop and curbside pick-up options. Our team's adaptability, inventiveness and perseverance continue to be key factors in getting Mast Shoes through the pandemic.

### **The changes the pandemic caused...**

in consumer buying habits is likely to stay. Our new offerings position us to not only survive the pandemic but to thrive post-pandemic. We're always looking for effective, well-aligned ways to serve our customers and will continue evolving as we go. I predict that the shops and restaurants that can keep holding on and survive the pandemic will be busier than ever once we come out of it. 2021 will be another tough year but I'm very optimistic about 2022.

### **One last silver lining of the pandemic...**

is that there seems to be a higher public awareness of the need to shop locally. Local and national media have highlighted the struggles that so many independent retailers are trying to maneuver through. Our customers want to help us survive. Our community has shown up for us in so many supportive and touching ways – supplying us with fabric masks and gifting gift certificates to essential health care and grocery store workers.

### **When Michigan reopened in June...**

and everyone was getting used to the new ways of doing things and being in public, our team was consistently reenergized by the positive feedback, encouragement and kindness our customers generously offered. This period has been and continues to be very challenging, but it's also been a great time to strengthen the relationship we have with our customers.

*Top to bottom: Nancy Cooper of Chelsea, gets help from 10-year employee Carly LaForest; 22-year employee Michael Grant welcomes customers into the store; Diane Pemberton assists customer Jack Schubert of Willis in finding the perfect fit; historical artifacts and photos decorate the store.*



# The catch-all drawer

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business  
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## **BOYNE CITY AND HOWELL WIN MEDC'S GREAT AMERICAN MAIN STREET AWARD**

The Michigan Economic Development Corporation (MEDC) recently announced the cities of Boyne City and Howell as the most recent recipients of its prestigious Great American Main Street Award. Boyne City and Howell are two of 25 cities around Michigan that have actively participated in MEDC's Michigan Main Street program, an initiative that supports communities around Michigan as they implement strategies to encourage economic development and preservation to their respective downtowns. The efforts that Boyne City and Howell have made have received national attention for the MEDC program.

Visit [michiganbusiness.org/news](https://michiganbusiness.org/news) to read the full story.

## **INJURY AND ILLNESS REPORTING/POSTING REMINDERS**

**Reporting:** March 2, 2021, is the deadline for employers with 250 or more employees to electronically submit federal OSHA or state MIOSHA Form 300A data for calendar year 2020. Not all establishments need to submit their Form 300A data. Visit <https://www.osha.gov/recordkeeping> for more information on the reporting criteria and forms.

**Posting:** Employers subject to OSHA's recordkeeping, generally employers with more than 10 employees in certain industries, are reminded to post their 2020 federal OSHA or state MIOSHA Form 300A (Summary of Work-Related Injuries and Illnesses) from February 1 - April 30, 2021. This form, which must be posted even if no work-related injuries/illnesses occurred during 2020, should be displayed where notices to employees are usually posted. In addition, a company executive must certify that he or she has examined Form 300 (Log of Work-Related Injuries and Illnesses) and reasonably believes that Form 300A is correct and complete. Please note that OSHA reports that COVID-19 should be coded on the form as a respiratory illness.

## **SCHOLARSHIPS REMINDER!**

MRA is now accepting applications for its 2021-22 academic year scholarship program. MRA will award 26 scholarships ranging from \$1,000 to \$1,500 this year. Apply online at [retailers.com/member-benefits/scholarship-program](https://retailers.com/member-benefits/scholarship-program). Questions along the way? Email Rachel Schrauben at [rschrauben@retailers.com](mailto:rschrauben@retailers.com) or call 800.366.3699 ext. 346.

## **MRA SENDS LETTER TO MDHHS DIRECTOR URGING EARLY VACCINATION OF MICHIGAN RETAIL WORKERS**

MRA President and CEO Bill Hallan sent a letter on January 6, 2021 to the Michigan Department of Health and Human Services (MDHHS) director respectfully requesting the consideration of all retail workers in Phase 1(b) eligibility for early COVID-19 vaccination. A copy of this letter can be found on our website: [retailers.com/news](https://retailers.com/news).

## **MDA TO OFFER SPRING VIRTUAL WEBINAR FOR MEMBERS**

Michigan Downtown Association (MDA) is offering a virtual webinar for its members on March 26, 2021 titled, Taking It to the Streets: Adapting Downtown Public Space, Business and Management to Fit Today's World. The webinar will discuss lessons learned in 2020 that can be adapted into best practices in 2021 and beyond. For more information visit: [michigandowntowns.com](https://michigandowntowns.com).

## **2020 MRA LEGISLATIVE REPORT NOW AVAILABLE**

MRA just published its annual Legislative Report. Printed copies are being mailed to members. To see an electronic version, go to [retailers.com/advocacy](https://retailers.com/advocacy).

## **MICHIGAN TREASURY CONTINUES SUW RETURN FLEXIBILITY THROUGH JANUARY FOR CLOSED BUSINESSES**

Entertainment, recreational and indoor food service venues that have seen temporary closures via MDHHS epidemic rule will not receive penalties or interest for failure to file Jan. 20 Sales, Use and Withholding Taxes. The Department of Treasury announced on January 14 that the policy will continue through January. Those closed businesses scheduled to make sales, use and withholding tax payments for December 2020 and January 2021 or for the last quarter of 2020 can postpone filing and payment requirements until Feb. 20, 2021. The state Treasury Department will waive all penalties and interest for 33 days. Visit: [Michigan.gov/treasury](https://Michigan.gov/treasury) to learn more.

## **BCBS OF MICHIGAN'S WEBSITE KEEPS BUSINESS OWNERS UPDATED ON LATEST COVID-19 VACCINES**

The information on the state's vaccine distribution changes frequently. A source to bookmark is Blue Cross Blue Shield of Michigan's (BCBSM) website. The BCBSM website provides a wealth of information for business owners looking to stay on top of the latest information on COVID-19 and the vaccine rollout schedule.

## **CITY OF EAST LANSING LAUNCHING CROWD SOURCE CAMPAIGN WITH GOAL OF COLLECTING \$50K**

The city of East Lansing will activate several public spaces in their downtown and provide the community with more opportunities to socialize safely and support local businesses through a new crowdfunding campaign that the Michigan Economic Development Corporation and the city of East Lansing announced on January 6. The campaign is being offered through the Michigan-based crowdfunding platform, Patronicity.

If the campaign reaches its crowdfunding goal of \$50,000 by February 10, the project will win a matching grant with funds made possible by MEDC's Public Spaces Community Places program. For project details and to donate, please visit: [patronicity.com/placeproject](https://patronicity.com/placeproject).



# MEDC community development projects bring new housing, hotels and tourism to Grand Haven, Hillsdale, Ludington

The Michigan Economic Development Corporation's (MEDC) Michigan Strategic Fund (MSF) recently approved community revitalization projects in Grand Haven, Hillsdale and Ludington. By contributing to traditional downtown districts and revitalizing underutilized public spaces, the projects will bring new opportunities for economic growth to these communities.

Peerless Caddis, LLC plans to redevelop a mostly vacant site that previously housed a manufacturing facility and construct four multifamily residential buildings in the city of Grand Haven. The project includes the demolition of four existing buildings at the site. When complete, Peerless Flats will consist of 124 year-round, market-rate residential units.

The project is expected to generate a total capital investment of \$24.7 million and create three full-time equivalent jobs.

Grand Haven is certified with MEDC's Redevelopment Ready Communities program and is a master level community in the Michigan Main Street program.

The Keefer House Hotel, LLC, a project of CL Real Estate Development, LLC, will restore the blighted Keefer Hotel in the heart of

downtown Hillsdale into a 34-room boutique hotel.

The project is expected to generate a total capital investment of \$12.3 million, create 50 full-time equivalent jobs, and will renovate a long-vacant, historic building. The Keefer House is a contributing building to the city of Hillsdale's National Register of Historic Places commercial district. The development is expected to transform downtown Hillsdale and spur economic development throughout the city.

The MSF also approved the Haskell Building/Lofts on Rowe community development project in Ludington. The project will convert a long-vacant manufacturing building into a residential structure with office space on the first floor. Built in 1890, the building has had numerous uses, most of which were manufacturing. It has been vacant for many years. Once completed, the project will include 65 affordable housing units and one office unit.

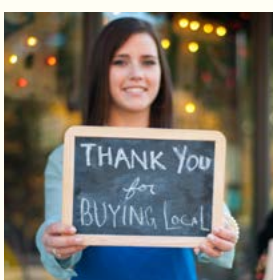
The project is expected to generate a total capital investment of \$12.7 million and create three jobs, and will transform a blighted, unused property into a unique historic place near downtown Ludington.

To read more about these projects visit [michiganbusiness.org](http://michiganbusiness.org)



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# Seven tips

continued from page 16

that they found what they needed and left. It's easy to misunderstand what the data may be saying, so don't. Stay the course. Analyzing the data will come later."

Focusing on your site's security. According to Liuzzo, if you used a reputable design platform such as Wix or Squarespace to build your site, those platforms regularly maintain a site's security by pushing regular updates, as known as "patches." If not, you should follow up with your website designer to find out how often your site's security is tested.

## 6. Use high quality photos.

If you are going to invest in any area of your site, it should be in photography, advises Liuzzo.

"Customers have gotten fairly sophisticated at online shopping very fast," said Liuzzo. "They are used to being able to zoom in on a photo to examine details. Being able to view a finite amount of details, especially on clothing, gives them confidence that they are buying a quality product."

Liuzzo suggests using a photographer that specializes in product shots. If budget prohibits that, make sure to use adequate lighting when taking product photos. Bad lighting diminishes the quality of photos and negatively impacts the user experience on your website. Also, photo size. Make sure to use a size that isn't causing your viewers to squint.

"A common mistake we see is the overuse of thumbnail size photos," said Liuzzo. "This makes it really hard for customers to adequately see and zoom in on key details. Make it easy for them."

That leads to the next point.

## 7. Provide product details.

This doesn't mean writing a dissertation. Per Liuzzo, this means putting yourself in your customers' shoes and providing a level of product detail that sits between a verbal overload and not enough. Liuzzo also suggests reading through all of your product descriptions to ensure there are no typos and your "voice" sounds consistent.

"If you are going to mention features, make sure you answer why these features are a benefit to your customers," said Liuzzo. Is there a suggested length? That all depends, says Liuzzo. Above all else, error on the side of clarity. If you get too caught up in writing prose, you may lose customers because they can't figure out what the product is. Keep it simple.

To learn more about Ciesa Blend, visit [ciesablend.com](http://ciesablend.com).



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MRA's Advocacy Funds enhances MRA's lobbying efforts to support retail in Michigan.

The fund helps educate elected officials on retail issues and provides non-political contributions to their efforts. The Advocacy Fund is another way MRA shows appreciation to Michigan leaders who stand by retailers in the Mitten. Help us get a better seat at the table!

Contributions to the fund can be made from business accounts and written off as a business expense.

**To contribute,** please send a check made payable to "MRA."

In the notes line, indicate "MRA Advocacy Fund." Contributions should be sent to Amy Drumm's attention.



Amy Drumm, MRA's Vice President of Governmental Affairs, testifies on behalf of Michigan's Retailers.



# New Members

Genomic Diagnostics NA Inc., Ann Arbor  
Huron Valley Swim Club, Ann Arbor  
Belmont Market Holdings LLC, Belmont  
Thistle, Charlevoix  
Owen's Soft Water Inc., Clare  
Royal Transportation Co., Detroit  
Douglas Marine Corp, Douglas  
Fenns Mills LLC dba Salt of the Earth, Fennville  
Mid-Michigan Gymnastics, Freeland  
Mitten State Operations LLC dba Village Inn, Fruitport  
Savin Lake Services, Hale  
St. Clair Marina Services Inc., Harrison Township  
Harsens Island Bed and Breakfast, Harsens Island  
Kenowa Industries, Holland  
Southside Party Store, Holland  
Weick's Taxidermy Unlimited, Hopkins  
Grosso Trucking and Supply Company, Ira  
DLG & Assoc. LLC dba True North Collective MI, Jackson  
Doll N Burgers Jackson LLC, Jackson  
Action Apparel, Jackson  
Maxvia LLC, Kentwood  
Clark Orion Township Inc., Lake Orion  
In Her Name Foundation, Lansing  
Lansing Fuel Ventures Inc., Lansing  
Ventura Motel, Ludington  
Ludington Pub, Ludington  
Snyder Shoes, Ludington

Jus Clean Cars & Trucks LLC, Manistee  
Yoder Farms, Mendon  
South Central Michigan Towing LLC, Michigan Center  
Clark Milford Inc., Milford  
Promised Land Management Inc., Mio  
Mt. Pleasant Motorsales LLC, Mount Pleasant  
Smith & Sons Meat Processing Inc., Mount Pleasant  
Warren Elite PC LLC, Muskegon  
Legends Bar & Grille LLC, Muskegon  
Full Throttle Adrenalin Park LLC, Novi  
Oxford Lakes Dental Care PC, Oxford  
Vaughn Custom Sports, Oxford  
Berne Foundry LLC, Pigeon  
Frederick Alan Hauling LLC, Plymouth  
Mortimer and Son Lumber Co., Port Huron  
IQ Medical Management, Portage  
O.L. Bolyard Lumber Company, Rochester Hills  
Splash Irrigation Inc., Rockford  
Veera Family Dentistry, Saginaw  
St. Charles Motel, Saint Charles  
Arfstrom Pharmacies Inc. dba Aftstrom Medical Equip.,  
Sault Sainte Marie  
Work Space Spark, Southfield  
Beck Agency Inc., Utica  
Paramount Management Group Inc., Walled Lake  
Service Towing Inc., Warren  
Golden Rockies Inc., Waterford

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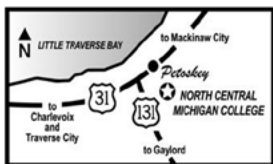
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