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Michigan Retailer

The gift of giving

A mother's promise helps thousands

VIP's very important new mission

2022 predictions

Ideas on reconnecting



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Michiganders give almost \$5 billion to charity each year, representing 3 percent of household income.
Michigan Nonprofit Association

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

A vaccine mandate is no gift

The theme of the *Michigan Retailer* publication this month is giving. We focus on how retailers are impacting their communities to make positive change. Retailers are known for their charitable efforts, frequently sponsoring spaghetti dinners, pancake breakfasts, and local sports teams. The positive stories featured in this edition add some balance to other challenges that retailers are currently facing.

The federal government gave businesses a real gift this holiday season when OSHA released the new Emergency Temporary Standard (ETS) establishing a vaccine mandate for private employers. The high-level one sentence summary is that employers with 100 or more employees must require their employees to either be vaccinated or submit to weekly COVID testing and wear a face covering.

The details are complicated and cannot be fully summarized in this article. In fact, the ETS is 490 pages, thus, we encourage you to visit our website (retailers.com) where we've published summaries, FAQs, and legal reviews. But the ETS is estimated to impact two-thirds of the private workforce, or more than 80 million Americans, so let's dive in.

The validity of the ETS is already in question. At the time of writing, 27 states have sued OSHA and the 5th Circuit Court of Appeals has implemented a stay. The various suits have been consolidated into one action before the 6th Circuit Court of Appeals. Assuming the validity is upheld, retailers have virtually zero time to comply with the rule. The face-covering requirement for unvaccinated employees starts on December 5 and the vaccine mandate starts January 4, 2022. In short, a covered business needs to evaluate the vaccination status of its entire workforce by December 5 and develop a comprehensive tracking system to ensure compliance.

First things first, Michigan Retailers Association fully supports vaccination efforts. The lightning fast development of the vaccine is perhaps the brightest spot of the pandemic, highlighting how private business and the government can work together. Our pharmacy members have vaccinated millions of Americans, offering clinics and walk-in appointments. Retailers have been good partners in the fight against COVID, limiting



capacity, developing new safety procedures, and keeping shelves stocked. With that said, we strongly disagree with the timing and requirements of the ETS.

MRA opposes far-reaching government mandates as we've always advocated for businesses to be able to establish their own policies that make sense for their workplace and customers.

Mandates require a one-size fits all approach, they are costly and burdensome.

Moreover, even if the ETS satisfies the grave danger standard necessary for implementation of an emergency rule, we object to the timing. Retailers are already dealing with staffing shortages and supply chain issues. The fourth quarter timing is foolish and tone-deaf. With over 70% of U.S. adults already vaccinated, we question why the Biden administration didn't at least delay the requirement until after the holidays.

Michigan Retailers Association is part of a coalition, Listen to MI Businesses, advocating for reconsideration of the ETS and our federal partners have asked for a 60-day extension, but we're advising our members to start preparing for compliance. In the spirit of giving, we hope to be able to give you some better news about the ETS in the coming weeks. In the meantime, happy holidays from the MRA team!

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

WILLIAM J. HALLAN
MRA President and
Chief Executive Officer

Predicting that 2022 brings hope



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“As business owners, you sit in a unique position that intersects between the world of anticipation and reality.”

Ah, predictions! Marketers like me *love* predictions. That and looking at trends. Trends and predictions are interchangeable. Reading predictions, especially presented by marketing think tanks is my industry's equivalent to attending New York's Fashion Week. (Catsuits are predicted to be the hot new item this spring. You're welcome.)

We thrive on reading report after report looking for signs of how humans are going to react or respond to a future event, which can range from a weather pattern to the emergence of a new social media tool. Once analyzing the next “big thing,” we marketers attempt to come up with creative ways to align our product or service to the corresponding event.

Understanding trends and predictions is not unique to marketers. As business owners, you sit in a unique position that intersects between the world of anticipation and reality. Over the past two years, however, any attempt to predict what's to come seemed fruitless.

The reality is, the normal that we all once knew may be long gone, yet there is one constant that motivates us to keep reading predictions: hope. We hope our investments will pay off. We hope our families and friends stay healthy. We hope our businesses get back on track. And we hope our shipments make it in time for the holidays.

IN THIS MONTH'S ISSUE

In the spirit of that message, all of us here at MRA hope you have been able to navigate the unpredictable events that transpired in 2021. This month, we feature two members that live in the world of bringing hope to others – Friends Together, a cancer support organization based in Alpena that Judy Burns created in the memory of her daughter, and Vocation Independence Program, Inc. (VIP), an organization once devoted to the disabled in Flint that has expanded to bring hope to everyone in the community. Our IHOW features English Gardens. With six locations around the state, English Garden's President John Darin explains why giving back is a driving mission for the company.

In our “how tos” sections, if you're looking to reconnect with your community and a feeling a little short on ideas, check out, “Creative ways to involve your business in your community.” We highlight some of the latest trends in community giving. If supply chain woes have you rethinking some of your business operations, the answers may lie with your point-of-



sales (POS) system: “Looking to reduce shrink in the new year? The answers may lie in your POS system.” Tom Clement provides guidance on youth employment in his Legally Speaking column in the hopes your employment prospects look brighter in 2022. Last but not least, Bill Hallan addresses OSHA's ETS announced in November, here's to hoping there's a change in direction with the looming rule set to take effect in December.

In every issue, we aim to provide you with new ideas and strategies in the hope they help your business in some way. From all of us here at MRA, we hope 2022 proves to be a profitable year for you and the current challenges of inflation, shipping and supply chain delays, and hiring leave your business unscathed.

And because I can't resist, I've included a list of the top 2022 business predictions...

Happy 2022!

If you have story ideas
or news about your
business, send me
a note at:
jrook@retailers.com.

We'd love to share it!

2022 Predictions to note!



Eight in 10 consumers will see the world as ALL digital

Consumers have rapidly increased their technology adoption and usage in the COVID-19 pandemic, with 63% of U.S. online adults saying that they completed a new activity online, such as attending a religious service or exercise class. Forty-four percent upgraded their in-home technology. The takeaway? Consumers have much higher expectations that digital experiences work well. *(Forrester)*

Hybrid events become the “new normal”

The pandemic left a mark on almost every industry. And even though businesses are opening, the chances are good that we won't ever go back to normal as we knew it. The move to hybrid events is one change that has become part of the new normal. While the pandemic didn't start the hybrid event culture, it did compel businesses to adopt this model fast in light of remote work and social distancing. *(Forbes)*

Greater use of in-store self-checkouts

One example of store redesign has been increased use of self-checkouts (often allied with contactless payments). According to the Verizon Look Forward study, 23% of the respondents now use self-checkout. Some stores have even moved away from static POS counters to using mobile payment systems. *(Influencermarketinghub.com)*

Seniors uptake new technology

Traditionally, seniors are the last group to take on any new technology. They have spent most of their life without the technology and strongly resist change over their final years. However, seniors have also been the demographic most at risk from COVID and have had to adapt to the new post-pandemic environment. The pandemic has forced the elderly to accept retail technologies such as online shopping and telehealth consultations. Some have also taken to using smart home devices and assistant technology to avoid nursing homes. This trend is unlikely to reverse, even as economies open again. *(Bloomberg)*

Artificial intelligence isn't going anywhere

Artificial intelligence has been prevalent in the digital marketing sector for quite some time now. But in the upcoming year, it is believed that companies will integrate AI-powered features into their digital marketing strategies. *(Forbes)*

Increased use of voice search and personal assistants

One area of AI that's expected to grow is in the increased use of voice search and personal assistants. Google reports that 27% of people on the internet now conduct voice searches on their mobile devices. It is particularly popular with Millennials and Generation Z, who prefer to talk into their phones rather than type. *(Google)*

Omnichannel marketing expands

Consumers now use an average of almost six touchpoints when buying an item, with nearly 50% regularly using more than four. Businesses in all sectors now spread marketing campaigns across multiple channels rather than focusing on just one or two. Often, a brand reaches a customer with different channels at different stages of their purchasing cycle. The use of video, livestreaming, AR and VR to augment shopping experiences in-store and online are expected to be deployed more. *(SAS)*



You've given up a lot, but giving to this cause is important



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While this is a season of giving, it's hard to avoid thinking about how we've all given a lot over the past two years. Given up trips, time with family, sales goals or new store prospects, time off from work. Many of you stepped up to give back more than ever as people in your communities needed help, PPE, food, supplies, jobs, patience and our understanding.

Maybe it feels hard to keep giving when the government just seems to want to keep taking more and more. More rules, more restrictions, more changes, more taxes. As unfair as all of that can be, it's actually exactly the reason why it's so critical to give at least one more time this year... to MRA's PAC and our Advocacy Fund.

MRA advocated strongly to keep retail open over the last two years and for reasonable rules and policies. But that job is more difficult when elected officials in positions of power do not understand retail. As I like to say frequently: elections have consequences.

Sometimes the result is elected officials who don't want to take the time to understand the challenges retailers face. Who don't want to listen to the reality and nuances of what can or cannot realistically and safely be done. If elected officials don't want to take the time to listen and modify rules when implementation becomes too burdensome or even impossible then all we can do is wait until the next election comes around to correct that mistake.

Here's where MRA PAC and our Advocacy Fund come in. MRA PAC supports elected officials who have a proven record of supporting retail issues. We score votes on key legislative issues and send new candidates without voting records a questionnaire to determine their position on important issues. MRA vets legislative candidates appearing on the ballot to determine who will stand up for retail when it matters. We very carefully spend the funds members

trust us with to get the best outcomes for retailers.

The Advocacy Fund works in a similar way, but instead of supporting candidates' campaigns directly, it supports existing lawmakers and their non-campaign related outreach, education and events. It also supports issue-based public awareness campaigns and legal efforts MRA chooses to engage in. The difference for MRA members is the Advocacy Fund can accept contributions directly from businesses and business accounts while MRA PAC can only accept personal contributions from individual members.

It's a frank reality that it costs a lot of money to run for office. Even state offices like state representative or state senator can easily see candidates spend \$500,000. There are 110 state reps in Michigan and 38 state senators. That adds up quickly. And even if you're concerned about the role of money in politics, not contributing is almost like not voting: if you don't participate, someone else will and they'll be making decisions that impact you.

I want to leave you with some hope: there are some truly good elected officials serving today. They're the ones who may not know your business personally but they care and want to understand the impact of various proposed rules and regulations. They're the few who call and proactively ask what they can do to help. The ones who pick up the phone when we call and take the time to listen. The ones who stand up and take up the fight when the state is trying to shut down your business. They're out there. And they deserve our support in return.

So, in the spirit of giving, one more time, please consider giving to either MRA PAC or MRA's Advocacy Fund so we can keep supporting the right people and get results for retail through the important advocacy work that has literally kept retail doors open.

HOW TO GIVE

With a personal contribution to MRA PAC

1. Visit retailers.com/advocacy/pac
2. Download and complete the PAC Donation Form
3. Mail the completed form with your contribution to the address below:

With a business or corporate contribution to MRA's Advocacy Fund

1. Visit retailers.com/advocacy/advocacy-fund
2. Download and complete the Advocacy Fund Donation Form
3. Mail the completed form with your contribution to the address below:

Michigan Retailers Association
Attn: MRA PAC / Advocacy Fund
603 S. Washington Ave. Lansing, MI 48933

Filling the employee void and the youth employment standards act



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“Young people can be a tremendous resource to a struggling workforce.”

The two most pressing issues in today's retail market are a consistent lack of employees and a sluggish supply chain. These issues take on heightened importance as retailers continue to make their way through the holiday season. In the October Retailer, my article focused on maximizing the productivity of the employees that you do have. However, even the most efficient employee has a cap on productivity and, at some point, retailers need people to occupy the positions they have available. One potential solution to that problem is to consider hiring minors who are eager to earn their first paycheck. However, before hiring minors you should take the time to review the Youth Employment Standards Act and the many requirements that you must meet in order to comply with the law.

The Youth Employment Standards Act (“the Act”), MCL 409.101 et seq., and the Youth Employment Standards Promulgated Rules (“the Rules”), Mich Admin Code, R 408.6199 et seq., govern the employment of minors in the state of Michigan. The policies behind the Act and Rules are to ensure that minors entering the workforce do not do so at the expense of a high school education and to make certain that they are working under age appropriate working conditions. With those goals in mind, the Act and Rules outline several requirements that must be met by an employer prior to employing a minor. These include, ensuring that a minor has a properly issued work permit, requiring adequate supervision and breaks, and making sure that the minor only engages in work that is permitted for their age.

With few exceptions, most unrelated to retail, minors must be at least 14 years of age in order to be employed. Prior to becoming employed, minors are required to secure a work permit from the chief administrator or their designee of the school district, intermediate school district, public school academy, or nonpublic school where they are enrolled. Prior to March 2021, the minor was required to obtain their work permit in person and on a particularly colored piece of paper. COVID-19 legislative amendments, however, did away with those requirements.

While obtaining the permit is the responsibility of the minor, the employer is required to keep a copy on file while the minor is employed and return it to the issuing officer after the employment is terminated. In addition, employers must keep detailed

records of proof of age, which can be satisfied by the minor's work permit, and time records that state the number of hours worked each day including starting, ending and break times. These records must be kept for a minimum of one year or as other laws require. In addition to these record keeping requirements, the employer is also required to post the Youth Employment Standards Act (“YESA”) poster, which can be downloaded at www.michigan.gov/wagehour (click on the “Poster” tab under the “Spotlight” section).

Record keeping requirements, however, are just a portion of the employer's responsibilities. They also have day-to-day responsibilities when it comes to minor employees. First, employers must ensure that minors are not engaged in work activities that are statutorily prohibited. In the retail context, such activities include delivery driving, use of power driven equipment and use of ladders or scaffolding for those under the age of 16. Minors must also be supervised by the employer or another employee 18 years of age or older at all times. This is particularly true for minor employees who engage in cash transactions after sunset, where a failure to do so can result in increased criminal penalties for an employer. Regular meal and rest breaks are also required. MCL 409.112 specifically states that a “minor shall not be employed for more than 5 hours continuously without an interval of at least 30 minutes for a meal and rest period.”

Finally, as you might expect, the number of hours a minor may work are tightly regulated. These hours vary depending on whether the minor is older or younger than 16 and whether school is in session. They don't apply at all if the minor is over 16 and has graduated from high school or its equivalency or been emancipated. Space requirements will not allow me to go into the specific regulations, but fortunately the YESA poster referenced above outlines them nicely.

Young people can be a tremendous resource to a struggling work force. In observing my own children and others entering the workforce at a young age, they are motivated, hardworking and appreciative of the opportunity. While not every job may be ideal for a young worker, they can be a tremendous asset in the workforce and should be utilized where they can serve!

Winter

Slips, trips, and falls safety tips



Prevention

- Wear proper foot gear;
- Take smaller steps when walking;
- Walk slowly and never run on icy ground;
- Keep both hands free for balance rather than in your pockets;
- Use handrails from start to finish;
- Avoid carrying loads;
- Keep your eyes on where you are going;
- Test potentially slick areas by tapping your foot on them;
- Step - don't jump - from vehicles or equipment;
- Keep walkways clear of debris, water, ice, and slippery materials.



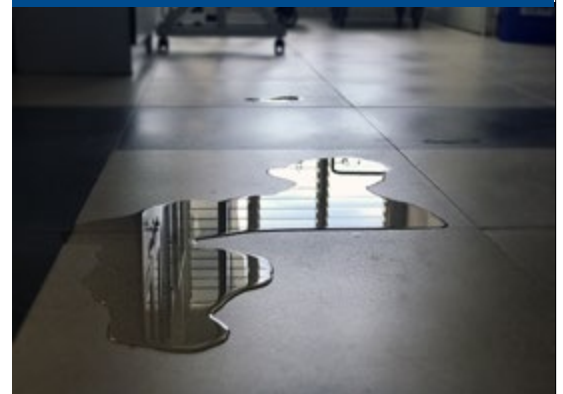
Safe winter walking

- Plan ahead; give yourself sufficient time and plan your route;
- Wear shoes that provide traction on snow or ice: rubber and neoprene composite. Avoid plastic or leather soles;
- Walk in designated walkways as much as possible;
- If a walkway is completely covered with ice, try to travel along its grassy edge for traction.

When given no choice but to walk on ice, consider the following:

- Take short steps or shuffle for stability;
- Bend slightly, walk flat-footed with your center of gravity directly over your feet as much as possible;
- Be prepared to fall;
- If you fall, fall with sequential contacts at your thigh, hip and shoulder to avoid using your arms to protect against breakage;
- Roll with the fall. Try to twist and roll backwards, rather than falling forward;
- Relax as much as possible when you begin to fall;
- Bend your back and head forward so you won't slam your head on the pavement as your feet shoot out from under you;
- Toss the load you are carrying. Protect yourself instead of the objects being carried.

When entering buildings,
remove snow and water
from footwear to prevent wet
and slippery conditions indoors.



A mother keeps her promise by helping thousands

By **SHANDRA MARTINEZ**
Photos **THE ALPENA NEWS**

For 26 years, Friends Together has been there for people who are battling cancer, whether that means providing transportation to medical appointments or finding a place where they can talk about their experiences.

The nonprofit began with a promise a mother made to her dying daughter.

When college student Dawn Burns was diagnosed at 23 with an aggressive form of colon cancer, her mother, Judy Burns, did everything she could to find a treatment for her oldest daughter. Just getting the diagnosis of the rare form of cancer took six months. Dawn died at 25, leaving her parents heartbroken but determined to help others.

"I traveled all over the United States with her to different cancer institutes, and we never ever got good news. Before she passed away, I promised her that no one would go through what we did, which was really being all alone," said Burns.

As the Alpena nonprofit has grown to serve people across six counties in rural Northeastern Michigan, Burns has had to be smart about resources. Joining the Michigan Retailers Association has provided access to an affordable insurance package and a member community that puts a premium on service.

'PART OF SOMETHING BIGGER'

"I feel like we're part of something bigger because we're an organization that really is solo. There's no one else like us. I really appreciate the relationship and network that comes from MRA membership," Burns said.

And this former insurance agent confirms MRA's insurance package is comprehensive.

"We have a full small business package, which included everything from cyber problems to liability and slip-and-fall. We packaged it all together. It just felt really good. We had a better understanding of the liability risks that we take with our volunteer drivers and staff as we are transporting patients," Burns said. "I have a background in insurance, but the problem is, things change over the years. I needed to be sure that what we were doing was best to protect everybody."

Burns couldn't have anticipated the journey that her life took when she made good on her promise to her daughter. It began by hosting a meeting for people who were interested in supporting families coping with cancer. More than 40 people attended.



Above: Judy Burns, founder of Friends Together, poses with a photo of her daughter, Dawn, whose death from cancer inspired Burns to form the cancer support group in Alpena.

Left: Friends Together founder and Executive Director Judy Burns on March 1 works in her office. The nonprofit helps cancer patients during or after their diagnosis.

Initially, the plan was to start a monthly support group. She had experienced the benefit of them while her daughter was seeking treatment at cancer treatment centers and the Mayo Clinic.

MEETING THE NEEDS

Friends Together has grown to meet the needs it's encountered. The nonprofit serves thousands of people, hosting 11 support groups, and it has two vans that transport patients anywhere in the state they need to go for treatment. If they need to stay overnight, the nonprofit finds a way to help with lodging.

"We give out about \$30,000 in gas cards every year because we're so rural that the distance can be an obstacle to treatment," Burns said.

The group pays for items that aren't covered by insurance, like special bras for breast cancer survivors or wigs. A popular item is a healing comfort shirt — a lightweight top that velcros up the front and can be worn after surgery. There was nothing on the market, so Burns found a company to make them and has given out thousands to breast cancer patients over the years.

"We try to fulfill the mission that no one should go through cancer alone, and we help with whatever the needs may be. We do not accept any money for our services. That's really important to me. We don't ask about income or insurance coverage, or any kind of financial statement," she said.

The organization stretches every dollar of its \$375,000 annual budget, which is funded with donations and private grants. There are four people on staff, including Burns, along with paid facilitators who lead the support groups that meet every day but Friday.

There are plans to expand to Tawas, located about an hour's drive south.

One of the group's big success stories is its outreach to men. Its annual Hops and Health has drawn upward of 80 participants. The men gather at tables and are visited by health professionals, who rotate and talk to the men about health issues. She calls it speed dating with wellness in mind.

BEING AN ADVOCATE

"I've had some come up to me and say, 'This actually saved my life,'" Burns said, sharing how one participant had been told there was no treatment for his cancer. At the event, he was referred to a University of Michigan doctor and is still going strong a decade later. The event has been successful in convincing attendees to follow up with their doctors on health issues they might have been ignoring.

"Just being an advocate for somebody is life-saving for them," said Burns, whose strategy has been to identify a need and find a way to take care of it. "We try to figure out a way or to refer them to an agency or a center that can also help, whatever the issue is."

Roger Mendel is one of those who credits Burns' support for help-



A motorist drops off a donation at a drive-thru fundraiser for Friends Together, an Alpena nonprofit group that supports cancer patients and their families, in June 2020.

ing get through his treatments for esophageal cancer.

"She's provided something that is totally not seen in other places in the country," said Mendel, an Alpena resident and lifelong friend of Burns. "It's a frightening thing when the doctor sits across from you and tells you that you have cancer. Your brain goes dark, but Judy has been the one who helps you get through it. She has helped so many people."

Burns continues to feel the personal anguish of this disease. Her husband, Gordon, died in June, shortly after being diagnosed with Stage 4 pancreatic cancer.

"I understand from a mother's perspective, from a spouse's perspective, what families go through," she said.

Turning that suffering into something that helps others has been key. She thinks Dawn would appreciate what Friends Together has accomplished and continues to do.

"She would be so happy," Burns said. "Her wish was that somehow we could help others along the way, and so Mother keeps her promise."

VIP expands its very important mission in the community

When the tough gets going and encounters a pandemic, the tough change course. How VIP mapped a new course for the future.

By **JENNIFER ROOK** Photos **VIP**

There has been much focus on how small business owners have adjusted, “pivoted” and managed to do everything they could to keep their businesses afloat during and after the pandemic. Yet, what happens when your business is a not-for-profit that not only lost its corporate support but the community it supports too? This is exactly what happened to MRA-member Vocational Independence Program, Inc.

Based in Flint, MI, Vocational Independence Program, or “VIP” as it’s known in the area, started in 1953 as a day program for children with disabilities known at the time to be the Genesee County Association for Retarded Citizens (GCARC).

Through the years, the organization honed its mission to focus primarily on adults 18+ with disabilities or other barriers to employment by offering job skills training and employment opportunities in the community. In 2010, GCARC changed its name to Vocational Independence Program, Inc. (VIP).

For years, VIP partnered with a variety of businesses to produce goods such as its own Clean Puff, a nylon mesh dish and pot scrubber that sold in Meijer and VG’s Food & Pharmacy. VIP clients also provided valuable services such as cleaning and sanitizing safety goggles for General Motors. They also cleaned and repackaged damaged or leaking pop cans for Dr Pepper/7UP in Mt. Morris Township and 7UP of Detroit in Redford.

“We forged relationships with a number of manufacturers and local-area businesses and created a successful work hub,” said Rene’ Sherwood, executive director for VIP. “From soup kitchens to packaging products, our workforce appreciated the opportunity and felt empowered through work and volunteering. Our

partners value the service VIP provides.”

2020: A SCREECHING HALT

In March of 2020, funding support came to a halt virtually overnight. Pandemic restrictions, combined with working with a vulnerable population, led VIP to put a temporary halt on its manufacturing and daily operations.

“We went from being an assortment of activity to a standstill virtually overnight,” said Sherwood. “Every aspect of VIP was impacted. We realized quickly that we were facing a new reality.”

This required the organization to do some quick deep reflection to determine how VIP could operate moving forward.

“We took inventory and assessed everything agreeing that nothing was off the table,” said Sherwood. “We realized we could build on two areas of expertise: vocational training and job coaching.”

Sherwood, who joined VIP in 2017, saw those strengths as something that would benefit the larger community and began working on a plan.

“After many conversations and virtual meetings, we knew one thing for certain – we needed to extend our services to everyone in the community beyond people with disabilities,” said Sherwood. “It was our way of being inclusive.”

BECOMING A VIRTUAL GLIMMER OF HOPE

VIP created a six-to-12-month plan focused on identifying services that fit the community’s needs, embracing the real-

ity of being virtual. The organization started by partnering with local health and wellness counselors to offer virtual counseling and wellness classes like yoga. Soon, VIP joined forces with other community partners and quickly expanded its curriculum to include



Clockwise from right: Smiling faces take a break after building numerous wooden frames for VIP's new community garden; VIP volunteers assemble plant boxes; VIP produces Clean Puffs, nylon pot scrubbers, that are available for purchase at Meijer and VG's Food & Pharmacy stores; VIP volunteer cuts wood to be used to build birdhouses, bat houses, and plant boxes.



popular activities such as online cooking classes, meditation sessions, and “starting a business” course.

“Knowing we had what it takes to help VIP adapt to the changing business climate, federal mandates, and industry modifications, we applied this thinking to the new services we were adding,” said Sherwood. “Instead of concentrating on job training alone, we started looking at what services we could offer that would benefit ‘the whole person.’”

According to Sherwood, the effort has been well received in the community and inspired new services that are bringing the surrounding community together for the greater good.

“If we can create more inclusive interactions through activities like art therapy, community living skills, training, resources, and counseling for starting a business, then we create a better community of understanding,” said Sherwood.

VIP 2.0

As the pandemic continues to wane, VIP continues to transition itself into a community center with in-person activities like art therapy, behavioral health group sessions, and health and nutrition courses.

VIP is also exploring a new apprenticeship program with *Michigan Works!* in the areas of community living and staff support. The organization is also exploring more job shadowing opportunities and helping adults with disabilities and other barriers to start, grow, and maintain their own businesses.

In addition to producing Clean Puffs, VIP builds bat and birdhouses and looks to expand in the areas of landscaping and hosting a community garden.

“In our research, we learned that our building once had an apple orchard on the property,” said Sherwood. “So, we literally went back to our roots and began exploring putting in a community garden and secured a grant to launch a HOOP House, which we hope to open in 2022.”

VIP’s business partners are slowly coming back to the table and the organization is looking to attract new partnerships, especially considering the new services VIP has extended to the community.

“It’s been a tough, yet insightful year that pushed us in a new direction that ended up being in our own backyard,” said Sherwood.

If you are interested in partnering with VIP on a future project, visit viprogram.org.



Creative ways to **involve your business in your community**

Whether you've been involved in your community for years or wishing your business would "do more," here is a list of ideas to help you refresh and fuel your give back efforts.



By **JENNIFER ROOK**

The ripple effects of living post-pandemic have altered many facets of business, from shopping to operations to how employees interact with one another. Consumers' desire for transparency, authenticity, and truthfulness from businesses, large and small, has influenced their buying decisions for the past 20+ years as more companies promoted their corporate giving efforts.

Today, there are many studies that cite corporate giving and a business' community involvement as a top purchasing motivator among Millennials and Gen Z. There's clear evidence, however, that lending a helping hand is viewed favorable across all generations.

Yet, the pandemic and other social events over the past 18 months have brought a great focus to what it means to give back to a community.

CRISIS FUELS INNOVATION

Dailykarma.com, a leading site that tracks cause marketing statistics and trends, notes that the pandemic invigorated both businesses and citizens to get more involved in their communities. According to its 2021 study, "What matters to us as humans and as consumers is shifting. New causes are taking center stage. And consumers' demands on businesses are changing. They want their purchases to matter."

If events over the past two years have caused you to re-evaluate your community giving efforts, you would not be alone. According to a 2020 study by *Crain's Detroit Business* published in 2021, 43 percent of the businesses that participated, with a majority weighing in from SE Michigan, looked to increase their corporate giving efforts over the previous year.

Will this trend continue in 2022? It's too early to tell. In the meantime, here are some ideas to try that may help you to connect (or reconnect) with your community.

"...the pandemic and other social events over the past 18 months have brought a great focus to what it means to give back to a community."

CREATE A COMMUNITY SPACE

If your business has a space that isn't used, consider opening it up. Host coffee "meet and greets" with neighboring business owners or community groups. Set up an idea studio, or a "makerspace" for local artists or start a free resource center. Take a page from the library box idea that became popular in recent years and create one where anyone can pick up and drop off a book. Offer bookmarks or put a sticker in books so readers know it came from you.

CELEBRATE THE GIVERS AND DOERS IN YOUR COMMUNITY

Use your business to showcase your community. If someone in your community has done something notable, tell your customers about it. Profile them in your newsletter or your website, or post something about them on your social media channels. Recognizing local unsung heroes helps to promote goodwill among your neighbors. Prefer to do something low-key? Send a note. It will go a long way.

OFFER THE GIFT OF TIME

Many non-profits need help in getting back to business. Donating one's time is a constant need in the non-profit world, regardless of the cause. As devoted as organizations are to supporting their cause, they also need help in running their operations. As a business owner, devoting your time signals to the community that you are more interested than the bottom line. It's also something that

you can involve others in your organization. You can also provide several paid volunteer hours as a motivator by extending them an hour or two of volunteer time each week or once a month.

This may come in the form of having your IT person debug a system or perform software updates. Having your accountant provide counsel on annual tax filings. Or your HR person reviewing benefit packages or your marketing specialist giving a free seminar on digital marketing.

EVENTS STILL WORK

If you want to go bigger, host a special shopping or dining event for loyal clients to help spread community involvement and awareness. This can be in the form of a pop-up store, Facebook Live event, or designating a special item where a portion of the proceeds go to a local non-profit. As popular as these charitable events are during the holidays, it's just as noble to host them throughout the year.

If none of these ideas work, again volunteer your space as a drop-off location for collections of things like food, clothing, or old computers for recycling. Or, your business can create a box of essentials to hand out to families in need that fall on hard times throughout the year or in the event of a natural disaster.

OFFER TO MENTOR

This is a great option if you've been running a successful business for a while. Startups and non-profits stand to learn a lot from you. And you may learn something from them in the process. Plus, new businesses can present opportunities for future partnerships or a new venture.

If you can't handle the commitment consider teaming up with another business to help one or two local organizations. Bring the idea to your next chamber or downtown association meeting to see what can work in your community. Lastly, you can create your own version of a "business vision kit" that includes clear direction for growth, a sample marketing plan, or general start-up documents. You can also schedule an in-person event to gather your peers together to design a co-op kit of business essentials.

HOST A SCHOOL FIELD TRIP

Show and tell is always fun, regardless of age. Even insurance can be exciting to school kids—any excuse to get out of the classroom is an opportunity for fun. Not only does showing the local kids what your business does creates engagement in the community, it also demonstrates that you intend to be in the community for the long haul. Plus, it can be a low-cost field trip option for cash-strapped school districts.

LEAVE A LEGACY – START A SCHOLARSHIP

If you've adopted the highway or built the concession stand for the local baseball league, you may want to consider helping local students. Opportunities range from paying for a student's lodging or books, to sponsoring a full scholarship to a local university or community college. Try to design a scholarship that relates to your business. Own a home repair business? Sponsor a scholarship for a local trade school. A hair salon could sponsor a student to attend cosmetology school. Speak with your financial advisor on how to get started.

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In their own words



Back row, from left: Rick Vespa, VP, Hard Goods Merchandising and President, Landscaping Company; Kevin Lowman, Special Projects Manager; John Darin, President. Front row, from left: Gracie Vespa, Marketing and Special Events Coordinator; Glenda Darin, Shareholder; Rachel Darin, Buyer-in-training.

English Gardens

Member since: 2014

Owners: 14 shareholders, including Phyllis Darin, wife of founder John Darin, and 13 second generation owners

Locations: Clinton Township, Dearborn Heights, Eastpointe, Plymouth, Royal Oak, West Bloomfield

Founded: 1954

Specialties: Garden plants and supplies, patio furniture, indoor and flowering plants, Christmas trees, lights, and decorations.

By **RACHEL SCHRAUBEN**

Photos **STEVE JESSMORE**

Does your business have a unique story?
Contact rschrauben@retailers.com.

'Tis the season of giving, but English Gardens, with six locations in the southeastern portion of the state, donates year-round.

With goals of helping out local causes and organizations, John Darin, President of English Gardens, explains why giving back is at the height of his company's philosophy.

A Family Affair

English Gardens originally started by a man named Marshal English and was purchased in 1954 by my father, John Darin, and uncle, Henry Vespa. We now have six locations in the Metro-Detroit area: Dearborn Heights, West Bloomfield, Clinton Township, Eastpointe, Royal Oak and our newest store in Plymouth.

There are 13 second-generation owners – children and in-laws from the Darin and Vespa families – and four third-generation children – grandchildren of the founders – working in the company. Being surrounded by my family every day brings a lot of opportunities and a lot of challenges, and we take the challenges and make them into opportunities.

Supporting Local Communities

We've been doing the Round Up for Charity program for about five



“We’ve raised over \$150,000 since we started five years ago.”

John Darin

years now. We’re donating to Trees for Troops in November and December. We ask customers to purchase a tree for \$40 or they can donate a dollar, or any other amount of their choice. The trees go to active and retired military members throughout the United States and the world.

We’re very involved in the communities we’re located in and we want to support the charities from those communities. Our customers were interested in doing the same, so the Round Up for Charity idea gave us the opportunity each month to support local organizations and our customers. We’ve raised over \$150,000 since we started five years ago.

We also support Festival of Trees, which is the largest fundraiser for the Children’s Hospital of Michigan, and we donate a portion of our sales at our Christmas Open House, which is always held the first Sunday of November. We’ve been doing that donation for more than 20 years.

We also have a program called Baskets for a Cure, where we donate a portion of the sales of annual flowering hanging baskets during the first two weeks of May to the Barbara Ann Karmanos Cancer Institute for breast cancer research.

Educating Others

People want information. During the shutdown and the pandemic last year, MRA was very proactive and helpful with clarifying things that affected not only us, but most businesses. Because of the activity Michigan Retailers did during the pandemic, English Gardens donated to the Michigan Retailers Foundation earlier this year.

Educating customers on our products is important to us. We provide videos to help educate customers about gardening and gardening activities. We did have monthly Kid’s Club activities happening in our stores but because of the pandemic, we stopped doing in-store events. We still wanted to give people ideas for activities that they could do, so we tied it in with back-to-school and virtual learning last year, and to give people some ideas and to grow that next generation of gardeners.

One of our third-generation members, Gracie Vespa, started a video series called, “Let’s Grow” just before the pandemic began in 2020. She releases a new video every Monday and it’s all about her journey learning about gardening and decorating. She shares tips with our customers on how they can use our products. She’s learning along with them. The customers are searching for information and we want to be that source they can go to again and again.

Three other third generation members have joined the company: Tyler Vespa, Manager-in-training at the Royal Oak store; Johnny Darin, Operations Manager at the Plymouth store; and Rachel Darin, Buyer-in-training.



Top to bottom: A selection of artificial wreaths hang on display; Baskets of ornaments line the store's aisles; The Tree Forest holds “Trees for Troops” available for purchase; Festive nutcrackers line shelves; Holiday- and Santa-themed pillows on display.



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Looking to reduce shrink in the new year? The answers may lie in your POS system.

Top five ways your POS can eliminate problem areas in your business.

With all the disruptions experienced over the past year, from less staff to reduced inventories, many businesses experienced a higher-than-average loss rate. If you find yourself in the same camp, now may be the time to examine your point-of-sale (POS) system, whether that is in the form of a software tool or your own inventory management system.

If you've been contemplating making a switch to a comprehensive solution, here are five ways POS software may help your business.

1 KEEPS YOUR PRICING CONSISTENT

Unfortunately, price switching is a common theft practice. POS systems utilize bar codes that are scanned at checkout. Not only does scanning alert the clerk of a pricing error, it also reduces the possibility of employees keying in the wrong price. A good POS system can keep track of sales promotions, daily discount deals, and coupons. If you do decide to put something on sale at the last minute, a POS system makes it easier to track versus doing it manually.

2 PREVENTS INVENTORY "SQUISH"

If you are in the restaurant and bar industry, a POS system can track ingredient volume levels and signals if a behavior is affecting your inventory, such as a bartender who overpours or a cook who puts too many fries in the fryer. Your POS system can help you in establishing ingredient thresholds, help you in identifying use patterns, and alert you if inventory levels go out of balance that can be addressed with impromptu training. Plus, this can help you in analyzing recent business decisions such as adding a new line of spirits or testing a new menu that could be costing your business more than you originally intended.

3 PROTECTS YOUR BUSINESS AGAINST A DATA BREACH

Cyber-attacks against supply chains received considerable attention in 2020 when supply chain giant SolarWinds experienced a major breach of its Orion platform affecting 18,000 customers, including Fortune 500 companies and government agencies. According to a report by VMWare, 50 percent of cyber-attacks today not only target a network, but also those connected via a supply chain.

Cyber crooks look for vulnerabilities between a business and a vendor. Most POS systems offer hacker detection, a secure connection, permission settings, and data encryption. If you maintain a virtual office, POS systems provide a two-step verification process commonly referred to as multi-factor authentication (MFA) for employees that log into the system offsite. Having these extra security measures in place ensures that unsuspecting employees do not inadvertently expose your business.

4 ALERTS YOU OF EMPLOYEE THEFT

This is always a sticky situation, especially if you suspect it but do not have clear evidence. Most employee theft begins with trial and error, with thieves becoming more brazen over time. A POS system not only monitors inventory levels but comes with employee management tools such as time tracking and scheduling, helping

By **JOHN MAYLEBEN**

you put "two-and-two" together with real-time data. Additionally, informing new employees of monitoring tools like this during your onboarding process may cause potential thieves to think twice.

5 LIMITS MISSED SALES OPPORTUNITIES

Nothing is worse than telling a customer, "Sorry, we don't have it in stock," and watching them walk out the door. The analytical capabilities of a POS system enable you to identify sales trends and popular items that may be close to going out-of-stock. Knowing this helps you in making smarter purchasing decisions, carry the right amount of inventory, and keeps you in touch more frequently with vendors to help avoid out-of-stocks.

ARE YOUR EMPLOYEES USING YOUR POS SYSTEM CORRECTLY?

Monitoring the action in these five areas can help you in identifying if your employees are using your POS system correctly. In many cases, business owners buy systems that look easy to use but end up causing more problems because their employees were not properly trained. If you suspect this is happening, contact your POS software provider to see if they offer training videos or on-site training.



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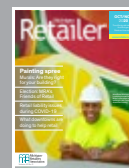
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Tidbits to make business easier

GENERAL TIPS

As a reminder, the 2021 Payment Card Transaction form 1099-K will be mailed in **January 2022**.

Ingenico iCT220 terminals are no longer compliant. If you receive a certificate expiration error, contact customer service for assistance.

Also, as a general reminder, avoid potential processing interruptions by using a strong/secure internet connection.

We have additional processing options available such as contactless, mobile and website processing. Call customer service for more information.

Guidance for card-not-present transactions:

- Enter the card number and expiration date
- Enter street address (you must receive a Match response)
- Enter zip code (you must receive a Match response)
- Enter the three or four-digit security code
- Answer all prompts (invoice #, purchase order #, customer ID, sales tax amount, etc.)
- Obtain a signature on all sale receipts at time of delivery or pickup

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
- Shipping to a different address than the billing address

DATA SECURITY COMPLIANCE

Data security compliance is mandatory. You must complete an annual PCI Self-Assessment Questionnaire to verify your business is PCI compliant. You will receive a reminder email via SecureEdge and ControlScan, or you can visit <http://www.compliance101.com> to begin the questionnaire.

GETTING A PRESCRIPTION ON OR AFTER JANUARY 1, 2022

Blue Cross Blue Shield of Michigan (BCBSM) and Blue Care Network (BCN) will be changing their Pharmacy Benefit Manager on **January 1, 2022**, from Express Scripts to Optum RX.

When a member picks up a prescription, or purchases a new one, on and after January 1, 2022, they will have to use their new BCBSM or BCN ID Card. If they don't, coverage for their prescription will be denied because the contract with Express Scripts is terminating.

BCBSM and BCN will mail new ID cards to commercial (employer-group) members starting **October 3** and will continue through **December 15**. Please remind your participating employees to use their new ID card when picking up prescriptions starting January 1, 2022, so they receive the correct prescription benefit.

Please share this information with your employees that are covered under a BCBSM or BCN plan; it could help avoid much confusion and frustration.

Below is a sample illustration of what the BCBSM/BCN new cards may look like.

Cost sharing disclosure on ID cards: Requires issuers to include in-network and out-of-network deductibles and out-of-pocket maximums on enrollee ID cards.



Sample above is a general reference for the updated card design. Please note this does not represent every card design and amounts reflected are dependent on your group's benefit structure.

CMS ANNOUNCES EXTENSION OF THE OPEN ENROLLMENT PERIOD TO JANUARY 15, 2022

The Centers for Medicare and Medicaid Services is extending its Open Enrollment Period (OEP) from **November 1 through January 15, 2022**. BCBSM and BCN will extend the OEP to **January 15, 2022** for off-Marketplace plans as well.

- Enrollments from November 1 to December 15, 2021, will receive a **January 1, 2022** start date.
- Enrollments from December 16, 2021, through January 15, 2022, will receive a **February 1, 2022** start date.

Consumers in need of health/medical coverage should visit the Health Insurance Marketplace at www.healthcare.gov or call the Marketplace Call Center at **800-318-2596 (TTY: 1-855-889-4325)**. Depending on income and their situation, consumers may qualify for cost sharing reductions, premium tax credits, coverage for their children, or Medicaid. Consumers can contact the Department of Insurance and Financial Services (DIFS) toll-free at **877-999-6442** or email at DIFS-HICAP@michigan.gov if they need assistance.

For off-Marketplace enrollment, visit <https://sforce.co/3wcpfUr>.

Enrolling through this web link will assign us as your Agent-of-Record and then we'll be able to assist the member with their health insurance questions.

NO SURPRISES ACT PROVIDES PROTECTION AGAINST SURPRISE MEDICAL BILLING

On December 27, 2020, the Consolidated Appropriations Act, 2021 (CAA), which includes the No Surprises Act, was signed into law. The No Surprises Act provides federal protections against surprise billing and limits out-of-network cost sharing under many of the circumstances in which surprise bills arise most frequently. Provisions for the federal surprise billing legislation are effective **January 1, 2022**.

A surprise medical bill is an unexpected bill from a healthcare provider or facility. A "surprise" medical bill can occur when a member receives medical services from a provider or facility that is not in their insurance carrier's network (aka nonparticipating provider or facility).

Under the No Surprises Act, the provider or facility have certain required notices and consent forms that must be given to, and signed by, the participant (patient or patient representative) that explain that the provider or facility isn't in their health plan's network and that getting care from them could cost them more.

As a result of the Consolidated Appropriations Act 2021 (CAA), new Blue Cross Blue Shield of Michigan and Blue Care Network will issue new ID cards at groups renewal in 2022. The new ID cards will list the office visit co-pay, deductibles, and RX co-pays.

SIGN UP FOR A FREE MEDICARE EDUCATIONAL SEMINAR

'Understand Medicare and Your Supplemental Coverage Options'

If you are turning 65, recently turned 65, or turning 65 within the next year, you will not want to miss this opportunity to significantly expand your understanding of Medicare and your Supplemental Coverage Options from our highly trained Medicare advisory team. You do not need to be Medicare age to attend. The next seminar education via Zoom are:

January 28, 2022, 1-3:30 p.m.

February 25, 2022, 9-11:30 a.m.

To register, please contact Lisa Sillman at **800.878.6765, ext. 450** or by email at lsillman@mdaifg.com.

QUESTIONS?

Do you have any further group insurance questions?

Please give us a call! We have a dedicated customer service team ready to assist, and can be reached Monday – Friday from 8 a.m. to 5 p.m. at 800.366.3699, ext. 658.

Ally R. Nemetz

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anemetz@retailers.com

Jodi Barber

Benefits Administrator
800.366.3699, ext. 352
jbarber@retailers.com

LAST CHANCE: ENTER AND WIN \$75

To enter MRA's December sandwich board contest, take a picture of your most clever sandwich board display and send it to **Jennifer Rook at jrook@retailers.com** with your name, business' name, and the name of the individual who created the board. One winner will be chosen randomly each month (no repeat winners).

The contest is open to all MRA members, regardless of type of business. If you use a chalkboard, commonly referred to as a "sandwich board," you're eligible to enter this contest. Deadline to enter: **December 20, 2021**.

Congratulations to our October winner: Roy Saper of Saper Galleries and Custom Framing in East Lansing!



Retail's Test of Time

This gem ran in the January 1956 issue of *Michigan Retailer*. Although a lot has changed since 1956, we felt the principle of the message still applies today.

Importance of People

In the final analysis people are the key to business success. Paraphrasing the statement of one company president, it is generally true that other companies can acquire capital as readily and equipment at least as good as you can; other companies will undertake as much research as you; the one way in which you can be sure of obtaining a competitive advantage (if you are determined to have one) is through building and holding a better management team. The small business owner may actually beat a disadvantage in relation to his larger competitors as to the elements of capital, equipment, or research. He need not, and can least afford to be at a disadvantage in the quality of his management performance. Indeed, his survival and growth depend on successful competition in this area.

The competition for managerial and technical personnel is keen. Large sums of money and intensive effort are continually expended on finding, developing, and holding high-calibre personnel. These efforts include searching for talent already employed and enticing it away from the current employer. Thus, the small business manager is always subject to the risk that other larger companies will try to hire away his ablest people. He must do everything possible to retain these individuals through adequate compensation, opportunity, and incentive.



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