

Michigan Retailer

Norm Henry Shoes Celebrates 150 Years with Store Renovation

Owosso retailer honors past with return to roots

Plus

Paradise Shores Cabins
Excels as Non-Traditional
Retailer

Retailers, Legislators Unite
at the Capitol

Recognizing the Retail
Elements of Every Business



Michigan®
Retailers
Association



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FROM THE CEO



85 Years of Advocacy, One Powerful Day in Lansing

William J. Hallan
President & CEO
Michigan Retailers Association

For 85 years, the core mission of Michigan Retailers Association has been to advocate for our members' interests. The laws of the State of Michigan bear the fingerprints and footsteps of the Association, improving the landscape for the retail industry. This past April, our presence at the Capitol was not merely footsteps, but rather, a stampede. Our annual Capitol Day, where we blitz the legislature with advocacy in a single-day event, included 40 legislative meetings, where our retail ambassadors educated Michigan lawmakers on all things retail.

Our advocates discussed gift card fraud, and how it has become one of the fastest growing types of organized retail crime. We also asked lawmakers to renew funding for the Organized Retail Crime Task Force, which is housed in the Attorney General's office. Last session, there was a proposal to dramatically expand the bottle bill, to include new beverage containers such as water bottles. We encouraged lawmakers not to support legislation that expands the scope of the bottle bill. We also asked that pharmacies receive reimbursement for various immunizations, lab tests, and prescriptions.

Our annual Legislative Reception followed the blitzkrieg of meetings, with over 120 attendees enjoying delicious food and drink provided by our grocery members. We sincerely appreciate our sponsors for helping make this day a success for our members and legislators. (See photos on page 14.)

Capitol Day does not replace the everyday advocacy from our team of lobbyists, but it does provide legislators with an opportunity to meet with their constituents. Lawmakers hear from our team of lobbyists all the time, so it's more impactful when the message comes directly from a retail store owner.

Here is our call to action: we want your footsteps and fingerprints. Please keep an eye out for our 2026 Capitol Day invitations and consider participating. It's a simple way to get involved in the legislative process and make your voice heard.

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

"It's great to be part of a network that supports independent retailers like us and gives us a stronger voice."

– Carla Merrill, Owner, Norm Henry Shoes

Contents

Features

6 2024 Annual Report Overview

Michigan Retailers' milestones from last year

7 Norm Henry Shoes Celebrates Sesquicentennial

The store eyes the future following recent renovation

10 Recognizing Non-Traditional Retail

How we define retail has evolved

13 Non-Traditional Retailer Highlight: Paradise Shores Cabins

Lake Superior resort relies on retail tools

14 Capitol Day and Legislative Reception Recap

Retailers, ambassadors, and legislators gathered in Lansing on April 23

16 Marketing Tips for Holidays and Events

Dates and themes to promote in the coming months

19 Using AI to Create a Safer Culture

AI software can spot challenges and mitigate risk

Departments

From the CEO

85 Years of Advocacy, One Powerful Day in Lansing

Legally Speaking

Trump v. CASA and the Fate of the Nationwide Injunction

Under the Dome

Tariff Uncertainty Harms Retail

Creative Counsel

The Power of the Creative at Work

Regulatory Rundown

Milestone Members

New Members

From the Archives

ON THE COVER

Carla Merrill and son Jon Selleck stand in the newly-renovated, Norm Henry Shoes, a historic Owosso retailer.

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Visit us online to see what's new in the industry and to learn more about the services we provide members.

Redefining

6

Retail

verb [re-tail]
to sell in small quantities directly to the ultimate consumer

Retail

2024 Annual Report

7



14





LEGALLY SPEAKING



Trump v. CASA and the Fate of the Nationwide Injunction

Thomas Clement
MRA Chief Operating Officer and General Counsel

A few weeks ago, I was in Washington, D.C. where I had the opportunity to meet Chief Justice John Roberts and observe a fascinating argument pertaining to the Establishment and Free Exercise Clauses of the U.S. Constitution. Observing the argument reminded me that the work of the U.S. Supreme Court, and federal courts in general, is vital to the retail industry. The Corporate Transparency Act (CTA) and the breadth of the Americans with Disabilities Act are just two examples that we've seen over the last few years, where federal court rulings have impacted our industry.

Retail and other industries will want to keep a close eye on Trump v. CASA, Inc., et al which was argued on May 15, 2025. The issue pertains to birthright citizenship, but in effect shines a spotlight on a federal district court's authority to issue nationwide injunctions, thereby thwarting the policy decisions of a sitting president. The concept of a nationwide injunction has received a lot of attention recently with various federal court actions blocking the current administration's immigration policies. Businesses, however, have seen this in action with the Corporate Transparency Act which was volleyed between being effective and enjoined on an almost daily basis as it bounced around various courts.

In the CASA case, Justice Samuel Alito said there are 680 federal judges throughout the U.S. and allowing any single one of them to halt the policies of an elected president, sometimes for long periods of time, was problematic. In further support of barring the practice, parties seeking injunctive relief are very likely to forum shop across the country to achieve the desired result.

Conversely, Justice Sotomayor noted that barring the practice could result in grand scale violations of individual rights with the only remedy coming at the district level until individual cases reached the high court. Those in favor of the practice also argue that disallowing nationwide injunctions will result in inconsistent applications across jurisdictions, which we saw with the CTA. That argument, however, is countered by noting that one of the primary roles of the Supreme Court is to resolve such inconsistencies.

As it stands, there is no explicit statutory or constitutional legal authority for nationwide injunctions. Rather, courts utilizing them have derived the authority from a myriad of jurisdictional statutes and rules. A few federal courts of appeals have approved of the use by lower courts, while certain members of the Supreme Court have voiced concerns with the practice in non-binding commentary.

The Court is expected to issue a decision sometime this summer. While there is a 6-3 conservative majority, the court could go any number of directions with their decision including declining to address the issue at all. I'll be watching closely and update MRA members in a subsequent article.



UNDER THE DOME



Tariff Uncertainty Harms Retail

Andrew Beardslee
MRA Vice President, Government Affairs

Michigan retailers have a global reach, sourcing products and serving customers around the world. An MRA tariff impact survey conducted in May found that a majority of respondents import at least some goods from other countries. Canada, Mexico, and China were the most cited, with over 20 other countries also represented.

In this international landscape, Michigan retailers deserve a sensible, consistent trade policy. Instead, they have a roller coaster.

Since January, tariffs on imports to the United States have been announced, paused, re-announced, and withdrawn, sometimes in the span of a single news cycle. According to our survey data, this haphazard approach is harmful to the very industries the tariffs were supposed to help.

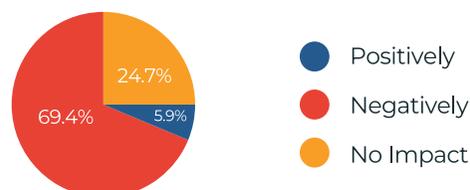
Michigan business owners must make long-term decisions, planning quarters or seasons ahead and stocking products accordingly. Now those decisions must be made amidst a trade policy that changes by the day. Occasionally cooler heads have prevailed; some of the most extreme policies announced in the first week of April were reversed a week later amidst economic pressure.

Unfortunately, the damage was already done, even when the tariff roller coaster was cruising in the right direction, the message received by Michigan businesses and consumers was plain: all of this could change again tomorrow.

In our tariff impact survey, 69% of respondents reported that tariffs and the threat of tariffs will negatively impact their businesses in the next three to six months, with only 6% expecting a positive impact.

It's clear that our members want stability. A roller coaster of uncertainty isn't good for business.

How do you feel tariffs and the threat of tariffs will impact your business in the next 3-6 months?



**Featured data from MRA member survey on tariff impacts performed in May 2025. See the full survey results at Retailers.com/news/2025/05/michigan-retailers-report-significant-impacts-of-tariffs.*



CREATIVE COUNSEL



The Power of the Creative at Work

Vic Veda
MRA Vice President,
Communications

We know marketing is important, and that good marketing can make or break a business. But the value of having the right creative team in place is arguably immeasurable. Why? Because the right creative team for your business goes far beyond marketing.

When you find the right balance of creativity in your team, you'll start to see changes beyond just your marketing and sales initiatives. Having the right team in place feeds the creativity and energy across your entire organization.

What can your creative team impact?

- Brand reputation
- Lead generation
- Sales engagements
- Marketing initiatives
- Customer nurturing
- Retention efforts
- Employee engagement and morale
- Public relations

The right creative team is trusted to act swiftly and responsively, allowing for time-sensitive content to be published while it's still relevant. They are encouraged to think outside the box and push boundaries, and are enabled to execute those ideas. The right creative team gets more of your staff engaged, aligned, and excited about the work they're doing.

Statistics on Creativity at Work:

73% of business leaders think creative thinking skills are a top priority in hiring decisions. (Forbes)

80% of people believe unlocking creativity is critical to economic growth. (Adobe)

75% of people feel pressured to be productive rather than creative at work. (Adobe)

Investing in the right creative team, and empowering their creativity, can transform how you do business. They keep your organization fresh, make your brand relevant, and get your customers talking. Take some time to reflect on your creative team's impact on your business, and what opportunities you have to encourage more creativity across your organization.



Annual Member Information Update Form

Having the most up-to-date information about your business helps MRA **support you** more effectively.

Update Your Info Now!

Make sure your business is properly represented so you have access to the latest and most relevant member benefits.



Use your smartphone camera to scan this QR code and fill out the form, or go to bit.ly/2025MemberUpdate



Redefining Retail

2024 Annual Report Milestones

Retail

verb [re-tail]

to sell in small quantities directly to the ultimate consumer

Now nearly halfway through 2025, let's take a moment to reflect on retailers' resilience that defined 2024. Michigan retailers faced another year of rapid change, shaped by shifting economic conditions and evolving consumer habits. Through it all, MRA remained a trusted partner, committed to helping businesses adapt, cut costs, and build a more stable, successful future.



Membership

- ✓ Featured 41 members in the Michigan Retailer magazine
- ✓ Saved merchant processing members an average 36% on fees
- ✓ Fielded nearly 3,400 customer service phone calls



Buy Nearby

- ✓ 236 Buy Nearby Weekend packets sent to MRA members, 214 to non-members, and more hand delivered by MRA staff
- ✓ 165 unique towns across Michigan participated in Buy Nearby Weekend
- ✓ Inaugural Michigan Monday Directory featured 32 MRA members offering e-commerce



98.2% satisfaction rating
on customer service surveys



\$1,344,643,154 gross sales
for 2023-2024



\$1,322,246,582 merchant processing volume
for 2023-2024



81,000 miles
traveled by sales reps



Retailers Insurance Company

- ✓ Saw growth across written premium, policy count, investments, and surplus
- ✓ Maintained the "A-Unsurpassed Rating" from Demotech
- ✓ Introduced and distributed the Safety Net eNews
- ✓ Launched the 10 percent full-pay discount for Michigan workers' compensation policies



Advocacy

Legislative Focus

- ✓ Defeated data privacy legislation that threatened loyalty programs
- ✓ Stopped harmful expansion of Michigan's Bottle Deposit Law
- ✓ Prevented major new labor mandates in lame duck
- ✓ Designated 81 candidates as Friends of Retail

Advocacy Focus

- ✓ Testified four times on key retail issues in Lansing
- ✓ Held 57 individual lawmaker meetings
- ✓ Attended 78 committee meetings on retail legislation



Member Giving

- ✓ Awarded over \$700K to deserving students since 1999
- ✓ Awarded 638 individual scholarships in the Michigan Retailers Foundation's lifetime
- ✓ Added an additional scholarship: the Jean L. Sarasin Platinum Legacy Scholarship

Norm Henry Shoes Marks 150 Years

with a Renovation and Eye Toward the Future

By Shandra Martinez

In a world where shopping habits constantly shift, Norm Henry Shoes has stood the test of time.

The family-owned shoe store in downtown Owosso is celebrating its sesquicentennial this year with a new look. As one of Michigan's oldest continuously operating retailers, Norm Henry Shoes is a rare success story in independent retail.

"We completely renovated the store this year. We took it down to the original brick,

restored the wood floors, and added new fixtures," says Carla Merrill, owner and third-generation leader of the business. "We've talked about it for a decade, and we finally bit the bullet and did it."

The project took place over the first three months of the year. Despite the scale of the effort, the store never closed.

"We renovated one side at a time," Merrill says. "It was tough. We had plaster dust everywhere, and cracked windows from

the extreme cold. But it was worth it."

Her son, Jon Selleck, who manages the business, says the new look has brought renewed energy to the store.

"Everyone who comes in says, 'Wow, it looks so different.' They love it," Selleck said. "That kind of reaction reminds us why it was so important to refresh the store while keeping its original character."

Continued on the next page.



Carla Merrill and son Jon Selleck

The store's roots go back to 1875, when it opened as Stubert's, part of a 25-store chain based in Detroit. In 1925, Dr. Imerman from Saginaw bought the store, and it then became part of a shoe store chain of 25 stores. That same year, Merrill's grandfather, Guy Henry, began managing the store, and her father, Norm Henry, later purchased it. In 1959, Henry renamed it to reflect the family ownership and evolving identity.

Merrill, who graduated from Michigan State University with a degree in business and retail, returned to Owosso in 1976 to help the family business. She didn't intend to stay, but never left.

Over the years, she expanded the business from four to seven locations across Mid-Michigan. Eventually, she sold the additional stores to focus on the flagship location.

Today, the business draws customers from 60 miles away and even farther.

"People who moved away still come back," Selleck says. "There just aren't many independent shoe stores left that specialize in fit and personalized service, or that carry and stock quality name-brand footwear in extended sizes and widths."

Customer service has been the cornerstone of the business for generations.

"We measure and fit people's feet. That's something you don't find very often anymore," Merrill says. "And we carry both basics and fun, unique styles you can't get in big-box stores."

Selleck adds that many customers come specifically to avoid the frustrations of online shopping.

"We hear it all the time that people are tired of sending things back," Selleck said. "They want to try things on, get fitted properly, and walk out with something that works for them."

The business has evolved with the changing retail landscape. Athletic shoes are one of the fastest-growing categories, Merrill notes, with many brands dressing up traditional athletic styles for more formal looks.

Social media plays a growing role in marketing and customer engagement. Merrill and Selleck get digital help from Selleck's sister Paige, who lives in Brooklyn and contributes to the store's Instagram and Facebook presence.

Norm Henry Shoes has been a member of the Michigan Retailers Association since 1993.



Merrill recalls her father being involved with the organization long before she officially took over. The store has benefited from a range of member services, including workers' compensation insurance, credit card processing, shipping discounts, and marketing support.

"They even took my son and me to Washington, D.C., to help advocate for online sales tax fairness," Merrill says. "It's great to be part of a network that supports independent retailers like us and gives us a stronger voice."

As for the future, Merrill hopes the updated space and continued family involvement will keep Norm Henry Shoes thriving.

"I'm 71 now and thinking about retirement, but the renovation really renewed my excitement for the business," she says. "It feels like we've hit reset. It's a fresh chapter, and we're seeing a lot of new, younger customers."

Selleck says the store's growth continues to trend upward.

"Business is strong, and people still value what we offer. That's what gives me confidence about the future of retail, especially when it's rooted in community and quality."

GUY O. HENRY, Salesman. A. J. KINGSOTT, Manager. T. H. WINDSOR, Salesman.

We Wish To Take This Method of Introducing Ourselves to Our Patrons, to the many people who have shown their appreciation of our big Cut-Price Shoe Store which we opened in Owosso the 21st day of April, 1925. We wish to extend our appreciation for the confidence you have shown us through your generous patronage during our first year in Owosso.

Mr. Kingscott has been connected with the Economy Shoe Stores for the past four years, coming here from Saginaw to open this store a year ago. Mr. Henry has been in Owosso for the past year and a half; and was with the J. C. Penney Co. of this city before entering our employ. Mr. Windsor came to Owosso from Listowel, Ont., a year ago and has been in our employ since the opening of our Store.

The Economy Shoe Store is Boosting for Owosso --- For A Bigger And Better Owosso---And Remember, We Are Prepared To Grow with Owosso.

---BETTER SERVICE
---QUALITY MERCHANDISE
---LOW PRICES

Our Policies for the Coming Year---We Pledge Ourselves to them and Ask for Your Patronage.

Economy
SHOE STORE

114 West Main Street. Where Struber Sold G and Shoes for 47 Year. 114 West Main Street

From The Owosso Argus Press. April 2, 1926



Recognizing

Non-Traditional Retail

As the nation's largest state retail trade association, Michigan Retailers Association has an impressive and diverse membership. Our members range from grocers to jewelers, hardware to shoes, dental offices to dog groomers, and more industries than could be contained in a reasonable list. How we define retail has changed as the industry has evolved, and while traditional retail storefronts may still be first to mind when you think of "retail," non-traditional retail businesses are playing a significant role within the industry.

What is non-traditional retail?

"Non-traditional retail" encompasses the types of businesses who sell goods or services outside of a traditional brick-and-mortar storefront.

Examples of non-traditional retail:



Online stores



Pop-up shops



Vendor fairs and expos



Kiosks and vending machines



B2B services



Social selling



Subscription services



On-location services



Delivery services



Wholesale and manufacturing



Direct sales



Experience-based businesses



Hotels and lodging



And many more!



These types of businesses have retail elements at their core. At MRA, we welcome non-traditional retailers who are involved in and support the retail industry. Being in the business of selling goods and services, no matter how you do it, requires a set of skills and proper support to succeed.

Why Non-Traditional Retail is on the Rise

As the retail industry evolves, we continue to see more non-traditional retail businesses emerging. Consumers are seeking increased convenience for specialty goods and services. Sometimes, it's more cost-effective for retailers to take a non-traditional approach to selling their products. These alternative methods of selling can reach expanded audiences, allow for targeted sales in niche markets, and generate buzz and attention that drives revenue.

Consumer behavior is ever-changing, too. As consumers become more familiar and comfortable with non-traditional forms of retail, these methods gain more traction. Fresh, unique shopping experiences will bring new customers in and have past customers returning for more. Entrepreneurial business owners are embracing technology and modern trends to create memorable experiences for their shoppers, and to stand out from their competitors. Take some time to think about how a non-traditional retail approach could help your business.

Refer a non-traditional retail business

Know a non-traditional retailer that would benefit from MRA membership? Refer a business and earn \$50 when they join.



Retailers.com/get-more-out-of-your-membership



Deadlines and Reminders

Monthly reminders:

- Sales & Use Tax – Monthly & EFT – On or before the 20th day of the following month.
- Withholding Tax – Monthly & EFT – On or before the 20th day of the following month.
- Retailer's Prepaid Wireless 911 Surcharge – within 30 days of the close of each month. Receipt of a complete Form 5012 is required regardless of payment method.

Quarterly reminders:

- Corporate Income Tax (CIT) Estimated Returns and Payments (Jan. 15, April 15, July 15, Oct. 15)
- Sales & Use Tax – Quarterly & EFT – On or before the 20th day of the month following the quarter. (Jan. 20, April 20, July 20, Oct. 20)
- Withholding Tax – Quarterly – On or before the 20th day of the month following the quarter. (Jan. 20, April 20, July 20, Oct. 20)
- Unemployment Employer's Quarterly Wage/Tax Reports (Jan. 25, April 25, July 25, Oct. 25)

Nora Jones to Retire July 4



Join us in celebrating the retirement of Nora Jones, Compliance and Operations Analyst, after an incredible 40 years of service to the retail industry.

Nora dedicated 32 and a half years to the Michigan Grocers Association, and since 2018, continued her work seamlessly when the Grocers merged with the Michigan Retailers Association. Her expertise, dedication, and attention to detail have made a lasting impact on both organizations and her commitment to Michigan's grocers and retailers has been deeply appreciated by colleagues, members, and lawmakers alike.

While we'll miss her knowledge, kindness, and steady presence, we're thrilled for Nora as she enters a well-deserved retirement.

Congratulations, Nora, and thank you for 40 years of dedication to the retail industry!



REGULATORY RUNDOWN

Regulatory Trends & Updates

Michigan's Slow Budget Summer

With divided government and a chilly relationship between the two chambers, the 103rd Legislature is off to an uncharacteristically slow start. Within the first 90 days of session, only two bills were signed into law (changes to Michigan's minimum wage and the Earned Sick Time Act), and those likely only saw movement due to an external deadline that would have let harsher changes take effect if the legislature chose not to act.

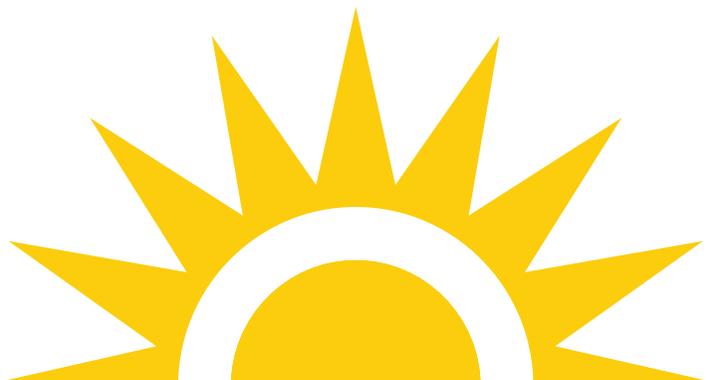
Now it's summer in Michigan, which means the predominant legislative focus is on the state's budget. While it's become common practice to finalize most budgets in June or July, this year's process could take all summer long, and even creep into the fall.

Per the usual schedule, Governor Whitmer debuted her Executive Budget Recommendation in early February, and both the House and Senate have spent the spring deliberating internally before proposing budgets of their own.

This year, however, House Republicans are intentionally slowing down the process, signaling publicly that they intend to prioritize quality and transparency over sheer speed, even if that line-by-line review results in a longer-than-usual timeframe.

MRA is monitoring the budget process closely, advocating for continued funding for the FORCE (Focused Organized Retail Crime Enforcement) team within the Attorney General's department budget.

The FORCE team has been a successful collaboration between retailers and law enforcement, and we want to continue that success story through the next budget cycle. Whether that happens in the heat of the summer or in the first cool days of fall remains to be seen.



On the Shores of *Lake Superior*, Resort Operators Rely on MRA's Retail Tools

By Shandra Martinez

For Melody Ricci, owning a lakeside cabin resort in Michigan's Upper Peninsula is more than a peaceful retirement project. It's a labor of love that blends hospitality, retail, and a deep connection to nature.

Melody and her husband, Mark, both longtime entrepreneurs, purchased Paradise Shores Cabins in 2018 after selling their motels in Wisconsin. With backgrounds in higher education and accounting, the couple was ready for a new chapter in semi-retirement and found it in the charming town of Paradise, nestled along the shore of Lake Superior.

"Going to a place called Paradise — there's a lot of attraction just in the name," Melody says. "And who wouldn't want to live and own a business in Paradise?"

The resort features 12 red log cabins, each with its own personality and theme, from nautical to northwoods. Two cabins sit at the end of the drive overlooking Whitefish Bay, offering guests a front-row view of the sunrise over Lake Superior. The Riccis have updated the décor and furnishings, giving cabins a cozy, "tiny house" feel that appeals to guests looking for a unique and restful retreat.

While Paradise Shores Cabins is not a traditional retail business, retail aspects such as secure credit card processing, seasonal marketing, and policy compliance are essential to operations. As Michigan Retailers Association members since 2018 when they purchased the property, the Riccis have relied on MRA for merchant services that streamline bookings and provide peace of mind.

"The previous owner recommended Michigan Retailers, and it was such an easy transition," she says. "The chip card readers, PCI compliance, and the ability to call and speak to someone directly — it's all been so helpful."

Paradise Shores is open year-round but has two so-called busy seasons: the summer and fall color months from Memorial Day through October, and the snowmobiling season in winter, which kicks off once snowmobile trails open.

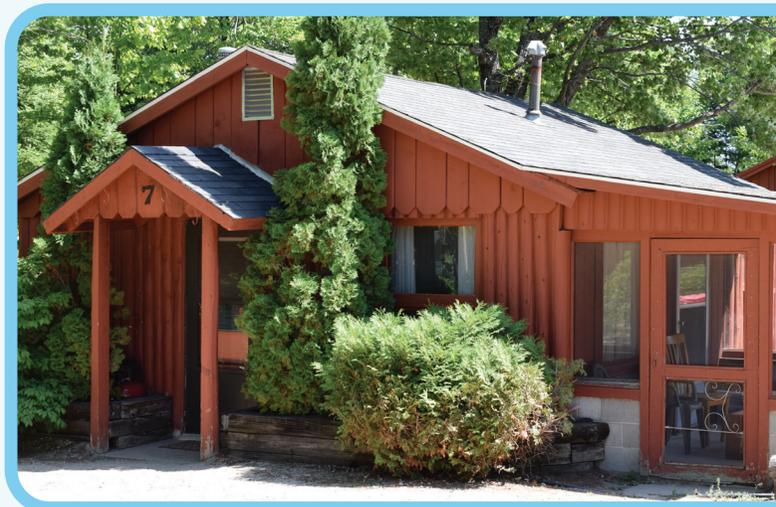
"Last season, we had over 279 inches of snow," Melody says. "Snowmobilers are a lot of fun. They ride hundreds of miles in a day, and we're glad to offer them a warm, comfortable place to return to."

The Riccis prioritize guest relationships. As an owner-occupied resort, they are always on-site to welcome guests, answer questions, provide local tips, or simply offer a friendly hello.

"We give guests their space, but we're here if they need anything," Melody says. "Whether it's where to go hiking or how to find the best rock hunting spot, we're happy to help."

In a small town like Paradise, community collaboration is key. Local restaurants and motels refer guests back and forth, especially during peak weekends.

"There's only so much lodging in Paradise, so we all work together," Ricci says. "That's part of what makes this place feel like home, not just for us, but for our guests too."



A low-angle photograph of the Michigan State Capitol building, showing its iconic golden dome and ornate classical architecture. The sky is a clear, pale blue.

Retailers

Unite at the 2025 Capitol Day and Legislative Reception

Retailers from every corner of Michigan gathered in Lansing on April 23 for MRA's 2025 Capitol Day and Legislative Reception.

The day began with impactful conversations between MRA members, legislators, and offices. In total, more than 40 meetings were held between retailers, board members, and legislative staff to discuss the most pressing issues facing Michigan's retail sector and explore collaborative strategies to strengthen the industry.

Thank you to our sponsors!

Busch's Fresh Food Market
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Home Depot

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Meijer

National Association of Chain Drug Stores

National Retail Federation

Retail Industry Leaders Association

Sushi Maru

Among the key topics discussed were areas of both support and concern: efforts to fight retail crime, address emerging fraud tactics, and push back against burdensome regulation.

Support: Continued Funding for the Organized Retail Crime Taskforce

The FORCE (Focused Organized Retail Crime Enforcement) team is a first-of-its-kind task force, created in 2023 to crack down on criminal organizations that target retailers by stealing products to repackage and sell for profit. The FORCE team has been a successful collaboration between businesses and law enforcement, charging more than 80 defendants in 42 cases contributing over \$20 million in losses to Michigan retailers. As the original one-time funding is winding down, retailers support additional funding to continue the program into 2026 and beyond.

Support: Combating Gift Card Fraud

Since the Organized Retail Crime Act was established, new forms of fraud have emerged, presenting new challenges for retailers of all sizes. Organized crime rings are targeting gift cards and loyalty programs in wide-reaching scams that affect consumers, retailers, gift card processors, and Michigan's economy. Michigan needs to ensure law enforcement has the authority to prosecute gift card fraud.

Oppose: Bottle Bill Expansion

Michigan retailers continue to oppose efforts to expand Michigan's bottle deposit law. Expanding the bottle deposit law would increase costs for Michigan retailers and consumers at a time when prices are already high. With the potential in 2026 for bottle bill expansion either legislatively or through a ballot initiative, Michigan retailers reminded lawmakers that recycling must be convenient for consumers without being overly burdensome to businesses.

Following a full day of advocacy, participants regrouped at Dykema for continued dialogue over appetizers and refreshments. The evening reception welcomed retail ambassadors, legislators, retailers, event sponsors, and members of the Michigan Retailers Association and Retailers Insurance Company Boards of Directors.

We extend our sincere appreciation to the event sponsors and offer a special thank you to Busch's Fresh Food Market for generously donating their time and crafting a delicious catered menu.

Finally, a big thank you to all the lawmakers who took time out of their schedules to engage with our members and support the voice of retail across Michigan.



August 2025

General Themes: Summer Vacation, Sidewalk Sales, Back-to-School

Monthly Awareness/Themes: Black Business Month, National Wellness Month, National Dog Month

August 1 - International Beer Day

August 7 - National Lighthouse Day
Did you know: Michigan has 129 lighthouses - the state with the most in the U.S.!

August 9 - Celebrate Your Lakes Day

August 15 - National Back-to-School Prep Day

August 17 - National Nonprofit Day

August 17 - National Thrift Shop Day

August 26 - National Dog Day



September 2025

General Themes: Start of Fall, Football Season

Monthly Awareness/Themes: National Suicide Prevention Month, Childhood Cancer Awareness Month, Baby Safety Month

September 1 - Labor Day
Tip: Make sure your business hours listed online are accurate for national holidays!

September 5 - National Food Bank Day

September 6 - National Tailgating Day

September 11 - Patriot Day

September 16 - National IT Professionals Day

September 16 - National Working Parents' Day

September 22 - First Day of Fall
Idea: Celebrate with fall-themed specials and displays to kick off the season.

September 25 - World Pharmacist Day

September 26 - HR Professionals Day

Member News

MRA member on Jewelers of America 20 Under 40 List

Jewelers of America has named Chris Wattsson to the 20 Under 40 list, Class of 2025. This program honors young professionals who demonstrate exceptional leadership, creativity, and dedication to the jewelry industry.

Chris Wattsson, owner and bench jeweler at Wattsson & Wattsson Jewelers in Marquette, is a second-generation jeweler. Chris began learning the trade as a teenager and has led the business since 2010. He combines traditional craftsmanship with modern tools like CAD and 3D printing to create and repair custom pieces in-house. Wattsson and Wattsson Jewelers has been an MRA member since 1986.

Congratulations, Chris!

RIC Policyholder Named One of Michigan 50 Companies to Watch

S Custom Welds LLC, in Burtchville, was named one of 50 Companies to Watch in Michigan for 2025 by Michigan Celebrates Small Business (MCSB). To enter, eligible businesses must be privately held, for-profit, and headquartered in Michigan with 6-99 full-time employees and annual revenue or working capital between \$750,000 and \$50 million.

S Custom Welds LLC has been a policyholder since 2022. Cheers to you, S Custom Welds LLC!

Save the Date!

Buy Nearby Weekend

Oct. 3-5, 2025



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How Businesses Can Use AI to Create Effective Safety Programs

By Kurt Dettmer
RIC Senior Vice President,
Business Development



Artificial Intelligence (AI) is rapidly transforming industries by offering innovative solutions to long-standing challenges, and workplace safety is no exception. By leveraging AI, businesses can design and implement more effective safety programs that proactively mitigate risks, ensure compliance, and protect employees. Here's how organizations can harness AI to enhance workplace safety:

Predictive Analytics for Risk Assessment

AI-powered predictive analytics can identify potential hazards before they become incidents. By analyzing historical data, sensor inputs, and environmental conditions, AI systems can forecast risks in real-time. For instance, in manufacturing, AI can predict equipment failures that might lead to accidents, enabling preventative maintenance and reducing downtime.

Computer Vision for Hazard Detection

Using cameras and computer vision algorithms, AI can monitor workspaces for unsafe behaviors or conditions. This includes detecting when workers are not

wearing required safety gear, identifying spills or obstacles, and ensuring proper procedures are followed. These systems provide instant alerts, allowing for immediate corrective action.

Natural Language Processing for Training and Reporting

AI-driven chatbots and virtual assistants can provide on-demand safety training and answer questions about protocols. Additionally, natural language processing enables more effective incident reporting by converting spoken or written reports into structured data for analysis, helping organizations identify trends and areas for improvement.

Wearable Technology for Real-Time Monitoring

Wearable devices equipped with AI can monitor vital signs, fatigue levels, and worker location. These devices can alert both workers and supervisors if dangerous thresholds are exceeded, such as heat stress or prolonged inactivity in hazardous zones.

Automation and Robotics

AI-guided robots and automated systems can take over dangerous tasks, reducing human exposure to hazardous

environments. From heavy lifting to toxic substance handling, automation increases safety while maintaining productivity.

Continuous Improvement through Machine Learning

AI systems learn and improve over time. By continuously analyzing safety data, machine learning models can refine risk predictions, enhance training programs, and suggest updates to safety protocols based on emerging trends.

Implementing AI in safety programs is not just a technological upgrade; it represents a strategic shift toward proactive, data-driven workplace safety. As AI continues to evolve, businesses that embrace these tools will not only enhance employee well-being but also improve operational efficiency and compliance. However, it's essential to recognize that AI should not replace human oversight. Effective safety programs must combine intelligent systems with experienced professionals to ensure sound judgment, ethical decision-making, and contextual understanding. The future of workplace safety is intelligent, adaptive, and deeply integrated with AI.



MILESTONE MEMBERS

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Celebrating 10 years with MRA

Bridgewater Tire Co., *Bridgewater*

Construction Refuse Service LLC, *Byron Center*

Dave Bowen Trucking Inc., *Sterling*

The Dining Room, *Sandusky*

Godwin's Inc., *Saginaw*

Grand Valley Surgical Center LLC, *Grand Rapids*

Legends Detroit, *Detroit*

Metro Power and Electric, *Clay*

Nystrom Harris PLLC, *Troy*

Seasonal Solutions LLC, *Marne*

Southworth Transport Inc., *Twining*

Thomas J McDonald DDS, *Mount Pleasant*

Turtle Bend Investment Co., *Cadillac*

Weir Furniture Center, *Sault Ste. Marie*

Celebrating 25 years with MRA

A D Bos Vending Co., *Holland*

Alma Heritage Dentistry, *Alma*

Around Town, *Ann Arbor*

Continental Rental Inc., *Bay City*

Safie Specialty Foods Co., *Holland*



NEW MEMBERS

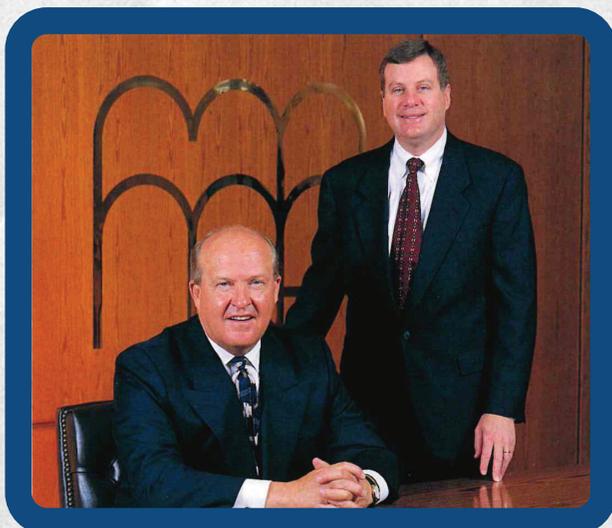
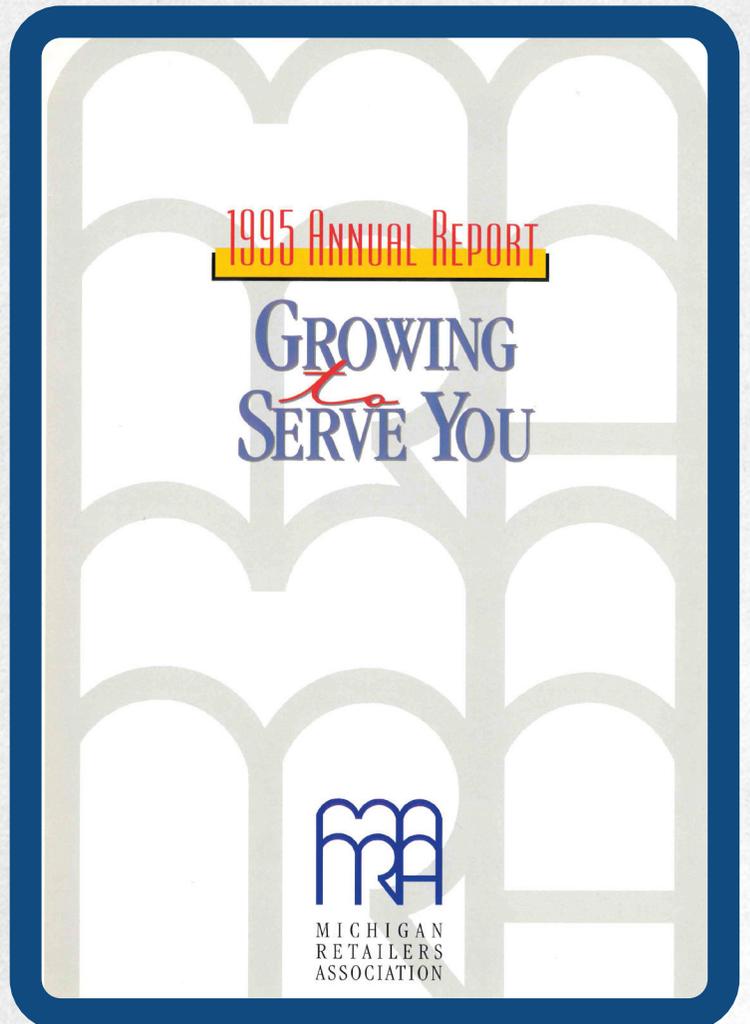
Vino Vibrations LLC dba The Lark Wine Bar, <i>Ada</i>	Highlogic LLC, <i>Farmington Hills</i>	Zellar Sanitation Inc., <i>Manistique</i>	Theodore's LLC dba Ted's, <i>Spring Lake</i>
Highwire Farms LLC, <i>Adrian</i>	G5 Chemical Solutions LLC, <i>Farmington Hills</i>	DNT Flavors LLC, <i>Marquette</i>	Main's Treat Coffee House LLC, <i>Sterling Heights</i>
Shelbis Transport Services LLC, <i>Alma</i>	Septic Tank Systems & Pum Services LLC, <i>Fennville</i>	Lansing Lawn & Snow LLC, <i>Mason</i>	Luckmarr Plastics Inc., <i>Sterling Heights</i>
Law Office of John B Owdziej, <i>Ann Arbor</i>	Evergrow LLC, <i>Flint</i>	Dune Scooters Inc., <i>Mears</i>	BTD Holdings LLC, <i>Sturgis</i>
Edileaf Management LLC, <i>Battle Creek</i>	Northern Components Inc., <i>Gaylord</i>	Stahl's Prime Meats & Deli Inc., <i>Mount Clemens</i>	Web Canopy Studio, <i>Suttons Bay</i>
Dougs Plumbing Inc., <i>Bay City</i>	Gasco Investments LLC, <i>Gaylord</i>	Zeneberg Asphalt LLC, <i>Mount Pleasant</i>	Inspire Logistics LLC, <i>Swartz Creek</i>
Native Son Detroit LLC, <i>Bay City</i>	Alpine Chocolat Haus, <i>Gaylord</i>	Hot Rod Motorcycles, <i>Muskegon</i>	Max's Service Inc., <i>Traverse City</i>
Claude Properties LLC dba Knight's Inn, <i>Bridgeport</i>	Gville Tavern LLC dba Goetzville Tavern, <i>Goetzville</i>	Muskegon CQ LLC, <i>Muskegon</i>	ETA Ent LLC, <i>Traverse City</i>
Benson Dairy LLC, <i>Cadillac</i>	Brilliant Industries LLC, <i>Grand Rapids</i>	M & N Collective LLC, <i>Negaunee</i>	The Copy Shop Inc., <i>Traverse City</i>
Gurden Enterprise, <i>Cadillac</i>	Five Lakes Farm LLC, <i>Grand Rapids</i>	NBNC LLC dba Border Buds, <i>New Buffalo</i>	Boss Leaf LLC, <i>Traverse City</i>
Wright's Customs Body Shop LLC, <i>Cadillac</i>	Crossroads Prison Ministries, <i>Grand Rapids</i>	MRH III LLC, <i>New Buffalo</i>	Troy MI Hospitality Inc., <i>Troy</i>
Real Arriero LLC, <i>Caledonia</i>	Leigh's Brewing Co LLC, <i>Holland</i>	MSP 2024 LLC, <i>Okemos</i>	Vassar Youth Baseball and Softball, <i>Vassar</i>
Adair Supply LLC, <i>Casco</i>	Stovetop Coffee Roasters LLC, <i>Holland</i>	Above & Beyond Construction Svc LLC, <i>Okemos</i>	Gergely Law Office PC, <i>Vicksburg</i>
T & J's The Pool Guys LLC, <i>Chesterfield</i>	Michigan HVACR, <i>Holland</i>	Brian Carlin DDS Family Dentistry, <i>Okemos</i>	Sky Cannabis LLC, <i>Warren</i>
Kraftwood Cabinetry LLC, <i>Clarkston</i>	Washington Woods Middle School PTO, <i>Holt</i>	Baldori & Associates PLLC, <i>Okemos</i>	Springer Lawn Service Inc., <i>West Bloomfield</i>
Rivercrest Family Dining Inc., <i>Clinton Township</i>	Northern Specialty Provisioning Ltd Prtshp, <i>Houghton</i>	JB Transmission and Auto Repair, <i>Pinconning</i>	Finished Concrete Inc., <i>West Branch</i>
Yenglin Ent. LLC DBA Twin Pizza and Grill, <i>Clio</i>	J & J Disposal Company, <i>Imlay City</i>	Malvi Logistics LLC, <i>Pontiac</i>	JW Restoration Concepts Inc., <i>White Lake</i>
Timber Ridge Wood Products LLC, <i>Comstock Park</i>	The Property Farms & MaCallum's Orchard, <i>Jeddo</i>	Erebus Entertainment Inc., <i>Pontiac</i>	Orchard Lake Machining, <i>Williamsburg</i>
Covenant Cemetery Services, <i>Davison</i>	Jonesville Paper Tube Corporation, <i>Jonesville</i>	Lake Street Emporium, <i>Port Austin</i>	The Ypsilanti Thrift Shop, <i>Ypsilanti</i>
Diversity Home Care Services LLC, <i>Dearborn</i>	Tri State Removals, <i>Kalamazoo</i>	The Exhibit Inc dba Exhibit Cannabis Corp., <i>Port Huron</i>	St John the Baptist Parish, <i>Ypsilanti</i>
Utopia Gardens LLC, <i>Detroit</i>	Maple Lane Variety Fab LLC, <i>Kawkawlin</i>	Aubrey Ventures LLC, <i>Port Huron</i>	Phil's Comfort Food, <i>Zeeland</i>
R & N Fuel Mart Inc., <i>Detroit</i>	El Arriero #3 Inc., <i>Kentwood</i>	Nirvana Port Huron LLC, <i>Port Huron</i>	
Universal Weathstrip Co., <i>Detroit</i>	Michigan Tool Technology LLC, <i>Kingsley</i>	Shaver Road Auto Service, <i>Portage</i>	
Cloud Industries LLC, <i>Detroit</i>	LC Taphouse LLC, <i>Lake City</i>	Height Control Lawn & Landscape LLC, <i>Ray Twp.</i>	
Modern Roofing Inc., <i>Dorr</i>	WCMI Holding Co. LLC, <i>Lansing</i>	SAE Machining Inc., <i>Richmond</i>	
Pleasant Valley Bible Camp, <i>East Jordan</i>	Samp Developers LLC dba Ramada by Wyndham, <i>Lansing</i>	Ashery Creek Floors Inc., <i>Richmond</i>	
Ellison Brewery and Spirits LLC, <i>East Lansing</i>	Michigan Imagery, <i>Lansing</i>	MeritSource LLC, <i>Rochester Hills</i>	
Honest Lawn LLC, <i>East Tawas</i>	Green Heaven Inc., <i>Lansing</i>	Fresh Coast Facilities LLC, <i>Rockford</i>	
C & S Shover Enterprises LLC, <i>East Tawas</i>	Michigan Disaster Response & Recovery, <i>Lansing</i>	Vortex Group Holdings Inc., <i>Roseville</i>	
Carne's Eco Fuels, <i>Escanaba</i>	Performance CNC Inc., <i>Lawton</i>	Malvi Transportation Inc., <i>Saginaw</i>	
Camp Barakel, <i>Fairview</i>	The Old Winery, <i>Lawton</i>	Westside Saginaw Development #2 LLC, <i>Saginaw</i>	
Nice and Naughty Inc., <i>Farmington Hills</i>	King of Trailers LLC, <i>Leonard</i>	Van Dyke Lighting and Electrical Supply LLC, <i>Shelby Twp.</i>	
	B & T Excavating & Landscaping Inc., <i>Leslie</i>	IL Primo LLC Maria's, <i>South Haven</i>	
	Sunraise Inc., <i>Lexington</i>		



FROM THE ARCHIVES

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

Our logo through the years



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