

January 2018 – News for Members:

Tom reports that IFRA has added three new stores to start 2018: 2 in the southeast Michigan area and another in northern Michigan. We lost 2 stores in 2017 to the economy but hope that 2018 will bring lower taxes and regulations to Michigan retailers. Statistics show 2017 summer travel across the Mackinaw bridge up over the past 5 year period and increased campground reservations also reflect an improvement in summer tourism in Michigan in the last two years.

Michigan had a 1.5% job growth in 2017 and placed 28th best state for business (an improvement over 2009: 49th). In available labor supply Michigan placed 47th.

There are TWO IFRA benefits you may not be aware of:

- Unemployment compensation defense by Packer & Associates is FREE to member stores. Packer has cut the expense of unemployment claims to employers that use them to almost nothing and in the process they take over the forms and time spent in hearings. There is no reason not to take advantage of this free IFRA benefit.
- Term life insurance is available to owners, partners and managers of member stores at really low rates and NO health or age underwriting. It is billed monthly and insured by Reliance Standard Life Insurance Company at \$0.53/1000. Call Tom for more information.

REBT still has better benefits at lower rates than Marketplace or other commercial insurance companies. The 2018 rate increase was 2.6 overall on medical plans and no increases in the other benefits. Even though the Marketplace is closed for 2018 enrollment, REBT can take new stores at anytime during the year.

Looking Forward to MAY: The annual membership meeting will return this May – free to members and Associates. All your questions answered at the meeting and then fellowship and good food. Please note that we can share news at the meeting that is not appropriate here.