

Alabama Retailer

MEMBER HIGHLIGHT
**RAYMOND
YOUNG**

*OWNER OF MARY
CARTER STORE*

SALES AND USE TAXES
**Economic Nexus
in Other States**

MEMBER BENEFITS
**Credit-card
processing
and discounted
shipping**

*RETRO
RETURN*
**ARC Returns
\$8M to Members**

CONCEPT CREATORS

David and Andrea Snyder

**FOUNDERS OF URBAN COOKHOUSE
AND FARM BOWL + JUICE CO.**



From the President



**We are Better
When We Protect
Retailers Together**

The 2019 regular legislative session begins March 5.

Slightly more than a quarter of the 140 individuals who will govern us over the next four years will be brand new to their jobs. More than half will have four years or less experience as legislators.

It is essentially a new Alabama Legislature. We expect more legislation than usual to be introduced as this group tries to make its mark on Alabama law in the first year of their legislative term.

The Legislature just finished its organizational session last month, during which it elected officers and received committee assignments. In the next few weeks, our 2019 Legislative Roster will be available online, so you can easily find those officers, committee assignments and contact information for lawmakers.

The Legislature has 30 meeting days to approve the state budgets and any new laws it deems necessary. It must complete that work within 105 calendar days, so the last day lawmakers could possibly meet will be June 17.

Your Alabama Retail Association will be there throughout the session protecting retailers.

Occasionally, we may ask you to contact your legislator to voice your opinion on an issue. Your one call or email can make much more of an impact than my 10 face-to-face visits.

Our Retail Report email each Friday lets you know what is happening. Follow along and engage!

Rick Brown, Publisher and President

Alabama Retailer

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Alabama Retailer of the Year and Centennial Retailer nominations due May 14

The Alabama Retail Association will accept nominations for the 2019 Alabama Retailer of the Year and the Alabama Centennial Retailer awards through Monday, May 13.



In its 20th year, the Alabama Retailer of the Year awards recognize outstanding retailers who have demonstrated a blend of sound business practices with commitment to their communities, customers and employees.


Nominees must own, operate or manage a retail business with a physical presence in Alabama and that Alabama location must have been in operation for a minimum of five

years. To be considered a retail operation, a business must collect state and local sales taxes.

 ***Nominate your favorite retailer at alabamaretail.org/retailerofttheyearnomination/***

Retail businesses that began in 1919 or before are eligible to be recognized as Alabama Centennial Retailers. Retailers nominated will be contacted and asked to provide a brief history and other information about their business.



 ***Help us recognize a retailer that has been in business for 100 years or more by filling out the form at alabamaretail.org/centennialretailernomination/***

MIXING MODERN WITH ORIGINAL CHARM

Cullman's Sprawling Mary Carter Store Prepares Customers for Almost Any Eventuality

54-YEAR-OLD FAMILY HARDWARE STORE REMAINS RELEVANT WITH NEW TECHNOLOGY AND COMMUNITY-MINDED SALES APPROACH

Story and photos by Melissa Johnson Warnke



Everyone working at the Mary Carter Store is family, including patriarch Raymond Young, who opened the store in 1964.

“People ask me when I am going to retire, and I say, ‘I retired 14 years ago,’ ” said Raymond Young, owner of Mary Carter Store in Cullman.

“I do this for pleasure, because I enjoy it. If you enjoy something, it’s not work.”

Raymond loves his work so much, you can find him at his store six days a week, alongside his family. His wife, Brenda; sons, Jeff and Jeremy; daughter, Jennifer; and Raymond’s brother-in-law Fred Osborne, all work in the store, too.

“People can tell that there is a different type of cohesion when they come in; we aren’t just coworkers, we’re family,” added Jeff, Raymond’s oldest son.

Deciding To Go ‘All-In’

It was 1964 when Raymond opened his store in downtown Cullman. At the time, he was also a full-time teacher, so the store was small and only sold paint. He kept adding merchandise until he eventually had a decision to make.

"It grew to the point where I either had to quit teaching, give up the store or vice-versa. I decided to go full time with the store," said Raymond.

The name Mary Carter was a paint store franchise. While the brand went out of business in the 1980s, Raymond decided to keep the name, and today, Mary Carter is a one-of-a-kind hardware and general merchandise store with four separate but connected departments. It still offers a large selection of paint and painting supplies, but now carries everything from fishing tackle to Radio Flyer wagons to ice cream freezers and everything in between. Mary Carter Store is also known for its framing shop, which Fred oversees.

Jeff, who graduated from the Georgia Institute of Technology, brought his technical education and expertise back to the store, upgrading software, phone and point-of-sale systems. He also built up the store's high-tech automotive key and remote capabilities, making it one of the fastest growing components of the business.

"Where else can you get an extra OEM 2017 Nissan Altima proximity remote and buy a cast-iron skillet and a box of live fishing worms all under one roof?" asked Jeff.

While the store's physical growth has almost eclipsed an entire city block in downtown Cullman, that's not the only eclipse phenomenon that's impacted the family business.

Back in August 2017, when everyone seemed to be scrambling to get their hands on a pair of solar eclipse glasses, Mary Carter Store had several thousand pair on hand, thanks to Jeff's foresight.

"We sold almost 13,000 pairs of solar eclipse safety glasses in four days. We paid a little over \$4 a pair for the glasses and sold them for \$4.99 a pair. Our main measure of success was that we protected 13,000 pairs of eyeballs," Jeff explained.

Severe Weather Preparedness

Being good people and serving customers well is something the Youngs feel is their duty and responsibility. Right now, Jeff, Raymond and the rest of the family have stocked the store with emergency preparedness items for Alabama's severe weather preparedness sales tax holiday, which is observed the last full weekend in February.

Preparing for severe weather is personal for the Youngs, as Mary Carter store itself has sustained significant damage from two separate tornadoes; once in the early '90s and

most recently in 2011, which left much of downtown Cullman in disarray.

"That year, we were just giving people tarps and selling supplies, just doing anything in order to help, even though we suffered just as much damage," said Jeff. "Now, we make sure we always have plenty of those items, and the tax holiday is a good time for families to stock up."

Future Dreams

For the Young family and Mary Carter Store, metrics in the

traditional sense are not used. Raymond explains he measures productivity through candid conversations over dinner and targeted questions and answers exchanged throughout the day.

There are, however, continued plans to adapt to modern consumer preferences.

"Our next technological investment will be a new point-of-sale system, working with an online sales store. We want to create a bridge into the 21st century," Jeff said.

While the family works to ensure the business remains relevant, what has made their business successful for more than half a century will never change.

"Patience, gratitude and humility have gotten us this far and will continue to ensure our success in putting our promises, plans and dreams into actions," said Jeff. ■



Mary Carter Store at 104 4th Street SE in Cullman is open from 8 a.m. to 5:30 p.m. Monday through Saturday. Visit online at marycarter.com



Learn more about Alabama's Feb. 22-24 severe weather preparedness sales tax holiday at alabamaretail.org/alabamasalestaxholidays/

WHEN FAMILY IS YOUR BRAND

Father, Son Grocers Expand to Four Stores, All Under the Family Name

RENFROE'S MARKET DISTINGUISHES ITSELF
IN TIGHT GROCERY MARKET FIELD

Story by Nancy King Dennis. Photos by Bryan Carter.



Renfroe's Market is known for its selection of Alabama products and craft beers. Owner/operators Rob and Robert Renfroe are shown here in the craft beer section of their store at Chantilly Corners in Montgomery. "We have more than 150 craft beers in cans and on draft in the store," said Rob. "You are not going to find that kind of selection many places."

In the third quarter of this year, a 40,000-square-foot grocery store will open in Phenix City. It will be the fourth store bearing the Renfroe family name.

"We've established a brand, so people know they can go to any of our stores and get the same customer service, same pricing and same overall experience that is second to none," said Rob Renfroe, vice president of Renfroe's Market.

Robert Renfroe, Rob's dad, bought the family's first grocery store in 1996 after almost three decades in the wholesale side of the grocery industry. The family still owns that midtown Montgomery store, which operated under the Super Foods banner. By 2006, Rob came on board and set out to help his dad expand the family business. In 2008, they took over ownership and operations of a Foodland store in Dadeville.

Those two stores continued to operate under their already established names. In October 2014, the family opened a second Montgomery store, this time naming it Renfroe's Foodland.

"We had three different names on our stores: McGehee Road Superfoods, Dadeville Foodland and Renfroe's Foodland at Chantilly Corners. We decided for marketing purposes to change all of those to Renfroe's Market in the summer of 2016," Rob said.

Rebranding as Renfroe's Market has paid off for the family business, which *The Daily Meal*, a culinary website, chose as the Best Grocery Store in Alabama for 2018. Last year, the Renfroe's Market team also was named the Gold Alabama Retailer of the Year in the Annual Sales More Than \$20 Million category.

The business continues to grow with the opening of its Phenix City store off U.S. 431 near the intersection of Alabama 165 in a brand-new shopping center, The Village

at Crosswinds. "The Phenix City Renfroe's Market will be similar to the Chantilly and the Dadeville stores," said Robert.

Local Stores, Local Products

Renfroe's Market is known for carrying a large selection of Alabama products and craft beers. "We place a great emphasis on carrying and promoting local products as we are a local, family owned company," said Rob. "It gives our customers the opportunity to purchase products that they will not be able to find anywhere else."

Its localness is what sets Renfroe's apart from the mega-grocery chains, he added. The Renfroe's Market team can "be in our communities, know what our customers want, speak with customers directly and carry the items that they are looking for," the second-generation grocer said.



A sampling of the Alabama products that can be found on the shelves at Renfroe's Market. Carrying local products like Alabama Sweet Tea company (Montgomery), Mama Mocha's Coffee (Auburn) and the many others shown here, "gives our customers the opportunity to purchase products that they will not be able to find anywhere else," said Rob Renfroe. Visit renfroesmarket.com

Customer Service, Employees Key

"My dad has always put an emphasis on customer service, on having a manager on the front end to greet people when they come in and to say, 'Thank you,' when they are leaving," said Rob. "That resonates most with me – making sure people know we appreciate them shopping with us."

To compete even more on customer service, Renfroe's launched an e-commerce platform at two of its stores in 2018, which allows customers to

shop online, come to the store at a specific time, park in a designated "Renfroe's To Go" parking space and have their online order delivered to their car. "We see this as a vital piece of the grocery industry moving forward," Rob said.

With the addition of the Phenix City location, the Renfroe's Market stores will employ close to 300 team members. "We cannot accomplish what we do without our employees," said Robert. "Our employees' dedication to customer service is a significant reason why our customers shop with us. Without them, we simply do not have a business." ■

Wayfair: We've Got Just What You Need (to Know)

By Kim B. Smith, CPA

On June 21, 2018, the U.S. Supreme Court effectively struck down the physical presence requirement that historically created nexus for sales tax purposes. The ruling in *South Dakota v. Wayfair* has potential ramifications for all retailers.

Prior to *Wayfair*, most states required a retailer to have a physical presence before the retailer had to collect and remit sales tax. If the retailer had a physical location in a state, the retailer was required to collect and remit sales tax. Additionally, if a retailer delivered products in their own truck, made repairs, installed the product or provided training and education, they could also meet the physical presence test. The *Wayfair* decision made it possible for states to enact legislation setting economic nexus thresholds rather than using the physical presence test to determine nexus. In the South Dakota case, the economic nexus thresholds are total sales of \$100,000 annually or 200 transactions.

Alabama enacted an economic nexus rule, which took effect in January 2016, but its validity was in question until the *Wayfair* decision this past summer. Remote sellers with annual Alabama sales of more than \$250,000 should have registered for the Alabama Simplified Sellers Use Tax program and should have started collecting and remitting sales tax by October 2018.

Other states have not wasted any time in enacting economic nexus standard legislation. The Sales Tax Economic Nexus by State chart provided by Alabama CPA firm JamisonMoneyFarmer shows most states have established economic thresholds similar to the ones set forth in *Wayfair*. The thresholds consist of sales volume measured by gross receipts and by the number of

transactions into the state, and in most states, economic nexus applies if a retailer meets either of the thresholds.

See jmf.com/wp-content/uploads/JMF-Sales-Tax-Nexus-by-State-Chart.pdf

Most assume the *Wayfair* decision mostly affects online retailers. However, retailers with physical locations that ship products to their customers or sell products online

via a company website also need to determine if they meet the economic nexus thresholds in the states where their customers receive their products.

What Should Alabama Retailers Be Doing?

Retailers should look back at historical sales data and quantify their sales by state both by total gross receipts into the state as well as the number of transactions annually. After businesses determine the states where they meet the economic

nexus standards, they should take steps to register with those states and begin collecting and remitting sales taxes.

Retailers who meet the economic nexus standards in multiple states need to develop a plan to ensure that they comply. Registrations and return due dates vary from state to state. Sales tax compliance is complicated, and retailers should evaluate whether they need assistance from a CPA or outside consultants and software to ensure that their internal accounting practices and staff can handle multiple monthly filings.

Kim Smith is a shareholder with Tuscaloosa-based JamisonMoneyFarmer PC, which also has offices in Birmingham and Selma. She also is a member of the Alabama Society of Certified Public Accountants and past chair of its State Tax Committee.

Retailers who meet the economic nexus standards in multiple states need to develop a plan to ensure that they comply.

NEW BOARD MEMBERS

Alabama Retail Board Adds Four New Directors

THEIR TWO-YEAR TERMS BEGAN JAN. 1

Story by Nancy King Dennis and Breanna Tyre. Photo by Bryan Carter.

MEMBER
SINCE
2013

DUSTIN BEATY is the owner of Hospital Discount Pharmacy and co-owner of Lavish Boutique and Lavish Coffee Bar. All three businesses occupy almost two city blocks in downtown Jasper. He and his wife, Shannon, opened a second Lavish Boutique in August 2018 in the Cullman Warehouse District. The couple's boutique and coffee shop have been recognized with awards from the Alabama Main Street program and the Alabama Retail Association. Dustin received his pharmacy degree from Auburn University in 1998. The Beatys live in Jasper with their twins, Jon Bryant and Maci, and their son, Hunter Poe.

MEMBER
SINCE
1999

LYNSEY TODD is the co-owner and operator of Monograms Plus of Cullman, a 9,000-square-foot jewelry, gift and apparel shop that offers onsite monogramming. The previous owner handpicked Lynsey to lead the business. After Lynsey managed

Monograms Plus for one year, she and her husband, Tommy, assumed ownership in June 2018. Lynsey's previous retail experience includes nine years with Cracker Barrel as a manager and store opener and eight years as a manager and trainer for Pier 1. The Todds and their daughter, Lucy, live in Cullman.



The Alabama Retail Association board now includes Shane Spiller, Lynsey Todd, Dustin Beaty (pictured left to right) and Will Meacham.

MEMBER
SINCE
2011

WILL MEACHAM is the owner of Midtown Pizza Kitchen, a restaurant that serves pizza, pastas and sandwiches along with wine and draft beer. The business, founded in 2011, has locations in Montgomery and Prattville and employs 47. Meacham was a producer for two different insurance agencies before founding Midtown Pizza with three other partners. He became the managing partner in 2012 and sole owner in 2013. He, his wife, Sally, and their children, Nate and Virginia, live in Montgomery.



MEMBER
SINCE
1994

SHANE SPILLER is president of Spiller Furniture & Mattress, a regional 14-store home furnishing chain that has been in operation for 70 years. He is the third-generation owner/operator of the Tuscaloosa-based family business. Shane has distinguished himself on the local, state, regional and national levels as a retailer, businessman and community champion. The Chamber of Commerce of West Alabama, Alabama Retail Association, Southeastern Home Furnishing Association and North American Home Furnishings Association have noted his accomplishments with awards. Shane has a business management degree from the University of Alabama. He and his wife, Emily, reside in Tuscaloosa with their five children. ■

 [Find a full list of ARA directors at alabamaretail.org/association/directors](http://alabamaretail.org/association/directors)

DOGS AND CATS

Couple Creates Restaurant/Retail Campus on Canal Road in Orange Beach

BRIAN AND JODI HARSANY NAMED THE BUSINESSES FOR THEIR PETS

Story and photos by Melissa Johnson Warnke



Community minded Jodi and Brian Harsany own and operate three restaurants and a retail store on one piece of property and two other restaurants in Baldwin County.

It's been 35 years since Brian Harsany got his first job in the restaurant industry, and he never looked back. Brian started busing tables and washing dishes in 1983 while in high school, and later went on to major in hotel and restaurant management at Florida State University. His degree and experience took him into management roles at various restaurants, both family and corporately owned businesses.

Then, in early 2006, everything started going to the dogs – and cats – in his case.

Several months prior to that, he'd begun developing a concept for his own restaurant. After he and his wife, Jodi, heard about a piece of property from three different friends – three days in a row – the two finally got in the car to check it out. They immediately saw potential.

The property was on Canal Road in Orange Beach, and the Harsanys planned to open just one restaurant, which they would name after their rescue dog, Cosmo.

"We know that everyone loves their dogs," said Brian. "Also, the name allowed us to have any cuisine we wanted. If we had given the restaurant an Italian, French or Greek name, everything wouldn't have jelled," he added.

Cosmo's Restaurant and Bar opened in May 2006. The colorful and casual setting paired well with its large and eclectic menu, which could satisfy the palates of foodies to the pickiest of eaters.

It wasn't long before Brian and Jodi's business plans started growing along with their crew of four-legged family members. Luckily, the property around Cosmo's afforded them plenty of space to expand.

By 2010, Cosmo's retail selection had outgrown the space in the restaurant. That year, the Harsanys opened Maggie's Bottle and 'Tail, named after Maggie, another adopted dog. The gift and bottle shop is attached to Cosmo's and sells T-shirts, jewelry, local artwork and merchandise for dog lovers. There's also an extensive selection of wine and beer, which is available for sampling. They had a need for a venue where guests could hang out and have a drink prior to sitting down for a meal, so they added Maggie's Parlor as neighboring tenants moved out.

In 2016 came Luna's Eat & Drink, named after another dog, Luna, followed by Buzzcatz Coffee and Sweets. The legal name is "Three Angry Cats," because the Harsanys thought their cats might be angry that no businesses were named after them. However, they decided to make their "doing business as" name, Buzzcatz, since "it's catchy, fun and marketable," added Jodi.



You can visit Cosmo's Restaurant and Bar, Maggie's Bottle and 'Tail, Luna's Eat & Drink and Buzzcatz Coffee and Sweets at 25753 Canal Road in Orange Beach; GTs on the Bay at 26189 Canal Road; and Cobalt the Restaurant at 28099 Perdido Beach Boulevard.

Jodi serves on the board of a local organization dedicated to improving the lives of animals – Orange Beach Animal Care and Control Program. She and Brian often host events at their businesses to support the group's mission.

Jodi's work with the animal program is just one of many community and environmental service groups in which the couple is involved.

Orange Beach City Councilman Jerry Johnson said, "No matter what it is, even if it's the last minute – if we need catering or people to participate in cleaning an island, Brian and his team are always there. It's really the culture they have created within their company."

Brian agreed: "We do a lot of things with our employees in the community, so we can get them involved and they can get a good grasp on what it means to be part of a community."

They also focus on serving their employees, offering insurance, 401K plans and free exercise boot camps.

"We put ourselves in their shoes and offer them what we'd want to have," Brian explained, adding that by taking care of their employees, they in turn, take good care of their customers.

"It is vitally important that we always execute and give the experience that the guest is expecting when they step foot on our property," said Brian.

Outside of the restaurants and businesses at the Canal Road campus, the Harsanys also own GTs on the Bay, a family friendly restaurant and hangout on Wolf Bay, as well as Cobalt The Restaurant, which is nestled under the Perdido Bay Bridge.

"When we first opened Cosmo's," said Jodi, "I never imagined all of the opportunities we would have."

Brian added, "It is our pleasure to be business owners here and to be so involved in our community." ■

Concept Creators

By Nancy King Dennis

AN INTERVIEW WITH

David and Andrea Snyder of Urban Cookhouse and Farm Bowl + Juice Co.

Photos By Brandon Robbins

Andrea and David Snyder in their
Homewood Urban Cookhouse

In a single decade, David and Andrea Snyder will have launched two dining concepts and opened eight restaurants as owners.

"It's been an amazing journey," said David, who with his wife, founded Urban Cookhouse and Farm Bowl + Juice Co.

The Snyders opened the first Urban Cookhouse, a farm-to-fire-to-table, fast-casual restaurant, in Homewood in June 2010.

"Before Urban Cookhouse was even financially comfortable, I was approached and offered The Summit location," which opened in November 2011 at the lifestyle center off U.S. 280, said David. While the Snyders now own a licensee group that includes the Homewood, Summit, downtown Birmingham and Tuscaloosa locations, Urban Cookhouses can also be found in three other Alabama cities as well as four other states.

The Snyders' newest concept, Farm Bowl + Juice Co., specializes in acai berry and oatmeal bowls as well as cold-pressed juices and smoothies. They launched that brand in January 2018 in the same building with their relocated and expanded Homewood Urban Cookhouse. By November 2018, the Snyders had added another Farm Bowl + Juice Co. next to their Tuscaloosa Urban Cookhouse, which they had opened two years earlier.

Auburn will be the third Alabama city with both an Urban Cookhouse and a Farm Bowl + Juice Co., hopefully by the fall.

While the restaurants are separate businesses, "we build them together," said Andrea. "It is just easier to manage as a dual concept from capital expenditures to the build out, to management."

THE ESSENTIALS

Founded
Urban Cookhouse: June 2010;
Farm Bowl + Juice Co.: January
2018; both in Homewood

Number of Employees
225

Mentor
Joe Granger, founder of Coach LLC, a leadership coach, who taught us how to focus on the "first 50 percent," which is people.

Smart Move
Choosing prominent
real estate

Learning Moment
When we realized our success hinged on the development of and focus on the people who work for us. A lot of restaurants have great food, but people make the difference in success or failure. By focusing on the development of our people first, the metrics and tyranny of the daily urgent falls into place.

Husband and wife team
David and Andrea
Snyder have launched
two dining concepts –
Urban Cookhouse and
Farm Bowl + Juice Co.
Together, they own eight
restaurant locations.

"We try to take the service level a step above what our competition is doing. That has been a key success factor for us"

- ANDREA

Plan for Volume

From the beginning, the Snyders never thought small.

"When you get the real estate, you've taken the first step," said David. "When I set the initial business up, I planned for a lot of volume," he said. "I didn't necessarily think that it was all going to come, but I said, 'If I'm going to serve 1,000 people a day, how am I going to lay my kitchen out to make that happen?'"

Andrea echoes her husband's advice to entrepreneurs: "Think big. Instead of investing in one register, invest in three to move more people through the line. Invest in the things on the front end that are going to allow you to grow and do the volume."

The buildings that house both an Urban Cookhouse and a Farm Bowl + Juice Co. have drive-thrus and outdoor spaces. The Farm Bowls also come equipped with swings and abstract murals used regularly as backgrounds for social media posts.

"First impressions are everything," said Andrea. "It is hard to go back and brand yourself. We like to make that investment, do it right from the get-go and know we gave it our all."

Continued on page 14

Wisdom Shared
Take risks! Get a mentor.
Get in on the ground level
with a small company
that is going places for the
most opportunity.

See more
of this story at
alabamaretail.org



Farm Inspired

David's paternal grandfather farmed for nearly 50 years in Coker, a small community northwest of Tuscaloosa. Andrea's grandparents and Italian immigrant great-grandparents owned a New Jersey grocery that sold fresh fruits and vegetables. That familial practice of getting food directly from the land inspired them when developing their concepts.

Growing up, David appreciated the time spent with his grandfather on the farm. "I got to taste farm fresh vegetables and see them put together on a plate with other great food and experience the difference that it made in flavor," he said. "My grandfather also taught me how to cook with wood and charcoal."

Urban Cookhouse is known for its woodfired meats cooked on Big Green Eggs and its fresh produce, much of which is provided through grower agreements with Alabama farms.

Farm Bowl + Juice Co. also gets its fresh fruits straight from farms. "We like our growers to be within 60 miles" of our restaurants, said Andrea.

In January, they signed agreements for the year with seven farmers to provide produce and honey for the six current restaurants they own and the two they plan to open this fall in Auburn.

"We like to tell them up front before the growing season even starts how much we think we can buy from them, so they can plan and don't have to figure out where they are going to have to sell that produce," said Andrea. "We are going to buy it from them."

The Snyders back their farmers in many ways, hosting farmers' markets and even having a private chef provide the farmers with a meal at the couple's home as a thank you and time to get feedback. "We like to take farm-to-table to not just buying from them, but supporting them in any way that we can," said Andrea.

Dining Dynamic Duo

A mutual friend introduced the Snyders when they were in college at The University of Alabama, where David received a master's in business administration and Andrea earned a marketing degree. He advanced to director of operations for a popular restaurant chain and she handled marketing

for the same chain and then a second chain before they opened their own restaurant just days after their fifth wedding anniversary.

This year, just as in the previous two, their annual rate of restaurant openings is two – in 2017, the downtown Birmingham Urban Cookhouse in February and the relocated Homewood Urban Cookhouse in December; in 2018, the Homewood Farm Bowl + Juice Co. in January and the Tuscaloosa FB + JC in November; in the fall of 2019, both concepts open in Auburn.



Bins of fresh spring fruit line the walls at the Farm Bowl + Juice Co. in Homewood. The plant-based food concept is also open in Tuscaloosa and one is planned for Auburn. Each can be found in the same building with an Urban Cookhouse, both the brainchildren of David and Andrea Snyder. Visit farmbowlandjuiceco.com and urbancookhouse.com

"What is exciting about Auburn is we are getting to work with a developer on the front end," Andrea said. "Normally, we go into a building that is already there. We work with the space that is given to us."

This time, "we are getting to design exactly what we want."

Their ventures are team efforts with David handling the business details and Andrea managing the marketing.

This dynamic duo juggles it all while raising two daughters under the age of 7.

How? "I set boundaries," said Andrea. "I get off at 3 p.m. every day. I pick the kids up. If it gets to where I can't do that anymore, we need to stop growing."

Developing Your People is Key

"As much as we can, we spend time developing people and not focusing on the day-to-day urgent tasks that come up and mess your day up," said Andrea. "Any opportunity we have to pour into our people that makes all of the difference."

The Snyders even cross train employees so they can work at either concept.

"The people that we have, they are capable," Andrea added. "They don't need us around all the time." Purposely, the couple weren't on hand for the Tuscaloosa Farm Bowl opening. "They are at the point they kind of don't need us anymore," she said.

At the end of last year, the Snyders even helped David's brother open his own restaurant – Mark's Joint Backyard BBQ. Mark Snyder worked with his brother and sister-in-law from the inception of Urban Cookhouse. His restaurant is in the couple's original Homewood location. "We are supporting him, but it is totally his," said Andrea. ■

Member News

25-YEAR-OLD OHENRY'S TO ADD 3 SHOPS IN 2019



MEMBER
SINCE
1999

OHenry's Coffee marked its 25th year in business in November 2018. To commemorate the milestone, OHenry's produced a T-shirt, mug and special coffee called Reserve Roast 25. Retired orthodontist Dr. Henry Bright (pictured in khaki pants) opened OHenry's Coffee in Homewood in 1993. He sold the business to Randy (right) and Mary (left) Adamy in 1999. In 2019, OHenry's expects to expand from five locations to eight. Randy Adamy was the 2004 Gold Alabama Retailer of the Year in the Annual Sales Less Than \$2 Million sales category. *Visit ohenryscoffees.com*

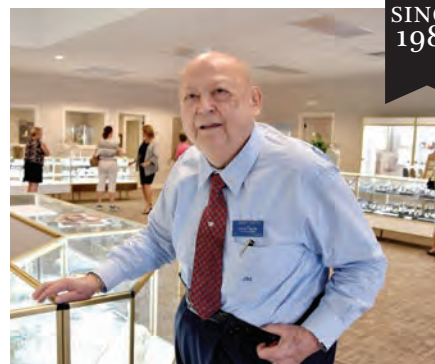
14 ARA MEMBER RESTAURANTS IN 'CRAVINGS' COOKBOOK



MEMBER
SINCE
2017

Wolf Bay Restaurant, Bar & Boutique is among 14 Alabama Retail Association member restaurants featured in a recently released cookbook. "Alabama Cravings: The Most Requested Recipes from Alabama Restaurants Past & Present" by Martie Duncan also includes recipes from The Bright Star, Buzzcatz Coffee & Sweets, Classic on Noble, Commerce Kitchen, Ed's Seafood Shed, Irondale Café, Niki's West, The Noble South, Panini Pete's, Southwood Kitchen, Sunset Pointe at Fly Creek Marina and Wash House Restaurant. "I was honored" to be included, said Wolf Bay owner Charlene Haber. *Visit alabamacravings.com/restaurant-guide/*

FOUNDER OF DECATUR JEWELRY STORE RETIRES



MEMBER
SINCE
1984

Jimmy Smith Jewelers founder Jimmy D. Smith retired in December 2018, 45 years after starting his Decatur store and after spending 62 years in the jewelry business. The 1999 Alabama Retailer of the Year has been the recipient of many community awards. Smith served as the Alabama Retail Association's chairman from 1996 to 1997 and for 24 years as an Alabama Retail Comp trustee. He and his wife, Barbara, founded the business in 1973. Their son, Jimmy Ray Smith, and his wife, Wendy Farris Smith, are the second-generation operators. Members of the third and fourth generations of the Smith family also work at the business. *Visit jsmithjewelers.com*



IN MEMORIAM, MILLIE RAY 1947-2018

Millie Ray's Rolls founder Millie Ray passed away Nov. 2, 2018, at the age of 71 after an extended battle with cancer. Millie made her famous bite-sized orange rolls for the first time in 1979. In 2010, she, along with her husband and sons, turned her passion for baking rolls into a family business. In 2012, her sons, Ben and Ryan, became more involved in the bakery, moving it from Montgomery to Birmingham. They created Millie Ray and Sons, which produces a variety of freshly baked rolls – including dinner, yeast and cinnamon rolls – that can stay frozen until ready to eat. They are using the same recipes their mother did for more than 35 years. *Visit millierayandsons.com*

MEMBER
SINCE
2014

Welcome

New Members



FEATURED NEW MEMBER

**MURAL CITY
COFFEE CO. LLC**
DOTHAN

Founded 2018

OWNERS

**Darrin and
Gina Swan**

NUMBER OF EMPLOYEES 15

PICTURED

**Darrin and Gina
Swan, owner/
operators; Zach
Swan, head
roaster, and
Destiny Hosmer,
manager**

LOCATION

**192 S. Foster St.
Dothan, AL 36301**

MEMBER SINCE

Oct. 22, 2018

AFM Korporation Inc.
HOOVER

Alabama Home
Products Inc.
BIRMINGHAM

Alabama's Southern
Market LLC
GARDENDALE

Applico LLC
TUSCALOOSA

A's Cafe LLC
COURTLAND

B & E Automotive
Services LLC
PRATTVILLE

Barbeque & Cream LLC
NORTHPORT

Bayer Properties
BIRMINGHAM

Bayside Behavioral Health
Center LLC
ROBERTSDALE

Bell Media LLC
MONTGOMERY

Bill E's Small
Batch Bacon LLC
FAIRHOPE

Boaz Discount Furniture
LLC
BOAZ

Braxsim LLC
NORTHPORT

Brazelboehme LLC
HUNTSVILLE

Brick Chick Inc.
FULTONDALE

Cahaba Medical
Care Foundation
CENTREVILLE

Cedar Street
Primary Care Inc.
HARTSELLE

Century Buffet
Enterprise Inc.
ENTERPRISE

Cherokee-Scrubs 4 All
LLC
MOBILE

City Limits Cafe LLC
KILLEN

Clayton Browne
Orthodontics LLC
VESTAVIA HILLS

CommerceOne Bank
BIRMINGHAM

Corks & Cattle
Enterprises LLC
ENTERPRISE

Croyoyoga Inc.
FAIRHOPE

David's Catfish
House, Thomasville,
Alabama LLC
SPANISH FORT

DLG LLC
FAIRHOPE

El Tejano Mexican
Restaurant & Grill LLC
HELENA

EMpower2 LLC
MADISON

Encore Hospitality
Group LLC
TUSCALOOSA

First Avenue
Ventures LLC
BIRMINGHAM

Fitzpatrick
Greenhouses LLC
FITZPATRICK

Food-Fite Inc.
ATHENS

For Pet's Sake Inc.
DOTHAN

Four Knights Coffee LLC
ARAB

FoxHound LLC
SOMERVILLE

Frida's Mexican
Restaurant LLP
TUSCALOOSA

Gibson Home Center Inc.
UNION SPRINGS

Glory Days Grill LLC
HOMEWOOD

H & W Apothecary Inc.
REFORM

H&X LLC
HUNTSVILLE

Holley Oil Co. Inc.
WETUMPKA

Holley Washer LLC
WETUMPKA

Iron Chicken Inc
GARDENDALE

IT 4 the Planet LLC
BIRMINGHAM

JRR Enterprises LLC
LUVERNE

JSS Management Inc.
WINFIELD

LifeWork Therapy
Services LLC
HARTSELLE

LIT Cigar Lounge Inc.
MOBILE

Little Italy Tuscaloosa LLC
TUSCALOOSA

LNW Enterprises LLC
HUNTSVILLE

Local Joe's Albertville LLC
ALBERTVILLE

Main Street Seafood of
Auburn LLC
AUBURN

Mall Way Motel Inc.
JASPER

Menu Box 2 LLC
VESTAVIA

Menu Box LLC
BIRMINGHAM

Moda Boutique LLC
TRUSSVILLE

Momans Inc.
GADSDEN

More Dough LLC
WETUMPKA

Myrtle Orso
CITRONELLE

Nathaniel Meriweather
Enterprises Inc.
BIRMINGHAM

NUKIP LLC
CARBON HILL

Oculo-Facial
Consultants LLC
MOBILE

Oishi City Inc.
DOTHAN

Old Town
Beer Exchange LLC
HUNTSVILLE

Om Shiv Madison LLC
MADISON

Opelika Chamber of
Commerce
OPELIKA

PDC Body Works LLC
DALEVILLE

PJNS Inc.
HUNTSVILLE

Pointe Dancewear LLC
FLORENCE

Premium
Compounding Inc.
DECATUR

Preservation Co. LLC
HUNTSVILLE

Real Good Mechanic LLC
ALABASTER

SAMSON V-TWIN LLC
SAMSON

San Marcos Mexican
Restaurant-Pike Road Inc.
PIKE ROAD

Seale Services L.L.C.
DEMOPOLIS

Serda's Coffee
Daphne LLC
DAPHNE

Shelia Traweek
dba Tuugies II
BERRY

SK 1454 LLC
AUBURN

Southern Classic
Restaurant LLC
TALLADEGA

Southern Proof LLC
DOTHAN

Southern Sweets by
Joan LLC
MONTEVALLO

Springhill Seafood LLC
MOBILE

Storage Solutions LLC
DAPHNE

Saddle Enterprises Inc
ANDALUSIA

Tacoman Uno LLC
BIRMINGHAM

Therapy South -
Jasper LLC
JASPER

Therapy South -
Tuscaloosa LLC
TUSCALOOSA

Tombigbee Development
Group LLC
YORK

UPNUP LLC
SYLACAUGA

VSC LLC
BIRMINGHAM

Westwood
Management
Group Inc.
HOOVER

William H. Reese
DEATSVILLE

Willis Family Dentistry LLC
MOBILE

Wilson & Bradley LLC
ENTERPRISE

Wok By D' Bay Inc.
FAIRHOPE

Yabba's LLC
FOLEY



Founded 1990

OWNERS

**Taylor Sumrall
and Lynn Bradakis
(pictured)**

NUMBER OF EMPLOYEES **4**

LOCATION

**120 S. 8th St.
Opelika, AL 36801**

MEMBER SINCE

Oct. 15, 2018

FEATURED NEW MEMBER

**TAYLOR MADE
DESIGNS**

OPELIKA

LOVE LETTERS

For Mountain Brook Stationery and Gift Store, It's All in the Details

PLEASE REPLY OWNER KATIE SMITH GOES 'BEYOND THE EXTRA MILE' FOR CUSTOMERS, EMPLOYEES AND COMMUNITY

Story and photos by Melissa Johnson Warnke



Betty McKewen, left, beams when she talks about how far her daughter, Katie Smith (right), has taken the business Betty founded in 1999. Katie took over in 2012.

There's a certain kind of power that comes from a handwritten note. Whether a note of love, thanks, sympathy or congratulations, the warmth and graciousness it exudes leaves a gentle, yet lasting impact. It's the same way employees and customers describe Katie Smith's way of doing business at Please Reply, a stationery, invitation and gift store in Mountain Brook's Crestline Village.

Twenty years ago, Katie was planning her wedding, when she and her mother, Betty McKewen, couldn't find a place in Birmingham that had a wide selection of paper products for wedding invitations and stationery. After the wedding, Betty decided to open a store of her own. After mulling the idea over with her daughter, Katie named the business "Please Reply," and it stuck.

What started as a business in Betty's home soon grew into a brick-and-mortar

location. Katie was a teacher at the time, but seven years later, she decided to join her mother in the business, and five years later, Katie took over the business she'd named.

Growing the Family Business

"She has grown the business so much," Betty said of her daughter. "I'm extremely proud of her."

Katie, who was smiling nearby, added, "I spent my childhood wanting to start a store and was excited when the opportunity presented itself through buying my mother's business."

Today, Katie's leadership has propelled the business into new markets, and she's increased sales considerably each year since she's taken over. In addition, her remarkable connection with customers and the unparalleled level of service she offers them is a bright light in her shining success.

In 2017, Katie was named an Alabama Retailer of the Year in her annual sales category, and she came close to also receiving the Customers' Choice award, which is selected

through a Facebook contest. Hundreds of customers chimed in to offer their support, sharing stories of their positive experiences in her store. Katie personally replied to each comment; somehow remembering something about every commenter's conversation with her in the store or a special event happening in their lives.

One of her employees, Suzanne LeJeune, said of Katie, "She treats everyone with such genuine and selfless care. Katie commands our respect in a very subtle way. She is our

friend, but she is also someone we all look up to, admire and want to work hard to bring continued success to her business."

Katie is also deeply involved in the Mountain Brook business community, serving as an officer for four years on the Mountain Brook Chamber of Commerce Board. Smith said the



Katie Smith, her mother, the Please Reply team and customers help spread the Shop Alabama message. You can shop Please Reply at 42 Church Street in Mountain Brook from 10 a.m. to 5 p.m. Monday - Friday, and 10 a.m. to 2 p.m. Saturday. Visit online at pleasereplyllc.com

opportunity to serve in this capacity allowed her to meet other local business owners and collaborate advertising and event ideas to uplift the entire community.

A Work of Love

Mountain Brook Chamber Project Manager and a Please Reply customer Molly Wallace said, "It is a team that makes you feel happy. You can tell everyone just loves to work here."

For Katie, though, success comes back to her team, made up of employees who are friends as well as members of her family. When the store gets busy during graduation season and the holidays, Katie says her family and her team are the first to show up to help unload boxes or restock displays.

"Our team of people who work here is just incredible," said Katie. "They go beyond the extra mile. What our loyal customers know is that if they order koozies, napkins or anything for a wedding from us, their order will be here. We care about making sure we get it right, and they know they can depend on us." ■

Make PartnerShip® Your Shipping Connection

PartnerShip® has developed a shipping management program for Alabama Retail Association members with no obligations and no minimum shipping requirements.

Alabama Retail members can save on EVERY shipment they send and receive with FedEx®.

The Alabama Retail shipping program, managed by PartnerShip®, provides members with the following benefits:

- Discounted small package shipping with select services from FedEx Express, FedEx Ground and FedEx Home Delivery®. On FedEx Express, you can save up to 27 percent on next-business-day envelopes, up to 22 percent on next-business-day or 2- and 3-business day packages and up to 23 percent on international shipments.



- Additional savings on standard and guaranteed LTL Freight shipments with reputable national and regional carriers.

- Competitive rates on truckload, tradeshow and expedited shipments using quality national and specialized carriers.

Each year, PartnerShip® digs into the details and analyzes new rate tables for FedEx and UPS to assess the true impact to shippers and help you make sense of these changes. PartnerShip® provides that annual in-depth analysis to ARA members to help you determine how those carrier rate increases will affect your shipping costs.

👉 *To learn more or enroll, go to alabamaretail.org/benefits/shipping/*

Take Advantage of the Low-Cost Credit Card Processing ARA Offers

Huntsville-based processor CHECKredi®, the Alabama Retail Association partner that offers group-negotiated rates typically reserved for only the largest retailers, saves money for all electronic payment processing, from credit card processing services to check collections.

MEMBER SINCE 1995
"CHECKredi® has reduced our credit card related fees by half of what we were paying previously," said **ANISSA BONOSKY, OFFICE MANAGER FOR DAVIS DIRECT INC.**, a Montgomery printing and marketing resource that has been in operation since 1927. Davis has been an Alabama Retail member since 1995.

"CHECKredi® is a benefit to us, but ultimately a benefit to our customers."

-ANISSA BONOSKY, DAVIS DIRECT INC.

Davis only uses the online credit card processing service, but CHECKredi® also offers traditional and electronic check guarantee, check verification, remote deposit capture and processing equipment.

"It was very easy to get started," said Anissa. "A representative came out and went over the paperwork with us. After filling it out, we were up and running in just a few days."

The CHECKredi® model is based on a flat fee rather than a percentage markup. Instead of adding a percentage fee on top of interchange rates, businesses pay a small, per-transaction fee and a flat monthly statement fee.



"We highly recommend CHECKredi®," said Anissa. "It reduced the cost of accepting credit cards, which is a benefit to us, but ultimately a benefit to our customers."

👉 *For a free cost comparison, go to alabamaretail.org/benefits/credit-card-processing/*



Investing in Kids Pays Off for Mobile-based Moe's Southwest Grill Group

Story and photo by Melissa Johnson Warnke

"We are happy to be a part of the community and to make kids feel awesome," said Jeff LaCour, president and owner of LaCour Hospitality Management, which owns and operates five Moe's Southwest Grill restaurants. LaCour opened his first Moe's 14 years ago in Mobile; he now has two locations in Mobile County, two more in Baldwin County and another in Harrison County, Miss.

In addition to quality, customer service and cleanliness, which are LaCour's three company pillars, the father of three also puts a big focus on serving children.

"We have strongly believed that capturing the young foodies at an early age would transcend into a lifelong customer," he said.

MEMBER
SINCE
2004

"We offer a kids-eat-free-day and then take it a step further. Every Tuesday for the last six years, we have Doctor Feel Good and Sunshine the Clown present at our McGregor Avenue location. We have built a strong following, and now Tuesday is one of the best days at Moe's!"

LaCour also includes his three young children in his business.

"I think it is imperative to get our young generation involved in work. It is so important because that is how businesses are created – from young minds and young people. Bringing them in here and making them wipe tables and trays is a small area that they can do at a young age."

"We are happy to be a part of the community and to make kids feel awesome."

- JEFF

See more
of this story at
alabamaretail.org





Socially Speaking

THE POSTS YOU MAY HAVE MISSED



**"To get this award, we had a lot of help.
We are grateful and humbled."**

— GEORGE WILDER, THE LOCKER ROOM

**The 2018 Alabama Retailers
of the Year are ...** Oct. 16

cover photo Fifteen retail businesses and an insurance company with operations in 78 Alabama cities were honored as Alabama Retailers of the Year, Centennial Retailers or as a Centennial Insurance Agency. They employ 2,335 at 99 locations ... Oct. 24 photo album

Get social with us!
Talk to us about the photos, resources, retail updates and member news we share.

/Alabama Retail

@AlabamaRetail

@ShopAlabama

Stay informed at alabamaretail.org



What a fun night with Santa, Buddy the Elf and SNOW! We kicked off our third annual "Shop Alabama for the Holidays" initiative in Cullman, the first stop in our eight-city tour! Photo album. Nov. 10



We had so much fun being a part of the kickoff event with the @opelkachamber and @shopalabama! Remember to shop local and shop small all holiday season! #doubleyourgift #downtownopelika #shoplocal #shopsmall #taylormadeopelika Nov. 20 post by @tmdopelika



"Congress should do nothing to impede the progress the court has made toward ending the unfair tax advantage out-of-state, online-only businesses had over local businesses," said Alabama Retail President Rick Brown. Link to Sept. 27 website post, alretail.org/2xTbDzL



The team at Lavish Boutique and Lavish Coffee Bar in Jasper, the 2018 Silver Retailers of the Year in the Annual Sales \$1 Million to \$5 Million category and the 2018 Customers' Choice Award winner. ... "How can you top retail therapy with a coffee fix?" asked one customer. One of 106 photos in album. Oct. 24

RECENTLY TWEETED @ALABAMARETAIL

Thanks to the @cityorangebeach and @BizChamberAL for spreading the #ShopAlabama and #ShopWhereYouBeach messages for the holiday season, while reminding everyone that when you shop local, you #DoubleYourGift. @TheWharfi Dec. 4

Orange Beach





RETRO RETURN

ALABAMA RETAIL COMP RETURNS \$8 MILLION IN 2019

This year, Alabama Retail Comp will return \$8 million to participants as part of its annual retrospective return, the largest return in the history of the fund.

"We are pleased to return a historic amount to participants," said Rick Brown, fund administrator and Alabama Retail Association president. "Every dollar the fund returns helps lower the cost of doing business for our members."

Since its inception in 1984, ARC has returned MORE THAN \$92 MILLION – 25 percent of all premiums collected – to its participants through what is known as its Retro Return plan.

Each Retro Return is composed of excess funds ARC's trustees have set aside from previous fund years. As the need to hold money in reserves decreases in a given year, that year's participants receive money back as a credit on their next renewal. The retrospective rating plan uses an actuarial formula that takes into account individual participants' experience versus the experience of the Fund as a whole. Lower losses return a higher retro credit at renewal, rewarding participants for providing a safe work environment.

RETROSPECTIVE RETURN DISTRIBUTION FOR 2019

ARC's \$8 million retrospective return for 2019 will be distributed from fund years as follows:

2017	\$2,000,000
2016	\$2,000,000
2015	\$2,000,000
2014	\$1,000,000
2004 - 2013	\$100,000 each
Total 2019 Return	\$8,000,000

Although a retrospective return is never guaranteed, Alabama Retail Comp is committed to conservative underwriting and aggressive claims management to continue returning funds to participants.



"Alabama Retail Comp is a huge asset for us," said **ROB RENFROE** of **RENFROE'S MARKET** in Montgomery and Dadeville

(Learn more about Renfro's, Pages 6-7). "It is nice to have a company that allows us to be competitive when it comes to workers' comp."

More than 4,200 Alabama Retail members participate in the fund. ARC specializes in the retail industry, but also provides coverage to an array of business employers.

Fund Manager Mark Young said, "At ARC, our goal is simple: To provide the most cost-effective workers' compensation coverage to Alabama businesses with unparalleled customer service."

 *To find out more including a full Retro Return history, visit alabamaretail.org/comp*

BETTER TOGETHER

Together We Are the Leading Voice and Resource for Retailers in Our State

Retail in Alabama is better when we join together.

Whether voicing the retail view when public policy is made, negotiating rates for benefits and services or communicating the retail story, the 4,200 members of the Alabama Retail Association are better together.

Take advantage of all your association has to offer.

“The Alabama Retail Association looks out for small businesses like ours. As chairman, I strive to make sure small business has a voice, a seat at the table in legislative affairs.”

—JACOB SHEVIN, STANDARD FURNITURE CO.

Legislative Clout

Your membership gives us the power to stop laws that interfere with your business and help shape laws that let your business succeed.

Cost-Effective Workers' Compensation Coverage

The greatest benefit of ARA membership is the workers' compensation coverage available through Alabama Retail Comp. You get great rates, expert claims handling and exceptional service. Excess income comes back to you in the form of an annual retro return.

Low-Cost Credit Card Processing

Through our partnership with Huntsville's CHECKredi®, you have access to group-negotiated, credit-card processing rates typically reserved for only the largest retailers.

In-Depth Communication

Whether posts or issue briefs on alabamaretail.org, timely email communications, real-time social media posts or stories in our magazine Alabama Retailer, ARA keeps you informed on the latest regulatory, legal, legislative and business issues affecting your business.

 [Visit us at alabamaretail.org](http://alabamaretail.org)