



**INDEPENDENT HARDWARE • LUMBER • BUILDING MATERIALS**  
**SERVING INDUSTRY RETAILERS SINCE 1896**



# WELCOME TO MIDWEST HARDWARE ASSOCIATION

I, along with the MHA Board of Directors, would like to extend my heartfelt gratitude for your continued membership. Since our inception in 1896, we have been committed to serving you, our valued members, and your support has been instrumental in our journey.

We are thrilled to announce that we are in the process of introducing new and exciting items to our portfolio. Our aim is to continually evolve and adapt to the changing needs of our members, and these additions are a testament to that commitment.

Your feedback is crucial to us. It not only helps us

improve, but also ensures that we are meeting your needs effectively. We encourage you to share your thoughts and suggestions with us, as we strive to bring you innovative products and services.

Once again, thank you for being a part of our association. We look forward to continuing to serve you and are excited about what the future holds.

— *Jody Kohl*

**Managing Director**

Midwest Hardware Association, Inc.

## MIDWEST HARDWARE ASSOCIATION BOARD MEMBERS

**President: Mike Kokesh**  
Gopher Ace Hardware  
Long Lake, MN

**Vice President: Adam Hahn**  
Hahn Ace Hardware  
Hartford, WI

*Check out  
Midwest Hardware Association  
Board Members online.*



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



## ABOUT US

MHA is a not-for-profit, trade association providing assistance and support to independently owned and operated hardware, lumber, and building material retailers.

Our organization dates all the way back to 1896, when we began as the Wisconsin Retail Hardware Association. Today, operating as the Midwest Hardware Association, our members

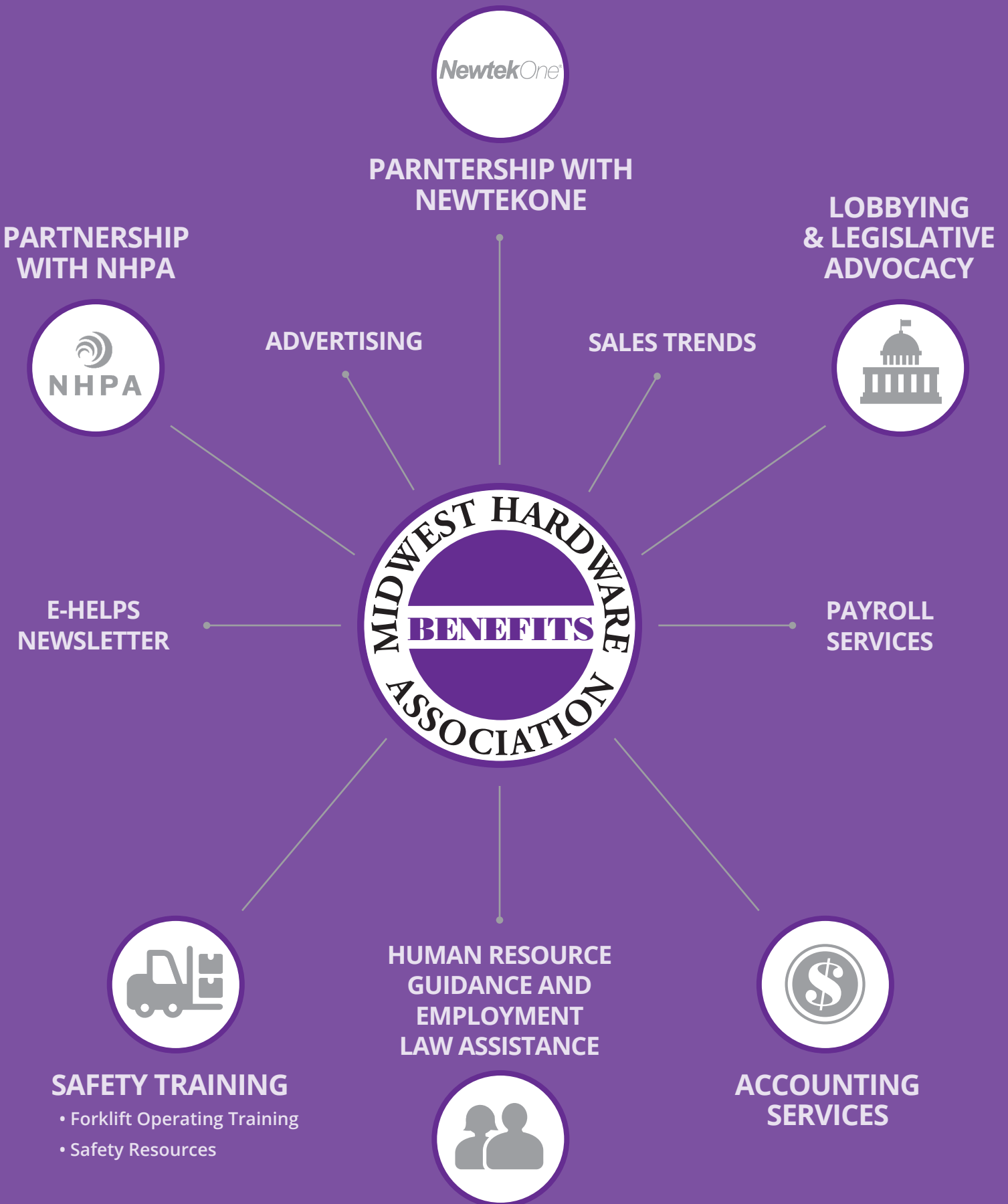
include hardware and home improvement businesses located in Illinois, Minnesota, North Dakota, South Dakota, and Wisconsin.

While many of our members share common interests, each is also unique in terms of their store size, market area, and wholesaler affiliation. We all share the common passion of running a successful business.

## 2024 MIDWEST HARDWARE ASSOCIATION HOLIDAYS

MHA office will be **closed** on the following dates, in observance of the Holidays.

New Year's	Monday, January 1
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4 Friday, July 5
Labor Day	Monday, September 2
Thanksgiving	Thursday, November 28 Friday, November 29
Christmas	Tuesday, December 24 Wednesday, December 25





By being a member of MHA, you join with hundreds of other hardware dealers in supporting the association's role of representing the "collective voice" of independent hardware stores on legislative and public policy matters which affect our industry.



**ALEC LAIRD**  
**MHA IL LOBBYIST**

Government Affairs Manager,  
Illinois Retail Merchants Assoc.



**BRUCE NUSTAD**  
**MHA MN LOBBYIST**

President of  
Minnesota Retailers Assoc.



**MISHA LEE**  
**MHA WI LOBBYIST**

Owner/Founder of  
Lee Government Relations

Only MHA acts as  
your legislative  
watchdog at the  
state capitols in  
Illinois, Minnesota,  
and Wisconsin.

This is a role we value greatly. Your wholesaler doesn't do it, your other vendors and business partners don't do it. Only MHA acts as your legislative watchdog at the state capitols in Illinois, Minnesota, and Wisconsin.

We keep our members aware of legislative issues that directly affect you and your business. We work to stop harmful proposals from becoming law and to advocate in

favor of sound policy initiatives that support hardware dealers and the vital role they play in the local, state, and regional economy. When necessary, we send out legislative alerts which inform our members of important pending legislative issues and advise members to share their thoughts with elected representatives from their home districts.







MHA Members, at no cost, have access to the North American Hardware & Paint Association's training courses. These courses are designed specifically for hardware and paint employees to become more confident and comfortable with their jobs, help with sales, employee retention and customer service.

**COURSES AVAILABLE TO MHA MEMBERS INCLUDE:**

- Hardware Retailing
- Building Materials Retailing
- Selling Skills
- Merchandising
- Paint Sales
- Project Selling
- Loss Prevention
- Our Three Pennies of Profit
- Joining a Retail Team
- Coatings Specialist
- Paint Customer Service Specialist
- Retail Pricing
- Inventory Management
- Retail Accounting







## FORKLIFT OPERATOR TRAINING

J.J. Keller's Forklift Workshop DVD with EyeCue® Visual Learning System helps you fulfill the classroom and practical forklift training requirements of OSHA 1910.178(1). This is an innovative approach to training forklift operators-new and veteran-on proper safety procedures and reinforcing your safety and compliance training throughout the workplace.

Topics include forklift basics (types, rear steering, load center, controls, etc.), inspecting your forklift, picking up, traveling with, placing a load, maintenance and modification, specialized units and attachments, and more.

### Forklift Workshop DVD with EyeCue® Visual Learning System includes:

- EyeCue® DVD, Trainer Guide, Poster, and Trainer Tools (USB)
- Forklift Operator Daily Checklist, Classroom Certificate and Operational Certificate
- Operator's Handbooks, Operator Evaluation Form, and Wallet Card Sheet
- EyeCue® Tag Pack

## EASY-TO-UNDERSTAND TRAINING GUIDES

- Images and graphics that are easy to digest and allow for quick skimming
- Key takeaways clearly highlighted
- Fundamentals for new employees and best practices for experienced ones

### Choose from 9 titles:

- Roadside Inspections (60611)
- Seals & Security (62547)
- Vehicle Inspections (60597)
- Back Safety (60598)
- Forklift Driver Safety (59468)
- Employee's PPE Guide (62546)
- Safety Signs (62548)
- Workplace Safety for Warehouse Employees (60441)
- Working from Home (60600)





## HUMAN RESOURCE SERVICES

- Hiring and Terminating
- Workers' Compensation
- OSHA
- HR Forms and Templates
- Unemployment
- Family Medical Leave
- Harassment
- Employee Relations Issues

Whether we provide you with an answer right away or we make a few calls to obtain the information you need, we are here to help you. It is a **FREE** service for MHA Members, so it not only saves you money, but it saves you time as well.

Members may also access employment law and OSHA resources online by logging into "My MHA" on MHA's website.

Let us guide you in the right direction for your Human Resources and Labor Law questions such as:

## BACKGROUND SCREENING

As an industry pioneer since 1982, Justifacts has been solely-focused on providing reliable, high-quality, unbiased, timely and accurate background screening data in a cost-effective, secure, and compliant manner through our suite of value-added nationwide services. Justifacts is a PBSA (Professional Background Screening Association) accredited background screening provider offering more than 100 background screening options including Criminal Background Checks, Social Security Number Verifications, Employment Verifications, Professional and Personal References, Education Confirmations, Motor Vehicle Record Checks, Credit Histories, Drug Testing, and much more. Justifacts is committed to providing a cost-effective solution that is efficient in turn-around time while maintaining a high level of customer service in order to meet or exceed your background screening needs.

## DELTA DENTAL INSURANCE

MHA has partnered with Delta Dental to offer a specially designed dental insurance program for our members. With a choice of two different plan designs for your store, we move well beyond the typical "cookie cutter" packages by offering a range of options that will work for you and your employees.

- Our Silver Plan is designed to provide basic dental coverage for services such as cleanings, exams and fillings.
- Our Gold Plan offers enhanced coverage for services such as crowns/bridges, dentures, and orthodontia for children.

Don't forget, owners have a great deal of flexibility in determining which employees they choose to offer the Delta Dental Benefit to and in determining how much of the cost their store will absorb. This excellent fringe benefit can actually cost your business little or nothing.

Odds are good that you or your employee's current dentist is already part of the broad Delta Dental network which stretches across the Midwest. When visiting a network dentist, you take advantage of discounted prices available to Delta Dental plan participants.



## ACCESS TO EMPLOYMENT LAW ATTORNEYS IN YOUR STATE

MHA works with labor law attorneys in Illinois, Minnesota, North Dakota, South Dakota, and Wisconsin. Should a situation arise that may require legal assistance or that may place you at a high risk for legal liability, MHA can refer you to one of our labor law attorneys which provide members with legal services at reduced fees.

## ATTORNEY REVIEW OF STORE EMPLOYEE POLICIES

Have your Employee Handbook reviewed. Midwest Hardware Association will assist you in arranging a review of your current employee handbook by a labor law attorney in your state. The attorneys work with you to review your handbook and identify potential issues with your store policies.

## FREE STATE AND FEDERAL EMPLOYMENT LAW POSTERS

Members receive a FREE 6-in-1 Federal Labor Law Poster with their MHA Membership. State Labor Law Posters are available by logging into the MHA website. After logging in, click on



"My MHA" and navigate to the Posting Requirements section located under the Human Resources and Employment Law page.



## PAYROLL PROCESSING • MONTHLY ACCOUNTING • TAX PREP

Retail Financial Services (RFS) provided by Midwest Hardware Association is specifically designed for independent hardware stores.

### PAYROLL SOLUTIONS

Run your business and leave your payroll to us.

- People who truly care about your team
- Payroll taxes filed & paid
- Paid Time Off Accruals
- 401K uploads
- Payroll Reports
- Special Requests such as workers' compensation audits

### MONTHLY ACCOUNTING

Hundreds of hardware dealers from across the United States use us to prepare their monthly financial statements and help them run better, more profitable stores.

If you're compiling financial statements in-house, or using a local accountant, ask yourself this question:

*"Am I really getting all that I need to understand and improve my hardware stores financial performance?"*

We provide you complete, accurate and timely financial information you can use to effectively manage your business. As the leader in accounting for independent hardware stores, our trained professionals will help you interpret and understand your financial statements, and provide comparative data measuring your financial results with other similar sized retail hardware stores. We'll help spot the profit leaks and point out areas that may be causing your store to underperform financially.

You will again get more than an accounting service, you get a team of trusted financial professionals who partner with you to help your store grow and prosper.

### BUSINESS AND PERSONAL INCOME TAX PREPARATION

We have been preparing and filing tax returns for our clients for more than 40 years. Our trained staff stays up to date on the latest tax developments and works closely with you so your taxes are accurate, complete, and on time.

Each year, our accountants prepare tax returns for hundreds of hardware stores and other small

businesses, whether operating as a corporation, limited liability company, partnership or other type of entity. We also provide tax preparation for many individuals whose personal taxes are often closely tied to their business. Family members, store managers, and other associates also use us to prepare their individual tax returns.

RFS Tax Preparation is affordable. Many of our clients quickly realize that they save money by choosing RFS to prepare their business and personal tax returns.

*Your tax returns are way too important to be prepared by someone who may not fully understand you, your business, and your industry.*





# UNLOCKING NEW OPPORTUNITIES TO EMPOWER MEMBERS AND OPEN NEW DOORS

Midwest Hardware Association is proud to introduce our new partnership with NewtekOne, a leading force in the realm of business solutions. For over two decades, NewtekOne has been dedicated to helping business owners succeed in today's competitive landscape. As a valued member of Midwest Hardware Association, you now have exclusive access to NewtekOne's commitment to excellence and a suite of world-class business solutions.

## BUSINESS LENDING

- Access to financial resources is crucial for growth. Commercial term loans for small to medium sized businesses, NewtekOne offers tailored lending solutions to ensure that your business has the capital it needs to prosper.



Scan code and click on the Business Lending icon to get started.

## MERCHANT PROCESSING

- Every business today needs to be able to accept multiple forms of non-cash payments. It has been proven that customers spend more per transaction when they use credit cards, be it swipe, tap, dip, or manual number entry. We have partnered with Newtek Payments to provide your business with a complete menu of payment processing options.



Scan code or [click here](#) for more information.

## REVOLVING LINES OF CREDIT

- Newtek provides financing solutions that meet a business' short-term cash-flow needs. Our Secure Line of Credit is distinguished by its flexible facilities, ranging in size from \$50,000 to \$3,000,000. Funds may be used to satisfy a range of business needs.



Scan code or [click here](#) for more information.

# NewtekOne®

## MANAGED TECHNOLOGY

- Newtek Technology, a portfolio company of NewtekOne Corp. [Nasdaq: NEWT], provides complete a complete range of Managed IT Services, Backup and Disaster Recovery, Secure Private Cloud Hosting, Professional Services, Consulting Services, Product / Procurement Services, and a complete line of Web Hosting Ecommerce Solutions. NTS has expertise and experience leveraging a broad range of technology solutions and services that enable your business to operate more efficiently and securely.



Scan code or [click here](#) for more information.

## E-COMMERCE

- Significantly increase your sales by selling online. We have partnered with Newtek Technology to provide you with an online storefront. It's like opening another location without all the heavy lifting.



Scan code or [click here](#) for more information.

## WEB DESIGN & HOSTING

- Comprehensive web design solutions to give your business an immediate strategic web presence.



Scan code or [click here](#) for more information.



## PHYSICAL INVENTORY COUNT

MHA can help you save time and energy when it comes to inventory. Let MHA-endorsed General Business Services (GBS) complete your inventory in hours instead of days or even weeks.

**GBS has been serving MHA Members for over 45 years for these reasons:**

- Fully trained professional inventory teams.
- Inventories can be performed anytime, including non-business hours.
- Unique tagging system and department diagramming produce complete, guaranteed accurate results that are verified by on-site audits.

## GAS AND ELECTRIC UTILITY PROGRAM (ILLINOIS ONLY)

In Illinois, utility deregulation means members now have many choices when selecting electricity and natural gas providers. It can be overwhelming.

Through our partnership with the Illinois Retail Merchants Association (IRMA), we're able to give our individual members the strength that comes with collective buying power in the marketplace.

As the only non-profit organization licensed by the state of Illinois to obtain pricing from multiple suppliers, the MHA/IRMA Program ensures the best interest of our members always comes first. Ultimately, we are not concerned with who our members choose as their utility suppliers, as long as it's the best for them. Regardless of your energy needs—from procurement requests and evaluation of offers, to basic billing and service inquiries—the MHA/IRMA Energy Program has a solution for you.

## COUPON REDEMPTION

MHA has formed a partnership with American Coupon Services (ACS) to offer members a hassle-free Coupon Processing program.

- No sign-up fee for MHA Members.
- ACS has a chargeback rate of only 5%, that's 15% lower than the national average. You get your money faster and with fewer hassles.
- In the event of a chargeback, ACS will go to bat for you with the Clearing House.

## BANKCARD PROCESSING

The Midwest Hardware Association has over 300 businesses using our Bankcard Processing program. We process Visa, Mastercard, Discover, and American Express, with the fastest possible turnaround time for payment of your funds.

### MHA PROCESSING ADVANTAGES:

- We understand the hardware business and the type of bankcard transactions that you accept. We price our service accordingly, thereby minimizing your costs.
- We have a dedicated staff with over 40 years of experience in processing bankcards for stores just like yours. You will have a specific contact person servicing your account.
- On a daily basis, your bankcard sales dollars are deposited straight to your bank account and become available for you to use, rather than posted to your wholesaler's billing statement as credit towards future purchases.
- Without ongoing PCI compliance, your processing costs go up. As a participating MHA member, we will assist you in validating your annual PCI compliance.

As a member-driven organization, MHA is in business to help you become as successful as possible. We provide the best service with the lowest possible cost.

## GIFT CARD PROGRAM

With MHA's Gift Card program, you retain 100% of the purchased value at your store. This means there is no sharing of the gift card proceeds with any other business, nor is there any waiting for reimbursement when a card that you issued is used in another store.

You may select from many design options, or you can submit your own artwork and have gift cards that are completely customized to your store.

Just as with the MHA Bankcard program, you will have a specific MHA contact person to service your account and assist with all gift card related matters.



# BUSINESS AND MARKETING RESOURCES

## PROMOTION & LIQUIDATION SERVICE

If you want to double or triple your customer volume and cash flow, MHA-endorsed Midcentral Sale Promotions, Inc. can help you get the results you need.

- Anniversary Sales
- Stock Reduction Sales
- Retirement Sales
- Remodeling Sales
- Moving Sales
- Liquidation Sales
- Fixture and Equipment Sales

Regardless of the reason, if you wish to increase and expand your customer base and market share, MHA will assist you in contacting Midcentral Sale Promotions, Inc.

## PROPANE TANK STICKERS WITH CUSTOMIZED STORE LOGO AND IMPRINT

If you sell propane, MHA offers propane tank stickers so your customers know where to return and exchange their tank. Stickers are white with a red diamond and black print. MHA will also imprint your store logo and hours for no additional cost.

## PROMOTIONAL PRODUCTS

Promote your business by imprinting your store's logo and information on a variety of products:

- Key Rings
- Pens
- T-Shirts
- Rulers

## STATIC CLING AMERICAN FLAG DECALS

Order your static cling American flags and hand them out to all of your customers on the following holidays:

- Memorial Day
- Independence Day
- Flag Day
- Labor Day

## ALMANAC CALENDAR

This classic calendar brings you all the nostalgia of a day gone by. We adhere to traditional almanac standards- hand drawn calligraphic numerals, engraved-look moon phase "faces" and a calendar grid that's just chock full of interesting useful information.



## BUSINESS AND RETAIL SIGNAGE

### • YELLOW PLASTIC "NO HUNTING" AND "NO TRESPASSING" SIGNS

Purchase "No Hunting" and "No Trespassing" signs through MHA. We have a variety of the 0.024 gauge yellow plastic signs to choose from and they are offered to Members at a special wholesale price.

### • SHOPLIFTERS SIGN "FREE! A RIDE IN A POLICE CAR" SIGN

This sign is made of sturdy corrugated plastic with eye catching red and blue print.

- No Smoking
- No Weapons
- Shoplifters
- Arrow Lock Tags
- And More!

## BUSINESS FORMS AND SUPPLIES

Make MHA your first contact for business forms. MHA members can purchase a variety of forms:

- Endorsement Stamps
- Gift Certificates
- Employment Applications
- Labels and Tags
- Checks and Deposit Slips
- Personalized Envelopes and Letterhead





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***"We look forward to continuing  
to serve you and are excited  
about what the future holds."***

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**[www.midwesthardware.com](http://www.midwesthardware.com)**

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