

Tip’N The Mitten

Tip’N The Mitten, a shop in downtown Grayling, Michigan, sells Michigan-made treasures, ranging from camper-shaped birdhouses to chocolate-dipped potato chips. Because of the relationships the owners have built around the state, they’ve been able to add to the lineup of edibles and drinkables, a move that made all the difference during the pandemic.

“We were considered a convenience store so we could stay open,” said owner Stacy Mclsaac. And then, the weirdest thing happened. “People were doing their grocery shopping here!” she laughed. The people buying wine, beer, milk, eggs, cheese, pasties – and yes, chocolate-dipped potato chips – kept the business going during the early days of lockdown when other retail stores were closed or restricted in what they could do. “The locals really kept us afloat,” she said.

A chance to give back to the community popped up during the summer of 2020, when another downtown business owner announced he was ready to retire. He had a thriving floral business and an historic building, and two deals had already fallen through. Stacy and her wife Kate DeVries-Mclsaac knew that the empty storefront wouldn’t be good for downtown and the loss of a community flower shop could also be devastating. “We starting making phone calls,” said Stacy.

Among the first calls was to Northern Initiatives, a CDFI with the mission to provide loans and business services to small business owners and entrepreneurs who then create jobs and enable their communities to thrive. NI helped the owners secure a CARL loan to buy the building as well as Flowers by Josie, a fixture in Grayling for more than 40 years.

“I knew plants needed water and that’s about it,” laughed Stacy.

The previous owner is now a consultant for the flower shop and a longtime floral designer continues to work there. The two businesses complement each other, Stacy said.

“Spring is when gift shops are slow but flower shops are busy,” she said, and the reverse is true in other seasons.

Stacy wrote up the original business plan for Tip’N The Mitten as part of a college class (she got an A) and the couple ran it successfully in a rented storefront just a few yards away from their new location. They weren’t really looking to move, but realized how damaging it would be for downtown Grayling if the building stayed empty. “The CARL loan was huge,” Stacy said, and provided relief on many fronts. “We usually have racked up credit card debt by this time of year (late winter).” Paying off that debt came in handy on another front.

“The adoption agency asked how much credit card debt we had,” said Kate, “and we were able to tell them ‘none.’”

Yep, in the middle of buying a new business during a pandemic, the couple decided to build their family. Their approval as foster parents came through in April 2020 and their first foster child arrived within two days. The adoption of that son could be finalized a year from the date they first met him.

Even with the grocery shopping, Stacy and Kate had to keep on their toes to keep their businesses afloat. As part of the CARES Act, they received one PPP loan that covered Kate’s wages (it was the first year she’d ever received a paycheck); and an EIDL (Economic Injury Disaster Loan) loan to build

inventory and pay off that credit card debt. They also received a grant from TCF Bank and Northern Initiatives to help buy new doors to keep the winter weather out, and a grant from the downtown economic development organization will help with the floral design classes they hope to host in a soon-to-be-built basement studio.

The couple is devoted to downtown Grayling and excited about the future. The Grayling bike path goes right past the store; they designed and sold socks to buy bike racks to place downtown. A 2,000-mile trail, the Iron Belle Trail, is being built from Detroit to the Upper Peninsula and Grayling is in the heart of it. The AuSable River runs through town ("I can kayak to work!" said Kate) and Grayling is a popular stop for travelers on I-75.

Stacy is a disabled veteran who served in the U.S. Army Air Defense Command, maintaining Patriot Missiles out of Fort Bliss in Texas. Kate has worked in tech and moved the store towards more online sales during the pandemic. The business has seven employees. Kate and Stacy love being the faces of Tip'N The Mitten, greeting guests, hosting tastings when allowed and meeting the people who make what they sell. Recently, a retired doctor from the next county stopped in to tell them about his beefalo farm and dropped off two pounds of meat to try. Needless to say, Tip'N The Mitten now sells beefalo.