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July/August 2014

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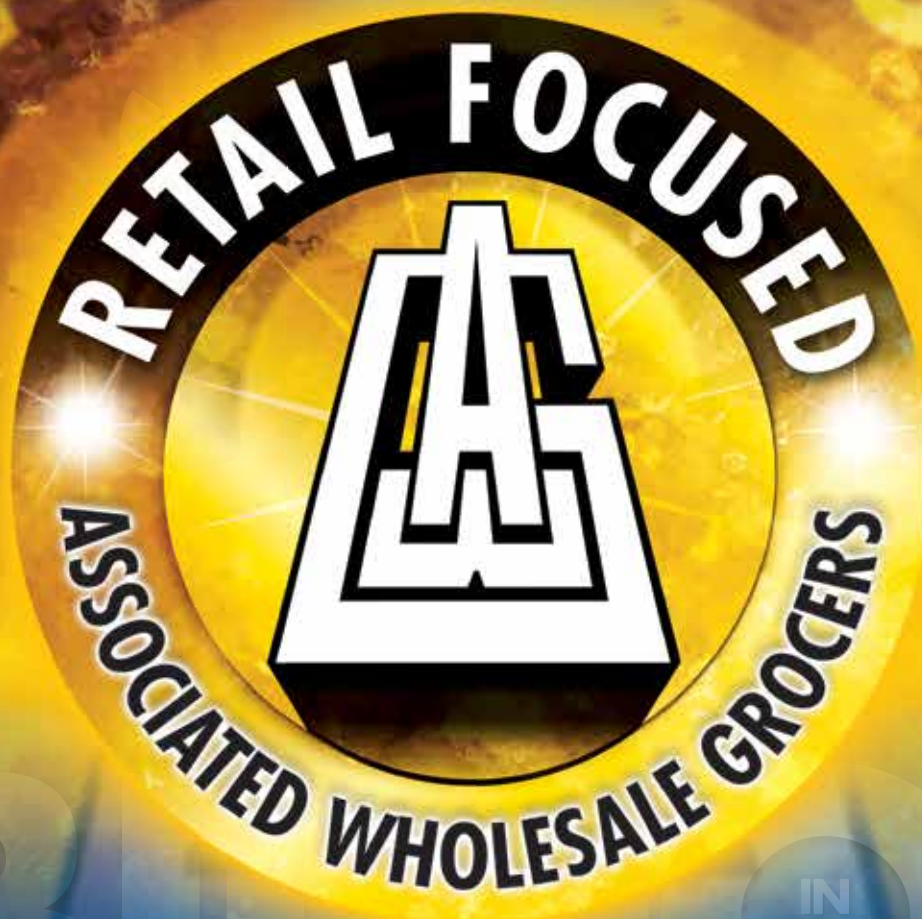
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Owned and Published by:
Nebraska Grocery Industry Association, Inc.
5935 South 56th Street, Suite B, Lincoln, Nebraska 68516-3301
Phone: (402) 423-5533 or 800-433-6742

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Nebraska Food News... People... Places... Things...

This section of the magazine is dedicated to announcing the changes, additions, promotions, etc., regarding members of the grocery industry in Nebraska. We invite members to submit information that can be included in this section.

B&R Stores Inc. of Lincoln reached an agreement with Skagway Discount Department stores Inc. to purchase both Skagway stores in Grand Island. The building and property at the 620 West State St. location will be purchased by Associated Wholesale Grocers of Kansas City, Kansas. Associated Wholesale Grocers will construct a new building at the site that will be leased to B&R Stores for a Super Saver store, the company's second Super Saver location in Grand Island. The Skagway store will remain open during construction of the Super Saver building. The 1607 South Locust St. location will operate as a Skagway store. Pat Raybould, president of B&R Stores said the company plans to retain the majority of store-level employees at both locations. Skagway employs about 250.

After reopening its doors more than a year ago last February, the **Elwood Hometown Cooperative** is seeking to pay off debt it took on to open the store. They had a goal of working to get the cooperative 100 percent funded by membership; we got it to 75 percent last year. The goal is to get the other 25 percent of membership back to pay off their loan on store equipment.

They are not retiring, and they are not slowing down. But Alice and Emmett Prewitt, owners of **Emmett's Food Town** in Stanton, plan to spend more time traveling to see family now that Cissy Louthan has joined their team as store manager. Prewitt, a third-generation grocer, said, "We are not going anywhere. We are thrilled to still be here, and we enjoy all of our customers. We look forward to work every day."

Francis and Joyce Kohout celebrated 30 years of the grocery business last week. Francis worked for Hinky Dinky for 16 years. They purchased **Cambridge Supermarket** from Raymond and Elaine Highland in 1984. Since then, they have

been active members of the chamber of Commerce and have made many changes and updates to the store. Two additional buildings have been acquired to expand the square footage of the site. All coolers including meat, produce, dairy, and frozen foods have been upgraded as well as new flooring, check stands, and grocery cart. **Cambridge Supermarket** provides a lot of support to the community. They work with the food pantry, try to help whenever somebody needs something, and Francis does town deliveries twice a week.

For more than 17 years, Bob McKinney knew right where everything was. And so did his shoppers. But McKinney changed suppliers at his supermarket, **McKinney's Food Center**, earlier this year and his store changed with it. There are more health and beauty items, more automotive items, more light bulbs. Customer feedback has been all positive.

When shopping for groceries, some residents may decide to go for more healthy fare, comparing calories, sodium levels and differing nutritional values. In the past, this entailed picking up different items and comparing them side by side. Recently **Main Street Market** and the **Panhandle Coop System** has introduced a new tool that will make the process much easier and the nutritional values of products more clear with residents only having to look at a single number: the NuVal Nutritional Scoring System. The system translates expert nutrition knowledge into a simple single score from 1 to 100 which is located on shelf signs and shelf tags for consumers to easily identify the value of any food at a glance.

Save-Mart, a fixture in northwest Lincoln for almost 50 years, has a new owner. The Schmick family of McCook, which owns **Schmick's Markets** in McCook and Broken Bow, has bought the grocery store and will run it under the Schmick's banner. Tyler Schmick, who manages the McCook store, said the family became aware of the opportunity to buy the store through its grocery supplier, SpartanNash. They are buying new equipment for the store and will do some

remodeling and renovation. The Shimicks are the first new owners of **Save-Mart** in the 47-year history of the store. The store opened in 1966 as a Jack & Jill store and changed its name to **Save-Mart** in the early 1980's. It was owned by the Hutson family, which has been in the Lincoln grocery business for decades.

The Omaha area's seventh **Wal-Mart Neighborhood Market**, located just north of Dodge Street on Saddle Creek Road, is scheduled to open Aug. 20.

Boelus-The sign on the highway just outside Boelus says its population is 221. But Gene Whitefoot, co-owner of **Whitefoot Market and Catering** in the town, said the number has now dropped under 200. The community includes a bank, a restaurant, a gift shop, a place to buy gas on a credit card and his grocery store. Whitefoot started working at the grocery store at age 11—73 years ago. He said he intends to keep working “as long as I can do it.” Wayne Whitefoot, Gene's son, came back to Boelus from Scotia in 1992 and added catering to the family

business, which the Whitefoots co-own; Gene oversees the grocery and Wayne manages catering.

May 4th marked the start of a new market venture in Seward, **Mike's Fresh Market**. Mike Brown took ownership of the former Sun Mart grocery store and is working to give the store a facelift from the inside out. Brown said he plans to offer more organic and specialty items through the SpartanNash product line, one that he said is on the higher end of the company's product offerings. Brown also owns **Adams Superfoods** in Adams.

Punk and Glennie Batt have sold the **Oshkosh Superette** to their daughter, Lori and her husband Jim Seeley. The Seeley's have moved to Oshkosh from Smyrna, Tennessee. Lori said, “Our goal is to continue to deliver quality merchandise, superb meat and great customer service to the people of Oshkosh and the surrounding areas.”



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Nebraska Grocers Meet with Congressman Terry

Garett Picklap of Fareway, Dick Stoffer of Hy-Vee, Doug Cunningham of Affiliated Foods Midwest, Pat Hensley of Hy-Vee, and Kathy Siefken, NGIA, met with Nebraska Congressman Lee Terry who currently serves as Chairman of the Energy & Commerce, Subcommittee on Commerce, Manufacturing & Trade. He announced plans for the subcommittee to consider a data breach notification and security standards bill. There were segments of the proposed legislation that concerned the grocery industry. Congressman Terry readily met with us and took our concerns and suggestions under advisement. As a result of our meeting, we felt much better about a security breach bill that we believe is necessary and would be advantageous to everyone. A sincere thank you to Congressman Terry for listening to our concerns and digging deep enough to understand the impact, both positive and negative, this will have on the grocery industry. We will continue to work with his office as the legislation progresses.



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Aftermath of a Tornado

At 4:12 p.m. on Sunday, May 11, 2014 a tornado warning was issued for the community of Sutton, Nebraska. By 4:27 members of the community stepped into a business district where many buildings, both commercial and residential, were destroyed or damaged. Brown's Thrift Store was one of the buildings that sustained major damage. Mark Brown, the owner, was left with a big problem and he turned to Affiliated Foods Midwest (AFM) for assistance. Mark notified AFM of the loss. AFM stepped to the plate, recommending structural engineers who came out to inspect the building the next day.



Mark stated that the first thing to do in a situation where the business is severely damaged is to "Get over the shock and start prioritizing. Start working from that point on and move forward." Due to structural damage, he couldn't get into the building until Monday night. The store sustained damage to the roof, wall, floor, ceiling along with the outside back of the building that had been hit by a transformer that the tornado threw into the building. "One of the biggest difficulties after a disaster is to assess what needs to be done. That means long hours and pushing all of the people who are helping you recover, including the contractors," Mark stated.

The tornado tore big holes in the roof but the leaks were in the aisles and not on the shelves. Water was 2" deep in some places. Non-perishables survived but some had to be destroyed. State inspectors arrived and they worked closely with Mark to determine the extent of damage to product in the store, what could be saved, and what would have to be destroyed. When power came back on, they cooled everything back down so it was easier to remove and put in the dumpster. By Wednesday,

all refrigerated product was destroyed. Major Refrigeration came out as soon as the power was turned back on. Miraculously, the new LED lighting and refrigeration units were not damaged. Everyone worked hard to clean up the debris. AFM got a truck to the store on Friday and they opened on Saturday.

The photo shows a roof hanging over the front of the store. Mark clarified that it was the neighbor's roof that came bouncing over and knocked out the front wall of their store.

Throughout the disaster recovery, AFM worked closely with them, stopping the next shipment coming from the warehouse and changing order deadlines. AFM sent a refrigerated truck for the refrigerated product they

shipped later in the week so they could continue to sell groceries to the residents of Sutton. AFM also brought about 15 people down over a short period of time to assist in putting groceries back on the shelves. A temporary patch was placed on the roof so they could open. Water didn't hit the computer system, so it escaped damage.

Everyone worked as hard as they could to get the necessities done to open the store. Downtown Sutton was hit hardest. Roofs were torn off and thrown into other things but the buildings were not levelled. Local people from throughout the community came to help clean up. They started working within 2 hours after the storm hit. Everyone worked as hard as they could to get the necessities done to open the store. Even though they are up and operating, there is still a lot of work that needs to be done. The roof is now permanently fixed and a new floor has been laid. The ceiling and a new front awning should be replaced by early August. The most important thing is that there was not one single injury as a result of the tornado.



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Deadlines Looming for US Migration to EMV

By Robin Arnfield, *ATMmarketplace.com*

EMV is designed to combat card skimming and counterfeiting; EMV-compliant cards contain an embedded chip as well as a magnetic stripe. The chip contains data needed to use the card for payment transactions but it is protected by several security technologies that prevent counterfeiting.

The US is one of the last countries to migrate to EMV. Most European, Latin American and Asian countries have migrated already or are in the process of doing so. As part of their EMV migration roadmaps, Visa and MasterCard have established deadlines for counterfeit card fraud liability shifts for US ATM acquirers. In October 2016, MasterCard will shift counterfeit card fraud liability to ATM acquirers that don't accept MasterCard-branded EMV cards at US ATMs. Visa will shift counterfeit card fraud liability to ATM acquirers in October 2017.

Once those deadlines have passed, if an EMV card is used fraudulently at an ATM that doesn't support EMV, the acquirer will be liable for the issuer's fraud losses. The acquirer will pass on the cost of this fraud to the owner of the noncompliant ATM. "Recent data breaches at high-profile retailers means the dates for EMV implementation and the liability shift to acquirers are "cast in stone," said Jim Outland, president of US Consultancy Paragon Data Services.

Migrating an ATM network to EMV involves three processes. First, ATMs must have EMV Level 1-complaint card readers and PCI-compliant encrypting PIN pads: as defined by EMV standardization body EMVCo, EMV Level 1 is the standard for the hardware interface enabling data transfer between EMV cards and terminals.

Second, an EMV Level 2-complaint software kernel must be added to the ATM's application software. EMV Level 2 is the standard for the application software resident in the terminal that processes EMV transactions.

Third, the acquirer's ATM network must undergo end to end EMV hardware and software testing to receive EMV Level 3 certification from the card networks whose cards the acquirer wants to accept. EMV Level 3 is the standard for the entire EMV infrastructure, encompassing the terminal hardware, software and network.

Start Planning Now

The EMV Migration Guide, an ATM industry report published by ATM Marketplace, recommends that ATM operators start planning their migration to EMV now, because leaving it to the last minute could be a costly mistake. ATM vendors likely will not have the resources to assist large numbers of clients trying to migrate to EMV very close to the deadline, the report says. For example, there might be shortages of EMV card readers and resources for EMV testing and certification as the deadline approaches. According to Tom Driscoll, solutions manager at CR, the process of migrating to EMV can take 12 to 16 months. "Don't put EMV migration on the backburner, as those who lag behind are the ones who will be hardest hit by potentially absorbing the enormous costs of fraud," Driscoll wrote in an NCR blog. "Waiting could also hinder your brand reputation if your customers are fraud victims simply because you haven't migrated to EMV."

EMV Deadlines

- On April 19, 2013, counterfeit card fraud liability shifted to U.S. ATM acquirers that do not accept EMV chip cards for aestro debit card interregional transactions.
- As of April 2015, all U.S. ATM third-party acquirers/processors and subprocessors must be able to support EMV chip data.
- As of October 2015, counterfeit card fraud liability for both MasterCard and Visa will shift to U.S. acquirers that do not accept EMV cards at U.S. POS terminals.
- In October 2016, counterfeit card fraud liability will shift to ATM acquirers that do not accept MasterCard-branded EMV cards at U.S. ATMs.
- As of October 2017, counterfeit card fraud liability will shift to ATM acquirers that do not accept Visa-branded EMV cards at U.S. ATMs.

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Members gathered at Henry Doorly Zoo for the 2014 Annual Conference where they took advantage of educational sessions that included Robin Dreeke, FBI, discuss non-verbal communication, and how to read body language of those around you, along with Steve Danon's "How to Survive an OSHA Inspection" and Rich Nelson's "Update on Child Labor Laws". Presenters also included Ann Marie Bosshamer of the Beef Council on Pasture to Plate issues, along with Coupon Redemption by Dan Shaul of American Coupon Services. Members gathered during breaks to take advantage of the opportunity to meet new friends and greet old friends. The event was topped off with a presentation by Curt Tomasevics, two time Olympic Medalist from Shelby, Nebraska. He shared interesting insights and stories on his journey to "Gold".








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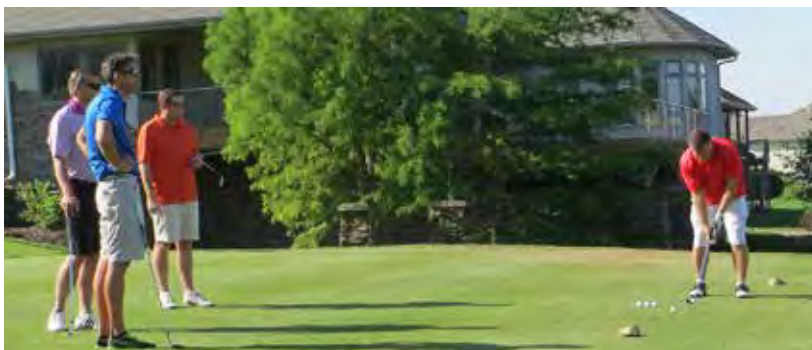
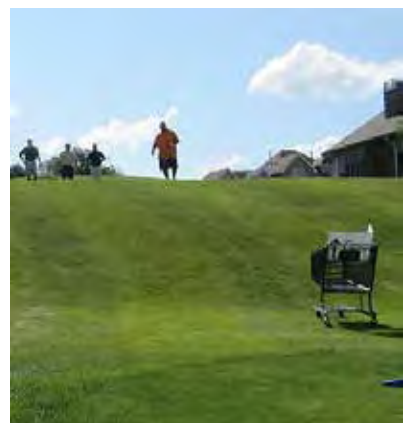
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How to Overcome Excuses

6 Tips to Gain the Edge & Meet Your Goals

Great people throughout history often fail, quite miserably, before finally reaching their goals, says international business strategist Dan Waldschmidt.

“Van Gogh sold only one painting during his lifetime; Winston Churchill lost every public election until becoming prime minister at age 62; Henry Ford went bankrupt five times; Albert Einstein was a terrible student and was expelled from school; Sigmund Freud was booed from a stage,” says Waldschmidt, author of “Edgy Conversations: How Ordinary People Achieve Outrageous Success,” (www.EdgyConversations.com).

“Ideas, brilliance, genius – they all mean nothing without the guts, passion and tenacity necessary to make your dream a reality. But often, people fall back on excuses and give up on trying to reach their goals.”

Most of us have dreams, and many of us have big ones, but few of us actually see them through, he says.

He offers six tricks for jumping off the excuse train and forge the path to your goals.

- Avoid the need to blame others for anything. Mean, small-minded people know that they suck. That’s why they are so cranky and eager to point out others’ mistakes. They hope that by causing others to feel inadequate, everyone will forget about how woefully off the mark their own performance is. Don’t blame anyone, for any reason, ever. It’s a bad habit.
- Stop working on things that just don’t matter. Not everything needs to be done in place of sleep. If you work for a boss, then you owe them solid time. You can’t cut that out. You can, however, cut out television time, meetings and anything else that gets in the way of achieving your goals. Replace entertainment with activity toward your goal.
- Refuse to let yourself wallow in self-doubt. You’re alive to succeed. Stop comparing your current problems to your last 18 failures. They are not the same. You are not the same. Here’s something to remember: Your entire life has been a training ground for you to capture your destiny right now. Why would you doubt that? Stop whining. Go conquer.
- Ask yourself, “What can I do better next time?” And then do it next time. If you spend a decade or two earnestly trying to be better, that’s exactly what will happen. The next best thing to doing something amazing is not doing something stupid. So learn from your mistakes and use the lessons to dominate.
- Proactively take time to do things that fuel your passion. Exercise is a great example. Living in the moment requires you to live at peak performance. A huge part of mental fitness is physical fitness. A sparring or running partner is a great way to refresh physical competition. Physical activity accelerates mental motivation.
- Apologize to yourself and those around you for having a bad attitude. Do this once or twice and you’ll snap out of your funk pretty fast. When you start genuinely apologizing for being a bad influence on those around you, you learn to stop whining and start winning.

About Dan Waldschmidt

Dan Waldschmidt is the author of “Edgy Conversations: How Ordinary People Achieve Outrageous Success,” (www.EdgyConversations.com). He is an international business strategist, speaker, author and extreme athlete. His consulting firm solves complex marketing and business strategy problems for savvy companies all over the world.



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3 Tips for Practicing Mindfulness in a Multitasking Workplace *Neurologist Shares the Science Behind Its Effectiveness*

Google, eBay, Intel and General Mills offer classes on it. So do Harvard Business School, Ross School of Business and Claremont Graduate University, among other campuses. Mindfulness is not just a corporate trend, but a proven method for success.

Mindfulness – being focused and fully present in the here and now – is good for individuals and good for a business's bottom line.

How can people practice it in a workplace where multitasking is the norm, and concerns for future profits can add to workplace stress? "Even if a company doesn't make it part of the culture, employees and managers can substitute their multitasking habits with mindfulness in order to reduce stress and increase productivity," says Dr. Romie Mushtaq, www.BrainBodyBeauty.com, a neurologist with expertise in Mind-Body medicine and Mindful Living. "The result that you and your colleagues will notice is that you're sharper, more efficient and more creative."

Dr. Romie says the physiological benefits of clearing away distractions and living in the moment have been documented in many scientific and medical studies. "Practicing mindfulness, whether it's simply taking deep breaths, or actually meditating or doing yoga, has been shown to alter the structure and function of the brain, which is what allows us to learn, acquire new abilities, and improve memory," she says. "Advances in neuroimaging techniques have taught us how these mindfulness-based techniques affect neuroplasticity.

"Multitasking, on the other hand, depresses the brain's memory and analytical functions, and it reduces blood flow to the part of the right temporal lobe, which contributes to our creative thinking. In today's marketplace, creativity is key for innovation, sustainability and leadership. Romie offers these tips for practicing mindfulness in a multitasking business:

- Focus on a single task for an allotted amount of time. You might say, "For 15 minutes, I'm going to read through my emails, and then for one hour, I'm going to make my phone calls," Dr. Romie says.
- If your job comes with constant interruptions that demand your attention, take several deep breaths and then prioritize them. Resist the urge to answer the phone every time it rings -- unless it's your boss. If someone asks you to drop what you're doing to help with a problem, it's OK to tell them, "I'll be finished with what I'm doing in 10 minutes, then I'm all yours."
- When you get "stuck" in a task, change your physical environment to stimulate your senses. Sometimes we bounce from one task to another because we just don't have the words to begin writing that strategic plan, or we're staring at a problem and have no ideas for solutions. "That's the time to get up, take a walk outside and look at the flowers and the birds – change what you're seeing," Dr. Romie says. "Or turn on some relaxing music that makes you feel happy." Offering your senses pleasant and different stimulation rewires your brain for relaxation, and reduces the effects of stress hormones, which helps to unfreeze your creativity center.
- Delegate! We often have little control over the external stresses in our life, particularly on the job. How can you not multitask when five people want five different things from you at the same time?
- "Have compassion for yourself, and reach out for help," Dr. Romie says. "If you can assign a task to somebody else who's capable of handling it, do so. If you need to ask a colleague to help you out, ask!"
- This will not only allow you to focus on the tasks that most need your attention, it will reduce your stress. "And who knows? The colleague you're asking for help may want to feel appreciated and part of your team!"

While it is possible to practice mindfulness in a hectic workplace, Dr. Romie says she encourages business leaders to make it part of the company culture. Stress-related illnesses are the number one cause of missed employee workdays. "Offering mindfulness training and yoga classes or giving people time and a place to meditate is an excellent investment," she says. "Your company's performance will improve, you'll see a reduction in stress-related illnesses and you'll be a more successful businessperson."

About Dr. Romie Mushtaq

Dr. Romie is a mind-body medicine physician and neurologist. She did her medical education and training at the Medical University of South Carolina, University of Pittsburgh Medical Center and University of Michigan, where she won numerous teaching and research awards. She brings to healing both her expertise of traditional Western medical training and Eastern modalities of mindfulness. She is currently a corporate health consultant and professional health and wellness life coach at the Center for Natural and Integrative Medicine in Orlando, Florida. She is also an international professional speaker, addressing corporate audiences, health and wellness conferences and non-profit organizations. Her website is www.BrainBodyBeauty.com.

Retiring NGIA Board of Directors

2014 saw a change in the NGIA Board of Directors with promotions, retirement and term expirations. Serving on the NGIA Board of Directors takes dedication and a philosophy of representing not just the company you own or represent, but representing all facets of the food industry in Nebraska. NGIA is a strong organization due to the dedication of our Board.

This year we experienced a change in Directors with several members. Outgoing members of the Board of Directors include Bob Maline of Maline's Super Foods in Sutherland, Nebraska. Bob has served as a board member for 10 years, serving as an officer for six of those years. We extend our thanks to Bob and Sherry for the dedication, long drives from Sutherland, and Bob's willingness to give back to the food industry through his service on the Board.

Mark Hutson, Save Mart in Lincoln, retired from the Board when his store was sold to the Schmick family. Mark was serving as Chairman of the Board when his store sold. He has given four years of his time to growing NGIA and making it better and stronger. His work has helped guide NGIA on a path that truly represents the independent grocer in Nebraska. We thank Mark for his hard work and dedication.

Jamie Frank, Regional Director for Hy-Vee was promoted to represent the Cedar Rapids, Iowa area.



of Jamie Franck during the Annual Conference that was held in Omaha on July 15th.

Kirk Anderson with Pepsi Bottling Co. of Lincoln served a three-year term as a vendor representative from 2011 to 2014. Kirk brought his expertise in management and technology to NGIA and assisted



in providing guidance as we moved through legislative issues. Kirk has been very active in his role as a member of the Board of Directors and while he

no longer serves as an active board member we will continue to count on him for input and direction as NGIA moves forward.

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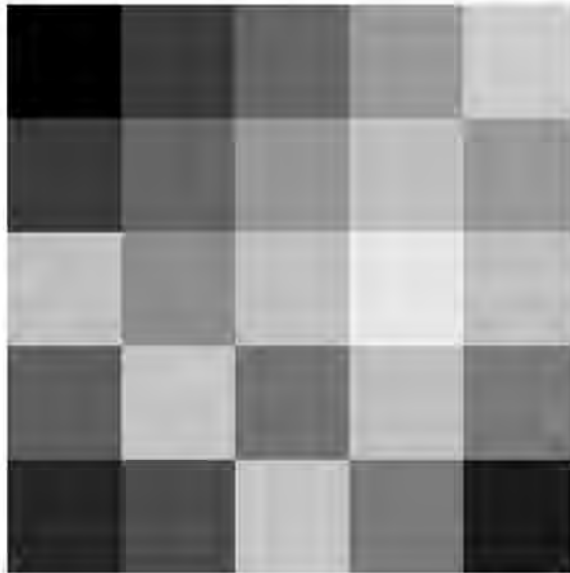
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USDA Proposes More Ground Beef Record Keeping

The US Department of Agriculture's Food Safety and Inspection Services proposed to require all makers of raw ground beef products, including retailers that grind their own, to keep more records so sources of ground meats can be more easily traced.

The improved trace back capabilities that would result from this proposal will prevent foodborne illness by allowing FSIS to conduct recalls of potentially contaminated raw ground products in a timelier manner," said USDA Deputy Under Secretary for Food Safety Brian Ronholm in a news release. "By requiring retail outlets to maintain improved records on sources for ground products, the proposal will enable FSIS to quickly identify likely sources of contaminated product linked to an outbreak." The most common foodborne illness associated with ground beef is infection from e. coli bacteria.

Retail outlets regularly make ground beef by mixing cuts of beef from various sources. This proposal, if finalized, will require them to keep clear records identifying the source, supplier, and names of all materials used in the preparation of raw ground beef products. When foodborne illness outbreaks occur, public health officials try to trace ground beef back to its source so any potentially unsafe product can be identified and removed from commerce. FSIS has concluded that recordkeeping by retailers that grind raw beef has not been sufficiently effective.

A public comment period will end 60 days after the proposal publishes in the Federal Register.

In Memory of Bill Ashley, Former Chairman of NGIA Board



William H. Ashley passed away on June 30, 2014. Bill was the owner of Crest Petroleum Corp., Convenient Food Mart, and Suds City Carwash. He was also the co-owner of Valley Ice Co., and Crestwood Shops.

Bill played an important role in the history of the Nebraska Grocery Industry Association and helped guide the food industry to its current path. He served as a member of the Board of Directors, as the Secretary, Treasurer, Vice-Chairman, and as the Chairman of the Board of Directors. He was the recipient of the "Spirit of America" award which is the most prestigious award presented by the Nebraska Grocery Industry Association on behalf of the National Grocers Association.

Bill and his wife, Joyce, attended nearly all of the NGIA functions. They were strong supporters of the Association, attending local and national events. Bill spent his final years in retirement. He was a gentleman and a friend. We extend our condolences to his family.



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