

The Voice

of the Nebraska Grocery Industry

July/August 2007

A silhouette of a person carrying a surfboard on a beach at sunset. The person is walking away from the camera, carrying a large surfboard under their arm. The background shows the ocean with waves and a bright sunset sky. The sun is low on the horizon, creating a strong glow and reflection on the water.

Riding the Wave of Success

NGIA Annual Conference
Eugene T. Mahoney State Park
September 25-26, 2007

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Nebraska Grocery Industry Association Annual Conference & Golf Outing



September 25-26, 2007 – Eugene T. Mahoney State Park, Ashland

“Riding the Wave of Success”

The 2007 Annual Conference features high energy speakers who will share their insights on how retailers can “Ride the Wave of Success”. Store owners, store directors and department managers must each take an active role in ensuring the success of their business. Competition is sharper than ever before and successful businesses must rise to the top to survive.

Customers are edgy, watching for ethical business practices in a time when newspaper headlines have been full of examples of unethical leadership. Customers are looking for ways to balance their household budgets in a climate of \$3 gasoline. In order to meet the demands of today’s consumers, successful retailers must be savvy. Customers are looking for an exciting shopping experience at a competitive price. Great customer service pulls consumers back to your store week after week. In many instances all it takes is one bad experience to convince a shopper to shop elsewhere.

In today’s retail environment retailers must focus on remaining competitive. Big Box Stores are opening across our state. As independent business owners, our members have the ability to move quickly within their community. Our members have competitive advantages that must be recognized and steps taken to implement strategies to use those advantages to the highest level. Speakers at the 2007 NGIA Annual Conference have the answers to many of these issues! Plan to attend to learn how small changes can help your business become bigger, better and stronger.

The Annual Conference is held at the beautiful Eugene T. Mahoney State Park – so naturally, dress for ALL events is casual. Since the theme has a Hawaiian flavor, we encourage everyone to wear their favorite Hawaiian shirt. Come early or stay late to enjoy the amenities at the park, shop the outlet mall or hit another round of golf at Quarry Oaks. Mahoney State Park is located just off I-80 between Omaha and Lincoln.

Reserve Your Sleeping Rooms Now – Before They’re Gone!!

Rooms are available on a first-come, first-serve basis. We suggest you call immediately to reserve a room.

Comfort Inn: located at Exit 440 near antique and outlet malls. Room Rates: around \$65-\$75; Continental Breakfast; 402-896-6300

Quality Inn: located just off I-80 on the West side of Omaha, close to all of the local attractions. Microwave, indoor pool, fitness room. Room rates \$60 - \$75.

Super 8: located at Nebraska Crossing (outlet malls); Room Rates: around \$55-\$80; under 12 stay free. Indoor pool and hot tub; 402-332-5188

Mahoney State Park: Headquarters for the Annual Conference. Cabins or Lodge Rooms are available. Rooms range from \$65 to \$80 and cabins range from \$100 to \$250. For information call 402-944-2523.

Nebraska Grocery Industry Association Annual Conference

September 25 – 26, 2007

Eugene T. Mahoney State Park

Dress: Hawaiian Style!

Tuesday, September 25, 2007



1:00 - 2:00 **Ethics in Business by Attorney General Jon Bruning.** When Enron, Tyco, and Worldcom made front-page news, ethics jumped to the forefront of business news. Doing the right thing doesn't guarantee success, accolades, or even appreciation, much less a brass ring - but good ethics does lead to greater success in the long run. Attorney General Bruning will discuss ethical business practices and how to stop good people from making bad decisions. He will discuss how leadership needs to create an environment that removes temptations and sets an example for other associates to follow. You will learn how good ethics have a positive affect on your business and your bottom line.

2:00 - 2:30 General Membership Meeting

2:30 - 3:00 Break



3:00 - 5:00 **Finding your Competitive Edge by Larry Keiter,** former Wal-Mart District Manager, and Executive Vice President and Partner of Leadership Resources. Larry has mentored leaders across the Midwest and internationally, instilling the lessons of Leadership and Management. He worked with Wal-Mart Stores for over 20 years in a variety of capacities, including store Manager and District Manager. His dedication to helping people accomplish higher levels of success fits extremely well with the Leadership Resources mission. Larry understands the competitive edge independent retailers have over Big Box Stores. He will discuss these competitive advantages and will share tools and insights on how retailers should utilize their assets to compete with Big Box stores. He will teach retailers how to find their "edge" and use it to the best advantage. This is a must see workshop for anyone who is now, or will be, competing with Big Box stores.

5:30 - 6:30 Chairman's Reception

6:30 - 8:30 Chairman's Banquet and Entertainment. Dr. Kirby McGill, nationally known hypnotist, will once again help us entertain ourselves through audience participation. Dr. McGill brings hilarity to the evening when he hypnotizes members of the audience.

Wednesday, September 26, 2007

7:15 - 8:00 Breakfast in Lodge Dining Area



8:00 - 9:30 **Make 'Em Say "WOW" by Rob Bell.** Every person in your store, from the front lines to the back office, has an impact on your bottom line. During this presentation Rob will share the secrets of keeping customers happy and coming back for more. He will help you understand customers, relate to teammates, listen effectively, project a professional image, and understand the importance of body language. Rob will remind you that we're not just in the supermarket business – we're in the PEOPLE business!

9:30 - 10:00 Break

10:00 - 10:30 Legislative Update

10:30 - 11:30 **The Power of Positive Leadership by Rob Bell.** Average happens by accident but excellence happens on purpose. During this presentation Rob will share the four characteristics of excellent leaders, how to develop and communicate a clear vision, effective goal setting, superior communication techniques, and the difference between management and leadership. If you want people to do a great job, you must give them a great job to do.

1:00 Shotgun Start at Quarry Oaks Golf Club



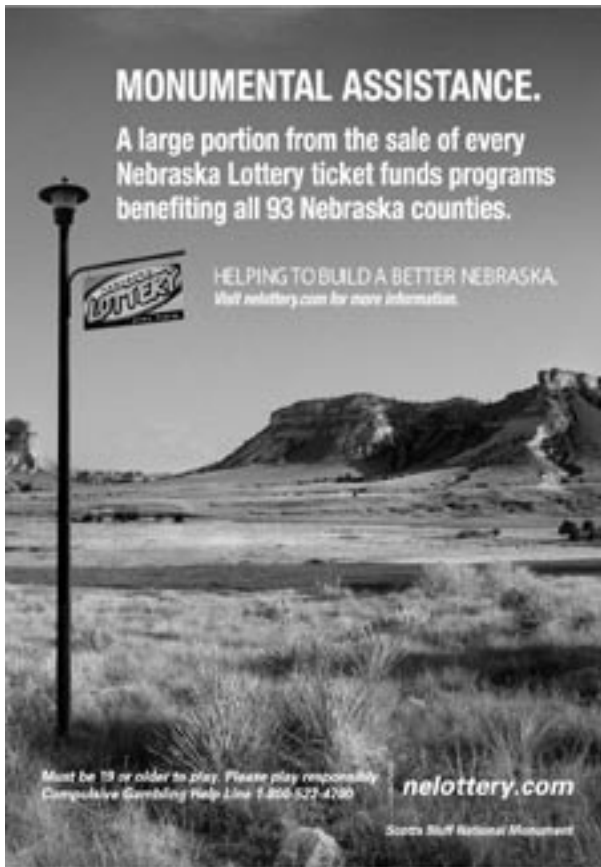
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N.G.A. Association Leadership Award



Tom Zaucha, President & CEO of N.G.A. presents Kathy Siefken, Executive Director of the Nebraska Grocery Industry Association with the N.G.A. Association Leadership Award.

Kathy Siefken, Executive Director of the Nebraska Grocery Industry Association was this year's recipient of the National Grocers Association Leadership Award. Kathy has dedicated over 14 years to our industry and has been involved in association management for over 25 years. Her passion for the grocery industry follows her where ever she goes whether it's lobbying for a bill at the state house or assisting a member with a problem, she truly believes in the cause. She has been instrumental in ensuring that her members' interest, as well as all business interest in her state, are well represented.

Mark your calendar for the 2008 Legislative Reception & Dinner

This event will be held at Embassy Suites in Lincoln on Thursday, January 17 beginning at 5:30 p.m. Senior members of the Cornhusker Football team will be invited to attend as our special guests. Please plan to join us!



Darren Carter
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Interchange-No Longer Just Pocket Change

Independent merchants across the country continue to feel defenseless against the rising cost of credit card interchange fees. Knowing that eliminating electronic payments is not the answer, many look to legislation and antitrust lawsuits to reduce the pain. After all, other nations have been successful in pushing legislation to set limits on interchange fees.

American interchange fees are among the highest in the world, averaging 2.0 percent for credit and signature debit transactions, compared to only 0.7 percent in the United Kingdom and 0.55 percent in Australia. Since Americans are going to continue using credit cards, what can independent merchants do to control fees today and in the future? Merchant and consumer education is important and essential to continue to bring this issue to the attention of Congress. Even then, change through legislative and legal action rarely happens quickly, if ever. Fortunately, merchants have more immediate options that can be implemented in the checkout lane to reduce interchange expenses.

Managing Your Payment Options

PIN-debit transactions continue to experience double-digit growth. In fact, in the last few years, PIN debit at the point of sale (POS) has grown, on average, at a rate of 20 percent each year. PIN-debit acceptance provides several benefits to the merchant – faster checkout processes, lower interchange costs, more secure transactions, and fewer chargebacks.

Today, there are over 200 million debit cards in the marketplace that allow both signature debit (branded with either MasterCard® or Visa® logo) and PIN debit (“bugged” on the back with one or more debit network logos). There are an additional 90 to 100 million cards that are PIN only, which drives POS transactions

to the debit networks. In total, there are 300 million cards currently issued with the sole function of tapping into funds in a consumer’s checking or savings account to pay for goods or services. Countless surveys have shown that consumers prefer PIN debit for the cash-back option, the security, and the faster checkout process. In the world of identity theft, this is a payment mechanism that is well-adopted and here to stay.

National retailers, especially those with larger average tickets, have aggressively invested in the POS changes necessary to take advantage of the savings associated with PIN debit versus signature debit. Most independent merchants are very aware of the benefits of steering customers to enter a PIN. Unfortunately, the actions they are taking fall short of implementing all of the technology available.

The most important factor is being a debit acceptor. This may require you to upgrade your credit card terminal to one with an integrated PIN pad or add a PIN pad to your existing equipment. With this basic configuration, the cashier can ask if the customer would prefer debit or credit. Of course, this method does not

produce the best results.

The next level of equipment configuration is driving more customers to select PIN debit over signature debit with in-lane user activated terminals. Having the terminals in the lane facing the customer and integrated to the POS device automatically makes the customer choose credit or debit. This method is definitely a step in the right direction.

The most successful process for steering transactions to the lower-cost PIN debit, is adding the Bank Identification Number (BIN) management file feature to your point of sale. The BIN file lists the entire debit card BINs that are PIN-debit eligible. These BIN files are stored on the in-store controller and can be updated daily or weekly. Along with the BIN file, there is logic that enables the POS device to recognize the card type that has been swiped by the customer. American Express, Discover®, Visa, and MasterCard have unique numeric configurations that enable the system to identify the card type. When the card type is recognized, the system will



query the BIN file to identify if the card is PIN enabled. If the card is PIN enabled, the in-lane device prompts the customer to enter a PIN. The success rate for this configuration to achieve the entering of a PIN ranges from 50 percent to as high as 85 percent. The success rate varies depending on influences, such as the number of banks that issue dual purpose cards in that geographical area, as well as the demographics. The younger the customer, the more likely he or she will elect to enter a PIN for a purchase.

Whether you decide to add a PIN pad, in lane activated user terminal, or a BIN management file, it is likely to be one of the easiest business decisions you will ever make. The question is not, “Will this change pay for itself?” The better question is, “How soon will I see my return on the investment and start reaping the rewards through reduced interchange fees?”



To implement these features, an independent grocer would need the support of their POS vendor and transaction processor (acquirer). Both can assist in reviewing the economics of the change. Here are the steps you should take to identify transaction fees:

- Your processing statements will display your overall number of signature based debit transactions.
- There will be two separate line items—one each for Visa and MasterCard signature debit.
- Identify the debit networks that are most prevalent in your area (SHAZAM, Pulse, Star) and make note of each interchange fee.

Compare these fees with the Visa and MasterCard signature debit fees for grocers. Today, grocers pay the lowest fees of any other merchant category and have a cap (Visa—1.03% + \$0.15; MasterCard—1.05% + \$0.15; both have a cap of \$0.35).

Transaction Fee Chart

Debit Card Type	Interchange Rate	Cap	\$15.00 Transaction Fee Example	\$50.00 Transaction Fee Example
Visa Supermarket Signature Debit	1.03% + \$0.15	\$0.35	\$0.3045	\$0.35
Mastercard Supermarket Signature Debit	1.05% + \$0.15	\$0.35	\$0.3075	\$0.35
SHAZAM	\$0.16	\$0.16	\$0.16	\$0.16
Star	\$0.21	\$0.21	\$0.21	\$0.21
Pulse	\$0.21	\$0.21	\$0.21	\$0.21

BIN management is only one example of the enhanced features that can be part of a POS upgrade. Many POS vendors are deploying third-party transaction driver software solutions. These third parties provide a shortcut to the most advanced features available today, including high speed Internet connectivity (two to three second authorization), signature capture, biometrics with ACH, and loyalty programs. With an affordable investment, these transaction engine software solutions can catapult the independent merchant to the same level as national retailers. To learn more, contact your POS vendor or processor today.

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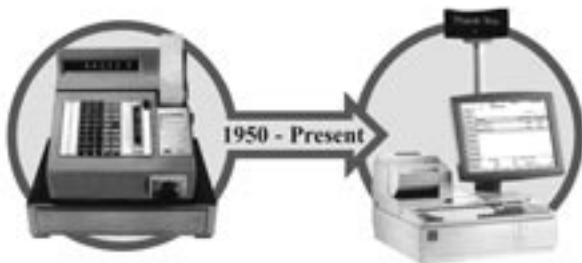
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Fiscal Year Revenue Totals of \$3.4 Billion Exceed Projections-- State Revenue Growth 7.4%

The Nebraska Department of Revenue reported state general fund net receipts in excess of \$47 million over projections for the State's Fiscal Year 2006-07, which ended June 30. Total state general fund net receipts were \$3,408,331,774. The revenue growth rate adjusted for changes in state tax laws was a healthy 7.4%, well above the 5.4% average the state has experienced since 1981.

The latest revenue estimate from the Nebraska Economic Forecast Advisory Board had been made on April 26, 2007. The Board has increased estimates a number of times since February 24, 2006 but revenues have exceeded even the recent April projections.

The Forecasting Board met on October 27, 2006 and revised the forecast for the prior fiscal year upward by \$99.1 million from \$3,216,895,000 to \$3,316,000,000. On February 23, 2007, the Board met again and revised the forecast upward by an additional \$30.0 million from \$3,316,000,000 to \$3,346,000,000, and on April 26, 2007 they raised estimates another \$15 million for the recently ended fiscal year to \$3,361,000,000.

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Bank Secrecy Act Compliance: An Important List for Your Store's Convenience

In addition to cold drinks, snacks, and food, many grocery stores are in the business of offering money services to their customers and, as a result, may have reporting and record keeping requirements under the Bank Secrecy Act. The BSA was enacted in 1970 to fight money laundering in the United States. According to the 2006 U.S. interagency Money Laundering Threat Assessment, money services businesses co-located in convenience stores are common sites for money laundering. A store is an MSB if it provides money transfer services in any amount, or if it conducts business of more than \$1,000 with the same person on the same day in the form of:

- Cashing checks
- Issuing, selling, or redeeming money orders
- Issuing, selling or redeeming traveler's checks
- Issuing, selling, or redeeming stored value cards
- Exchanging currency, or
- Dealing in currency

As a matter of convenience, here is a list of Bank Secrecy Act reporting and record keeping requirements for MSBs. It may be a good idea to check the list twice, since the Internal Revenue Service conducts compliance examinations of money services businesses.

Register with the U.S. Department of Treasury

According to the 2006 U.S. Money Laundering Threat Assessment, many MSBs are not registering despite the fact that the law started requiring such registration in 2001. All MSBs are required to register except for the U.S. Postal Service and Federal and State government agencies; issuers, sellers, or redeemers of stored value; and branch offices and agents of MSBs.¹ MSBs that fail to register may be subject to civil and criminal penalties under the BSA. MSBs register by using FinCEN Form 107, *Registration of Money Services Business*, and checking box 1a for an initial registration.

Renew your registration

Registrations are effective for two calendar years. MSBs that should have renewed their registrations, but fail to renew their registrations by the renewal deadline will no longer be deemed registered and could be subject to applicable penalties. MSBs indicate that they are renewing registrations by checking box 1b, renewal, when completing FinCEN Form 107.

File Currency Transaction Reports

MSBs must file a report of each currency transaction involving cash-in or cash-out of more than \$10,000 conducted by, through, or to the MSB on any one day by or on behalf of the same person. MSBs use FinCEN Form 104, *Currency Transaction Report*, to report cash transactions. The CTR must be filed by the 15th calendar day after the day of the transaction.

Report suspicious activity

Suspicious Activity Reports are one of the government's main weapons in the battle against money laundering and other crimes. During a recent review, the FBI identified over 88,000 SARs and CTRs that bore some relationship to subjects of FBI terrorism investigations.

MSBs are required to file SARs when a transaction

- Involves funds derived from illegal activity
- Is designed to evade BSA requirements
- Appears to serve no business or apparent lawful purpose
- Involves use of the MSB to facilitate criminal activity.²

MSBs report suspicious activity by filing Form 109, *Suspicious Activity Report by Money Services Business*. The MSB has 30 calendar days to file a SAR after becoming aware of a suspicious transaction. SARs and CTRs can be filed electronically. For more information about electronic filing, visit the BSA e-filing page at www.fincen.gov.

Write and Implement an Anti-Money Laundering Compliance Program

Anti-money laundering compliance programs provide businesses with critical protection from abuse by money launderers, terrorist financiers and other sorts of illicit finance. Beyond that, these programs result in the collection and reporting of valuable information through the Financial Crimes Enforcement Network (FinCEN) to the larger U.S. Government, as well as State and local regulators and law enforcement.

Each MSB's AML compliance program must be in writing and must at a minimum

- Incorporate policies, procedures and internal controls reasonably designed to assure compliance with the BSA
- Designate a compliance officer responsible for day-to-day compliance with the BSA and the AML program
- Provide training of appropriate personnel concerning their responsibilities under the program
- Provide for independent review to monitor and maintain an adequate program

Know your BSA resources

Additional information is available at www.msb.gov, www.fincen.gov, or www.irs.gov. or contact IRS Forms Distribution Center at 800-829-3676. Questions about the BSA regulations can be directed to FinCEN's regulatory helpline at 800-949-2732.

¹ A business that is an MSB because it engages in MSB activities, both on its own behalf and as an agent of another MSB, must register for the services that it provides on its own behalf.

² MSBs that provide only check cashing or stored value services are not required to report suspicious activity at this time but may voluntarily file a Suspicious Activity Report.

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First Flight Winners: Calvin McWilliams, Brian Hytrek, Steve Klich, and Lonnie Eggers



Second Flight Winners: Steve Dolezal, Bob Saunders, Jim Moore, and Jeff Holling



Flag Prize Winners: There were lots of 'em!



Golfers enjoyed dinner and camaraderie



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Lincoln, Nebraska
Wednesday, August 29, 2007
Holiday Inn Downtown
141 North 9th Street
Session: 3:00 p.m. - 5:00 p.m.

Grand Island, Nebraska
Thursday, August 30, 2007
Holiday Inn I-80
7838 South US Highway 281
Session: 9:00 a.m. - 11:00 a.m.

North Platte, Nebraska
Thursday, August 30, 2007
Sandhills Convention Center
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Session: 3:00 p.m. - 5:00 p.m.

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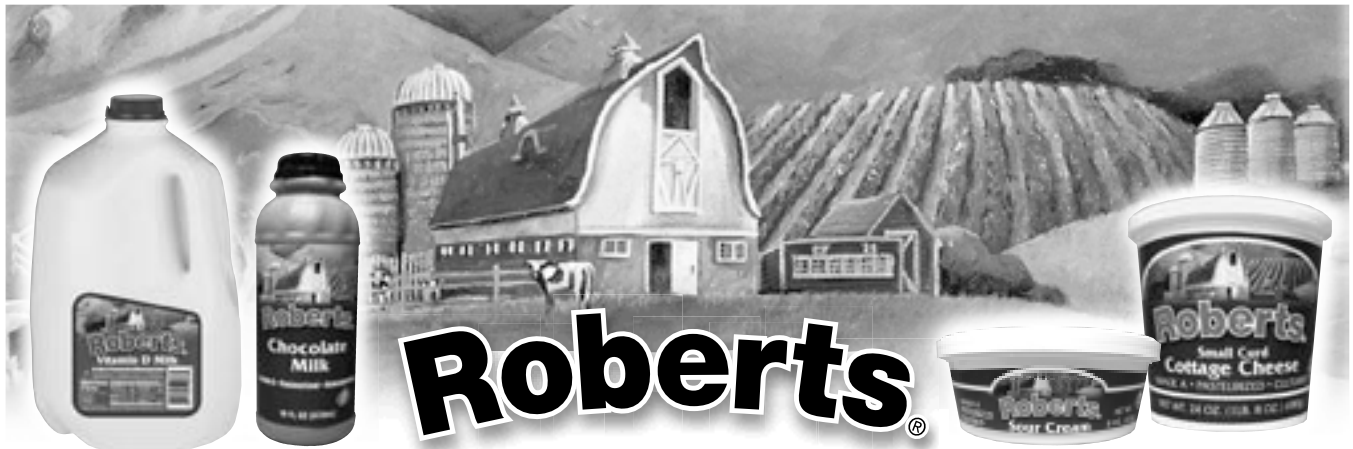
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