The Voice

of the Nebraska Grocery Industry

March/April 2013

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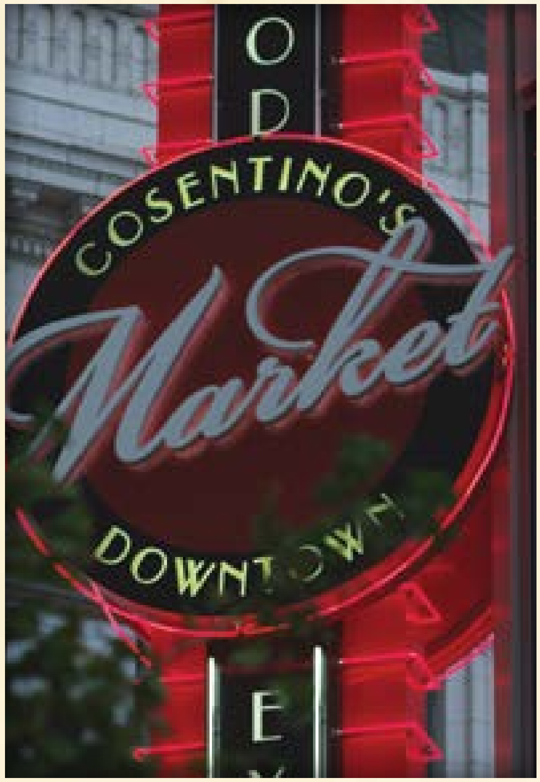

“It took help from AWG’s Development Team to build this store.”

JOHN **COSENTINO**
OWNER

At AWG, our number one objective is to see existing members build same-store sales. And right along with that, AWG wants to see its members expand the number of stores they own. AWG offers superior services to assist the retailer, from site selection to store layout and design. In fact, AWG recently won 10 national awards for store design from Progressive Grocers Magazine.

Scan the code to see the entire AWG story as told by our member retailers.

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Contact Corporate Sales at 913.288.1216

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Executive Director's Corner

By Kathy Siefken

Time passes quickly. Twenty years ago on April 1, the Board of Directors of the Nebraska Grocery Industry Association hired me as the Executive Director. Many things have changed since that day! Regulatory agencies in Nebraska were difficult to work with back then. Today, we have strong, healthy and respectful relationships with our regulatory agencies in Nebraska. In 1993 many of our small, independent grocers did not have scanning capability and today almost every one of our members has this ability. Years ago, the Nebraska Lottery did not exist and today they are a strong partner, helping to develop strategies that promote both the Lottery and our members. In the past we, as an industry, we did not have the voice in governmental affairs that we have today. All of our US Representatives and our Nebraska Senators and State Officials are very aware of the Nebraska Grocery Industry and the leaders we have within our ranks. One thing that has not changed is the competitiveness of the food industry. Our margins are no larger than they were back in 1993. What has changed though, is the willingness for competitors to provide a united front of support on those issues that affect all of us. One of those issues is Interchange Fees.

Back in 1993 credit card transactions in grocery stores were few and far between. Today, customers use plastic more often than any other form of payment. Today, grocers are fighting for fairness in the cost of credit card transactions. FMI, NGA, NACS and other national associations brought litigation regarding antitrust issues, against the credit card companies. A proposed class action settlement has been promoted by the attorney group that was retained, along with the credit card industry.

…if members do not opt-out by May 28, 2013, the court will assume that the retailer accepts the proposed settlement in full.

The National Grocers Association and the National Association of Convenience Stores have recommended to their members that they opt-out of the proposed settlement because it does not modify the price-fixing and other anti-trust competitive activities of Visa, MasterCard and their card-issuing banks. Our members have received notices that if they do not opt-out by May 28, 2013, the court will assume that the retailer accepts the proposed settlement in full. The settlement might provide you with a couple of months' worth of swipe fees, but before you even get a single penny from the settlement fund your swipe fees would likely increase by more than what you would receive. The proposed settlement also requires class members to release Visa and MasterCard from liability – forever – for any anti-competitive rules currently in place, including interchange/swipe fee rules. It also includes any "substantially similar rules" at any time in the future. Individual companies must decide for themselves how to respond to the proposed settlement. If you decide to opt-out a website has been developed to help you express your opposition. You can access the opt-out by going to merchantsobject.com to complete an electronic opt-out.

Retailers who are interested in an opt-out of the proposed settlement can object and opt-out by going to merchantsobject.com The opt-out form must be submitted by May 28, 2013

. . .every time a customer swipes a credit card at the grocery store, banks and credit card companies collect up to 4% of the total bill. These hidden fees equate into over $4 billion a month. . .

To provide perspective on the dirty little secret of the big banks and credit card companies is that every time a customer swipes a credit card at the grocery store, banks and credit card companies collect up to 4% of the total bill. These hidden fees equate into over $4 billion a month -- $50 billion a year – that

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banks collect, merchants pay and consumers can't spend. These fees are too high because they aren't set by a free market. Visa and MasterCard together control 80% of the credit card market and they each separately fix the fees that their banks charge. Those banks, mind you, set their own fees for everything else they charge, but when it comes to swipe fees they all use centrally fixed fees. That has made swipe fees consistently the fastest growing cost to merchants. The cost of these swipe fees has more than tripled since 2004, despite improvements in technology that should be lowering costs. In fact, the actual cost to process a credit card transaction is around 4 cents, no matter what the total transaction amount is. So who is pocketing the difference between 4 cents and up to 4 percent of a transaction? Not the merchant. The banks and credit card companies are padding their profits at consumers' expense.

When the card companies hike up hidden swipe fees, merchants have no choice but to include this cost in the price of the goods they sell. No business owner can absorb this kind of expense and keep the doors open for long. In turn, everyone has to pay more regardless of if they are paying with cash, check or credit card.

The Nebraska grocery industry employs thousands of people in several hundred stores across the state. We are an essential resource for feeding families and an important part of the economy. The grocery industry is also an extremely competitive industry with retailers competing for customers by trying to offer the most value at the lowest cost. With razor thin profit margins, around 1% annually, grocery stores are always looking for ways to save the consumer money. It's one thing when food prices go up because a drought decimated the corn crop or because rising gas prices make it more expensive to bring food to our stores. We still negotiate with suppliers in a competitive market to get the best deal. It's another thing entirely when we are forced to pass along rising costs for one reason alone – because the credit card companies and big banks hide from competition and fix fees instead. Retailers have never been able to negotiate with VISA and MasterCard for lower fees on credit card transactions.

Kathy

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.

H&J Grocery and Beverages in Eustis was recently purchased by a group of local investors who have a strong interest in keeping the store open and helping contribute to a strong community. The "new" store has a full line of groceries, meats, and deli and liquor store.

Kenneth and Robin Conway are the new owners of **Pronto Store** in Beemer.

Mike Schwartz, owner of **Wohlner's Neighborhood Grocery & Deli,** has sold his Aksarben store to focus all resources on his Midtown Crossing location. Schwartz sold his Aksarben store to Ramm Kilaru, who has taken over daily operations.

Omaha is considered a great fit for the **Natural Grocers** store that Vitamin Cottage opened mid-February. It's located at 17602 Wright St. The 13,000-square-foot grocery store sells only natural and organic products, including USDAQ-certified organic produce, antibiotic-free and hormone-free meats and personal products.

Henderson Food Mart gets a second chance. A group of Henderson residents joined together to save their grocery store. Stannette Spickelmier operates the store. She is new to Henderson but not to grocery. She had previously worked in the grocery store business for 16 years.

Rea's Grocery store in Harrison has a new owner. Karen Domingo had been working part-time for Rea and Ron Heckert at the store. She enjoyed the work and when the opportunity arose to purchase the store she knew it was right. She wanted to help out the community and knew there was a need to keep the store open.

Foster's Family Foods officially became **Adam's Corner Market** the middle of March. Adam Ferguson, a longtime manager became the owner. Adam related that one reason he purchased the store was to continue to be a part of the community.

A 10 member group, Our Town Utica Investments, LLC, is responsible for constructing a building that is now home to Utica's **Pac 'N' Save** store. The store held its grand opening Feb 5.

Nebraska Unemployment Poster Changes

We have been notified of a change in the Nebraska 3 in 1 Poster. The changed portion covers Unemployment Insurance. You may access the new poster by typing the link listed below into your browser. Print the new poster and tape it over the Unemployment section of your current Nebraska poster.

http://www.dol.nebraska.gov/resources/Posters/UI%20Advisement%20of%20Benefit%20Rights%203-6-13.pdf

Clarification on Reporting Nebraska New Hires

The Nebraska State Director of New Hires recently sent notice to all employers in the State of Nebraska regarding new requirements to report all independent contractors, in addition to new hires and rehired employees. As an employer you are required to report independent contractors if they are a sole proprietor. If the independent contractor is a sole proprietor you are required to report that independent contractor, along with all of the contractor's employees, as if they were a new hire.

Affordable Care Act Update

The Nebraska Supreme Court ruled that the new Health Care Act is constitutional. Various segments of the new Act become effective on various dates and new rules are being written on a regular basis. NGIA held a seminar in January to assist members in determining if they must provide health care coverage to their employees, penalties for non-compliance, how a change in staffing will affect a retailer's status, and what the new Act does for businesses who already offer health care coverage. Jesse A. Patton, HIA, MHP, FAHM, LUTCF, HIPAAA, EHBA, PHIAS presented the seminar. His PowerPoint presentation can be found at www.nebgrocery.com under the Publications Tab. Jesse is founder and President of Associations Marketing Group, Inc., in Des Moines, Iowa. He entered the insurance industry in 1981 following a four-year career as a paramedic. Jesse is currently serving his seventh term on the Iowa Small Group Reform Committee as Secretary, and assisted a congressional study on the effects of Healthcare Reform in the states.

In an effort to continue to provide updated information the following is being provided via information provided by FMI, NGA and NACS.

I. Introduction

On March 21, 2013, the Departments of the Treasury, Labor, and Health and Human Services (collectively, the "Departments") published in the Federal Register proposed rules that (1) implement the 90-day waiting period limitation added by the Affordable Care Act ("ACA"), and (2) make technical amendments to certain existing requirements under ACA. Comments are due on May 20, 2013. The Department of Labor also recently released two compliance tools to help employers determine if their health plans comply with requirements under the Employee Retirement Income Security Act ("ERISA"). Moreover, on March 15, 2013, the Departments issued Technical Release 2013-01, addressing external review process implementation and a set of related consumer protections. This memorandum summarizes these recent developments and their impact on NGA members.

II. The 90-Day Waiting Period Limitation

General Rule

Under ACA, a group health plan offering group health insurance coverage may not apply any waiting period that exceeds 90 days before coverage can begin for eligible group members. This prohibition applies to both grandfathered and non-grandfathered group health plans and group health insurance coverage for plan years beginning on or after January 1, 2014. NGA members should note that ACA does not require employers to offer health insurance to any particular employee or class of employees, including part-time employees; however, large employers (50 or more FTE) may be subject to a penalty if they fail to offer coverage. For a more detailed discussion of the employer shared responsibility provisions, consult the memorandum distributed on January 2, 2013. ACA only prohibits an otherwise eligible employee or dependent from being required to wait more than 90 days before coverage becomes effective. The regulations on the waiting period limitation follow previous guidance, issued in February and August of 2012, which outlined various approaches to both the 90-day waiting period limitation and the employer shared responsibility provisions.

Under the proposed rules, a group health plan and a health insurance issuer offering group health insurance coverage may not apply any waiting period that exceeds 90 days. The proposed rules define a waiting period as the period that must pass before coverage can become effective for an employee or dependent who is otherwise eligible to enroll under the terms of a group health plan. A plan or issuer will comply with this provision as long as, under the terms of the plan, an employee can elect coverage that takes effect on a date within the 90-day waiting period. Therefore, a plan or issuer will not be considered in violation of this provision merely because employees or other participants may take additional time beyond the 90-day waiting period to elect coverage. If an employee or dependent enrolls as a late enrollee or special enrollee, any period of time before such enrollment is not a waiting period.

Eligibility Criteria and the 90-Day Waiting Period Limitation

Eligibility conditions that are based solely on the lapse of a time period are permissible for no more than 90 days. Nonetheless, the proposed rules generally do not prohibit other eligibility conditions unless the condition is designed to avoid compliance with the 90-day waiting period limitation. Therefore, the proposed rules allow such eligibility conditions as being in an eligible job classification or achieving job-related licensure requirements. However, if a group health plan or health insurance issuer conditions eligibility on any part-time or full-time employee's completion

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of a number of cumulative hours of service, the number of cumulative hours must not exceed 1,200. If a cumulative hours-of-service requirement exceeds 1,200 hours, it is considered to be designed to avoid compliance with the 90-day waiting period limitation and is therefore prohibited. The proposed rules do not prohibit plan provisions that require employees to work a certain number of hours per period but permit them to make a self-payment or buy-in if they do not have a sufficient number of hours.

Multiemployer Plans

Multiemployer plans often contain unique eligibility conditions based on the employer's industry or the employee's occupation. The prohibition on 90-day waiting periods does not prohibit most such eligibility conditions. For example, eligibility provisions based on compensation are allowed. Moreover, hours banks, which allow employees to bank excess hours from one measurement period and use them to compensate for any shortage in a succeeding measurement period and prevent lapses in coverage, do not violate the 90-day waiting period limitation.

Method of Counting Days

Under the proposed rules, the 90-day waiting period limitation is absolute, and all calendar days are counted beginning on the enrollment date, including weekends and holidays.

III. Technical Amendments

The Departments' proposed rules also set forth several technical amendments. In particular, the proposed rules amend regulations related to preexisting condition exclusions under the Health Insurance Portability and Accountability Act ("HIPAA"). Under regulations implementing HIPAA, group health plans and health insurance issuers must furnish certificates of creditable coverage showing an individual's prior health plan coverage. Such certificates were necessary because exclusions based on preexisting conditions were permissible under HIPAA and its implementing regulations, and such exclusions could be reduced using creditable coverage. However, since ACA bans exclusions of coverage based on preexisting conditions, these certificates will no longer be required as of December 31, 2014.

IV. Two Compliance Tools

Recently, the Department of Labor released two compliance tools to help plan sponsors determine whether a group health plan complies with Part 7 of ERISA.[1] The tools are comprised of questions that the Department of Labor might ask and a list of documents that might be requested if a group health plan is audited. The first tool is a list of questions related to compliance with HIPAA and other non-ACA provisions from Part 7 of ERISA. It includes questions on preexisting condition exclusions, certificates of creditable coverage, wellness programs, mental health parity, newborn coverage, and use of genetic information. The second tool contains a list of explanatory questions and answers on ACA provisions. It addresses, among other provisions, grandfathered plans, covering children up to age 26, rescissions, lifetime and annual limits, preexisting condition exclusions, summary of benefits and coverage, preventive services, and external reviews.

V. Technical Release 2013-01

Under ACA, group health plans and health insurance issuers in the group and individual markets must comply with a state external review process if that process includes certain minimum consumer protections. If a state's external review process does not meet these minimum consumer protection standards, that state's group health plans and health insurance issuers in the group and individual markets must implement an effective external review process that meets minimum federal standards. Technical Release 2011-02 established a transition period until January 1, 2012 for state external review process implementation and a set of consumer protections that would apply until January 1, 2014. On March 15, 2013, the Departments issued Technical Release 2013-01, which provides that these temporary consumer protections will be applicable until January 1, 2016.

VI.Potential Impact on NGA Members

NGA members should make sure they understand the proposed rules on the 90-day waiting period limitation. Affected entities may rely on the proposed rules at least through the end of 2014. To the extent that final regulations or other guidance with respect to the 90-day waiting period limitation are more restrictive on plans and issuers than the proposed regulations, the final regulations or other guidance will not be effective until at least January 1, 2015. Source: National Grocers Association from Epstein Beck & Green

[1] The tools can be found at http://www.dol.gov/ebsa/healthlawschecksheets.html.

Paid Sick Days Bills Introduced in US Senate

Senator Tom Harkin (D-IA), Chairman of the Health, Education, Labor and Pensions (HELP) Committee and Congresswoman Rosa DeLauro (D-CT) recently reintroduced the *Healthy Families Act*, legislation (S. 631 - H.R. 1286) that would allow workers to earn paid sick leave to use when they are sick, to care for a sick family member, to obtain preventive care or to address matters relating to domestic violence.

"A full forty percent of private-sector American workers have no access to paid sick days, meaning that they cannot miss a day without risking a day's pay or even lose their job," Senator Harkin said. He added, "Paid sick days are also a matter of public health. Seventy percent of low-wage workers including food service, hospitality, nursing home care and child care employees have no paid sick days." Harkin argued that the *Healthy Families Act* can help stop the spread of illness, especially for those workers who have frequent contact with members of the public.

Under the Harkin-DeLauro legislation, workers, both full-time and part-time, would "earn" up to 56 hours or seven days of paid sick leave annually. Workers would earn one hour of paid sick leave for every 30 hours worked. Employers that already provide paid sick leave would not have to change their current policies as long as their existing time can be used for the same purpose. Employers would also be allowed to require workers to provide documentation supporting any request for leave longer than three consecutive days.

Source: FMI in Washington

Comp Time Legislation to be Introduced in the US House of Representatives

Legislation is expected to be introduced soon that would allow private sector employers to give their employees the choice of taking additional time off in lieu of cash wages for overtime hours worked. The initiative, entitled the *Working Families Flexibility Act*, will be introduced by Congresswoman Martha Roby (R-AL) and will be almost identical to a bill sponsored by Congresswoman Cathy McMorris Rodgers (R-WA) in the 111th Congress.

Presently, federal law allows public sector workers the option of taking time off in lieu of additional take home pay, but private sectors workers are not afforded this choice. The *Working Families Flexibility Act* will provide private sector employees with numerous protections to ensure that they are not coerced into using compensatory time. For example, there would have to be a written agreement between the employer and the employee, and employees could opt out at any time. In situations where the employee is represented by a union, an agreement to take comp time must be part of a collective bargaining union contract. Employees who want to receive cash wages would continue to be paid for their overtime at one-and-half times the employer's regular rate of pay for each hour worked over 40-hours within a seven day period.

Congresswoman Roby is expected to introduce the comp time legislation the week of April 8th and her bill is likely to be marked up by the House Education and Workforce Committee the following week. FMI is part of a broad-based coalition that will be actively lobbying in support of the comp time initiative. FMI members will be kept informed on all key developments as they occur.

Source: FMI in Washington

The Complete Fresh Bakery Portfolio

Has Your Company Been Fined for Baler or Compactor Violations?

FMI has recently heard from a member company that has been fined by the Department of Labor's (DOL) Wage and Hour Division for alleged violations involving balers or compactors. The company in question was fined over $50,000 for more than two dozen violations relating to minors throwing cardboard boxes into compactors. The FMI member company reports that minors under 18 years of age were only loading the compactors and did not operate the equipment, do unloading and were not injured.

FMI wants to know if there are other companies that have encountered similar situations and have been cited or fined by DOL's Wage and Hour Division for violations involving paper balers or compactors. FMI believes that Wage and Hour could be issuing fines based on revisions to Hazardous Occupations Order No. 12 (HO 12).

When Congress enacted legislation in August 1996 to allow minors to load balers and compactors under certain conditions, the equipment had to be labeled as meeting one of two safety standards issued by the American National Standards Institute, ANSI Z245.5-1990 for balers and ANSI 245.2 for compactors. However, Fact Sheet #57 from DOL's Wage and Hour Division, revised in July 2010, states there are now eight ANSI Standards, four for balers and four for compactors, and each piece of equipment must be labeled identifying which specific ANSI standard the equipment meets.

Other conditions, which have always been required under the 1996 law, include posting notices that 16 and 17 year old individuals may only load and are not permitted to operate or unload. HO 12 further requires that balers and compactors have a key-operated on/off switch or other type of system and that the security switch is maintained in the off position when the equipment is not being operated. Additionally, the key must be maintained in the custody of an employee who is 18 years of age or older.

If your company has been fined by the Wage and Hour Division, please contact Ty Kelley, FMI's Director, Government Relations (tkelley@fmi.org / 202-220-0629). FMI believes DOL's Wage and Hour Division should not be issuing fines for what is essentially a technical violation where no injuries occurred and the equipment is ANSI standard compliant. Instead, the agency should be issuing warning letters instructing a company to properly label their equipment. Back in 1996, FMI successfully sought enactment of the Balers and Compactors Safety Standards Act (P.L. 104-174), which allowed 16 and 17 years olds to load cardboard balers and compactors if certain conditions have been met.

FMI is strongly recommending member companies check their equipment to ascertain if their balers and compactors are labeled correctly with a specific identification as to which ANSI standard the equipment complies with. The following ANSI Standards have been certified by the Department of Labor under HO 12:

Paper Baler
ANSI Standard Z245.5 – 1990
ANSI Standard Z245.5 – 1997
ANSI Standard Z245.5 – 2004
ANSI Standard Z245.5 – 2008

Paper Box Compactor
ANSI Standard Z245.2 – 1992
ANSI Standard Z245.2 – 1997
ANSI Standard Z245.2 – 2004
ANSI Standard Z245.2 – 2008

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SWEDISH MATCH

Three Keys to Successful Crisis Management

When the first hijacked plane slammed into the North Tower of the World Trade Center at 8:46 AM on September 11, 2001, Robert Scott, president and chief operating officer of Morgan Stanley-Dean Whittier, was at 3 World Trade Center addressing 400 members of the National Association of Business Economists. Scott evacuated the building just in time to watch a second aircraft slam into the South Tower which he knew housed his company offices and several thousand employees. By 9:30 he and his senior executives had convened at a backup site that became their command center. The decisions made by Scott and his team that day would make Morgan Stanley a case study in successful crisis management and would enhance Scott's reputation as a leader.

What is the difference between a Morgan Stanley and less successful companies? Why do some organizations come out of crisis with enhanced reputations while others may not even survive as a business? While the reasons are many and varied, it frequently comes down to three main areas:

- Failure to consider the human factor
- Failure to gather adequate information to support decision-making
- Failure to act quickly and decisively

These failures are so common that they suggest three keys to successful crisis management:

1. Recognize that you are your own worst problem. Too often in preparing for crisis one tends to ignore the human factor. Understanding human nature and how people react to crisis is one of the fundamental keys to crisis management.

- No matter how much information on risks they are given, people do not believe that a crisis will happen to them. They may understand it intellectually but viscerally they do not believe it will happen. This hampers their willingness to prepare for crisis.
- When confronted with a crisis, a person's first reaction is denial – they often do not recognize that a crisis is occurring. This leads to a hesitation to act.
- There is a tendency to normalize crisis, that is, to see what one expects to see rather than what is actually occurring. It is easy to misinterpret or completely miss indicators that a crisis is imminent or occurring. These indicators may be obvious after the fact but are easily missed during the crisis.

2. Good information is essential to good decision-making. The second phase that people experience when confronted with a crisis is to deliberation – the need to seek corroboration about what has occurred or is occurring and to consider courses of action. There are, however, problems inherent in this process:

- Most information available in the early stages of crisis is fragmentary, contradictory, and unreliable. There can also be a considerable volume of information available, most of it not really helpful. Sorting through this mess requires an understanding of what information is important and why it is needed by decision-makers.
- A common failing in crisis is the tendency to seek only information that confirms what the crisis team thinks is happening or expects to see happening. The problem with this is that the team misses the true nature of the crisis and makes decisions that can be counter-productive or flat out wrong.
- The paradox of information collection is that while the better the information the better the decision-making, there will never be a situation where one has all the information needed. At some point, you will have to make decisions based on incomplete information. Information collection cannot become an end in itself that delays decision-making.

3. Act Decisively. Overcoming denial and moving through deliberation leads to action. In most cases, the quicker you are seen to act and to provide information on the crisis and your actions the more likely you are to mitigate the effects of the crisis. Effective action depends on a number of elements:

- Isolating the crisis by identifying a crisis management team and dedicating them solely to the crisis. Other parts of your organization can work be devoted to business as usual but your crisis management team must be focused exclusively on the crisis and must have the authority and resources necessary to act.
- Speed is essential, particularly in crisis communications. Depending on the nature of your organization, you may have only minutes to get your story out. Even if it's just acknowledging that the crisis has occurred and that you are assessing the situation it is critical that the public, your employees, and your shareholders hear from you.
- Acting quickly, demonstrating empathy with anyone affected by the crisis, and, above all, being honest can go a long way to countering the negative effects of a crisis.
- Surviving a crisis requires that you quickly recognize and accept that a crisis is occurring, gather sufficient information to make decisions regarding the crisis, and move quickly to implement those decisions. Incorporating these three keys into your preparations for crisis may not guarantee success but they will certainly go a long way to preventing failures.

ABOUT THE AUTHOR

Lucien G. Canton, CEM is a consultant specializing in preparing managers to lead better in crisis by understanding the human factors often overlooked in crisis planning. A popular speaker and lecturer, he is the author of the best-selling *Emergency Management: Concepts and Strategies for Effective Programs*. For more information, please visit www.luciencanton.com, or email Info@luciencanton.com.

Maximize Your Time: Achieve More With Less

Imagine you had three extra hours this week to devote to your own improvement as a leader. What kind of difference do you think that would have on your effectiveness, accomplishments, and long-term success?

Or imagine you had half a day this week to catch up on some of the backlogged work that never seems to get done. How would that help you clear the way to your bigger goals?

Or what if you had a whole day off this week to use for rest and renewal? What would you do? Do you suppose that would make you feel more refreshed? How would a dose of restoration affect your mood, your thinking, your relationships, and your decisions?

Each of us can think of valuable ways to spend our time, and chances are some of those ideas are more valuable than the ways you're spending your time right now. The fact is that when you maximize your time, you actually do have more hours in the day. So if you've ever wondered when things would slow down, you're in luck. The time is now!

The key is to take advantage of shortcut strategies for maximizing your time. Following are five "shortcuts" that will dramatically reduce the time you spend racing around the fast track so you can exit into a life of leading and living well.

Shortcut 1: Modeling

In many industries, modeling is a strategy used to mock up an end product before investing the time, effort and expense required to complete it. Your time may be the most precious resource you have; make a model before you go out and spend it.

Figure out what the ideal schedule would look like. Sit down with a pencil and a sheet of paper and sketch the way you'd like the next stretch of time to look. In just a few minutes you can design your ideal week – or for that matter, your ideal day, month, or year. It will take time to turn the model into reality, but now you know what's possible. You may actually find creating the "real thing" to be easier than you think.

Shortcut 2: Define Your Time

You can define your time by thinking about the various activities that take your time and grouping them together. Start with the basics, such as meeting days (when you are available to meet with other people), work days (those you keep to yourself to do your own work), flex days (to have a cushion for spillover activities), admin days (for catching up on paperwork and other administrative tasks), and days off (for rest and renewal). If a whole day seems too long to devote to a single kind of work, then go by half days or even two-hour blocks. You can make your days as specific as you want.

If you don't define your days, then every day you bounce around from one activity to another to another, all day long. Time is lost as you try to transition from a high-energy activity to one that requires you to be calm and quiet. You have a harder time getting focused because you're constantly changing the focus. In contrast, defining your time allows you to get into one mindset for a particular type of activity and stay there. You can find your rhythm and get into a groove so you actually accomplish more in less time.

Shortcut 3: Make Appointments with Yourself

You make appointments with clients, and you keep them. You schedule time with your boss, and you show up. You commit to meetings, and you attend. Now apply the same concept to yourself. Set a meeting with a specific purpose and be there to get the job done.

You don't have to set a recurring meeting that happens every week. You might just need to make one appointment to do some quality thinking or make some important phone calls that keep getting brushed aside. The important part of this strategy isn't the "what" or the "when" or the "how many" of the appointments. The important part of this strategy is the fact that you recognize there's something specific you want to do, decide when you're going to do it, and schedule the time. Keep

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that appointment and you'll have the time you need – guaranteed.

Shortcut 4: Breaking Time Rules

Whether we know it or not, we are all operating on unspoken time rules, such as:

- You must work eight to ten hours per day.
- You must take time off on Saturdays and Sundays.
- You must be available by phone and email at all times.
- You must take vacations in full-day or full-week increments.

But you can escape the rules of time. How you spend your time is a choice.

For instance, maybe you'd rather leave work every day at 3:00 p.m. but work six days a week. Maybe you'd rather get a long massage once a month instead of taking a full-week vacation. Start defining the length of your workday by the results you achieve instead of the hours you work. Time rules don't necessarily mean working less, but they do mean working with more freedom and choice.

If you think this won't work in your company, the first question is, "Have you checked?" A host of creative work options are available as people and their companies look for ways to use time in a way that works for them. And if not, there are plenty of creative ways for you to break time rules within your existing agreements. Ask for what you want. Make a proposal. If you're willing to be fair, negotiate and persist, you will be surprised at how accommodating others will be.

Shortcut 5: Replace Multitasking with "Unitasking"

Multitasking is a fact of life in a high-speed world. And it does work to help you manage complex, non-linear tasks, like being available to people whenever they need you, staying on top of "moving targets," and handling phone calls and requests that come in at random.

But recognize the impact multitasking has on you. Your actions become fragmented, your thinking is interrupted, you make hasty decisions and you do things poorly. To get the focus you need to be effective in achieving your vision, try replacing it with "unitasking." The whole strategy is this: do one thing at a time.

Doing one thing at a time – even for a short time – improves concentration, calms you down, and allows you to get more done in less time. Considering that on average only about three minutes out of every hour are used with maximum focus, you can improve your "concentration rate" in just five minutes at a time. Then fifteen. Then twenty.

You don't have to unitask all the time, just when it counts, like when you are strategizing, visioning, goal-setting, brainstorming, planning, and having one-on-one conversations. These are the kinds of activities that benefit from unitasking. Unitasking communicates a respect for the people and processes that deserve your full attention. As much as you possibly can, practice dong one thing at a time. Set the time aside, focus, concentrate, and you'll get your tasks done both fast and well.

Accomplish More in Less Time

You will never have control of your time until you take control of it. So while your day will still consist of 24 hours just like it always has, when you implement these five shortcuts you'll feel like you accomplish more because the time you use will be most productive. Therefore, stop long enough to get a handle on how you want to spend your time, and then implement these new ways to maximize the time you do have. Rethinking your relationship to time takes an open mind, it takes commitment, and (ironically) it takes time. But the investment you make in it will pay you back hour after precious hour. You'll find that you'll achieve more progress and fulfillment in all areas of your life – and in less time than you ever imagined.

ABOUT THE AUTHOR

Dr. Joelle K. Jay, Ph. D., is an executive coach and the senior managing partner of the leadership development firm, Pillar Consulting. She strategizes with business leaders to enhance their performance and maximize business results. Her clients include presidents, vice presidents, and C-level executives in Fortune 500 companies. Joelle is the author of "The Inner Edge: The 10 Practices of Personal Leadership." For a free Sample Chapter, go to www.TheInnerEdge.com or email Info@TheInnerEdge.com.

Nebraska Grocery Industry Association Calendar of Events

April 17	AWG Kansas City Summer Show
April 17-18	Washington Public Policy Conference
April 24	AWG Springfield Summer Show
April 30–May 2	FMI's Future Connect, Orlando, FL
April 30	NGIA Spring Golf Outing at Quarry Oaks
June 5	Tentative Adjournment for Nebraska Legislative Session
June 11	NGIA Annual Conference at Tiburon, Omaha
June 12	NGIA Sand Bagger Golf Outing at Tiburon, Omaha
July 22	No Frills Supermarkets Golf Outing
Aug. 20-22	Nash Finch Fall Trade Show in Minneapolis
Aug. 21	AWG Kansas City Holiday Show
Sept. 13-14	Affiliated Foods Midwest Fall Trade Show in Omaha
Sept. 10-11	AWG Springfield Holiday Show
Sept. (TBD)	Tobacco & Candy Golf Outing
2014 June 10 - 13	FMI 2014, McCormick Place (South Hall), Chicago, Illinois

If you would like to have your event listed on the calendar, please contact the NGIA office


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