



The Voice

of the Nebraska Grocery Industry

November / December 2012

For a family-owned business
this is a good sign.



The family
behind this sign is
our purpose.

NASH FINCH COMPANY

Supporting family-owned businesses.

Visit us at www.nashfinch.com

Call Roger Nelson at 612.710.2622



Come Grow With Us.

We're growing, we'll help you grow, too.

- 60 consecutive years of rebates paid to members.
- 2.71% all-time record rebate paid last year.
- More than 3,800 items in AWG Brands (Best Choice and Always Save)
- Over 23% AWG Brands distribution.
- Six, soon to be seven, distribution centers.



ASSOCIATED WHOLESALE GROCERS

*Scan with your smart phone to view. Don't have the app? Search Free QR code scanner. Or type www.tinyurl.com/7tusl2b in your browser.

Contact Steve Dillard, VP Corporate Sales at 913-288-1510

C O N T E N T S

features & departments

- 3 Executive Director's Corner
- 3 Nebraska Legislature Convenes on Jan 9
- 4 Nebraska Grocery Industry to Hold Annual Legislative Reception & Dinner
- 7 Spring Golf Outing at Quarry Oaks
- 9 Nebraska Food News... People... Places... Things...
- 10-12 "It's Not MY Fault!" Seven Ways Leaders Can Unearth (and Neutralize) the Fear That Lurks Behind the Blame Game
- 17 Pre-paid Phone Card Information
- 18-19 NGA Show - Early Registration
- 21 Term Limits Brings Eleven New State Senators to the Nebraska Legislature
- 23-27 NGA - Impacts of the Affordable Care Act
- 29 Unemployment Insurance Tax Rate Drops
- 29 NOTICE!! No Fee Required for FDA Food Establishment Registration
- 35 Cool Notice
- 35 Nebraska Food Code Update

advertisers

- 13 Advantage Sales & Marketing
- OBC Affiliated Foods Midwest
- 28 Altria
- 35 Anheuser-Busch.com
- 16 Arctic Glacier Premium Ice
- 1 Associated Wholesale Grocers
- 28 Bunzl
- 20 Cash Register Sales
- 29 Cheyenne International, LLC
- 26 Commonwealth - Altadis, Inc.
- 6 Coca-Cola
- 31 ConAgra Foods
- 13 Crystal Farms
- 36 Dean Foods/Land O' Lakes Milk
- 20 Diageo
- 16 Dr. Pepper/Snapple Bottling Co.
- 8 Farner-Bocken
- 8 Fareway Stores, Inc.
- 5 Frito Lay
- 34 General Mills Convenience
- 35 Gopher News Company
- 22 Harry A. Koch Co.
- 13 Kemp's
- 14 Kraft
- IFC Nash Finch
- 16 Nebraska Lottery
- 33 Pepsi
- 32 Retail Data Systems
- 21 Republic Tobacco
- 8 R.J. Reynolds
- 32 Roberts Dairy
- 15 Sara Lee
- IBC Shazam
- 20 Sparboe Farms
- 22 Swedish Match
- 20 The Brenmar Company
- 22 The Mark Anthony Brands
- 30 Wells Enterprises, Inc.
- 21 Wrigley's
- 28 XCaliber International LTD.

Chairman of the Board:

Larry Baus

Wagner's Food Pride

Vice Chairman of the Board:

Richard Cosaert

Cubby's

Secretary/Treasurer

Mark Hutson

Save Mart

Executive Director:

Kathy Siefken

Nebraska Grocery Industry Association

Directors:

Kirk Anderson

Pepsi Cola

Mike Brtek

Lou's Trhiftyway

Bob DeStefano

Nash Finch

Kelly Dingwell

Affiliated Foods Midwest

Lonnie Eggers

No Frills Supermarkets

Pat Hensley

Hy-Vee

Jeff Holling

Crystal Farms

Bill Huenemann

5th Street IGA

Mogens Knudsen

Plum Creek Market Place

Bob Maline

Maline's Super Foods

Steve Pirtle

Associated Wholesale Grocers

Pat Raybould

B&R Stores
Russ's Markets
Super Saver

Jim Rotella

Rotella's Bakery

Ted Stessman

Farmer Bocken

Owned and Published by the: Nebraska Grocery Industry Association, Inc.
5935 South 56th Street, Suite B, Lincoln, Nebraska 68516-3301, Phone: (402)423-5533
or 800-433-6742, E-mail: ksiefken@nebgrocery.com. We retain the right to refuse any
advertisement or copy content deemed inappropriate or inconsistent with our goals
and objectives to serve our members.

Executive Director's Corner



December brings the end of 2012, a year of disappointments and of successes. We had a relatively successful Legislative session, winning several major issues. We fought local ordinances in Omaha and Lincoln – and while we were able to decrease the rate of the Omaha Occupation Tax on Tobacco, we were not able

to entirely defeat it. In my humble opinion, it was a sad day in Omaha when the Omaha City Council passed this ordinance. We also opposed a mandated server/seller training program for alcohol sales in Lincoln. All servers and sellers of alcohol who work in Lincoln will be required to obtain a permit prior to April 1. The permit is part of what is being referred to as an educational program that will train clerks not to sell alcohol to minors or intoxicated people. The program is based on a perceived problem using unscientific data that cannot be cross-checked. The training can best be described as mediocre. It was a sad day in the community of Lincoln when the City Council passed the ordinance. The new ordinance does not solve a problem and is very costly. I know my frustration shows when our members talk to officials about cost-effective ways to bring the problem under control and city leaders choose not to hear.

Nebraska elections brought new faces to the State Capitol and saw many of those in leadership positions leave due to term limits. We have some very talented individuals who will begin their first term as a Nebraska State Senator when the Legislature convenes on January 9th. The national elections held in November, unlike the state elections, did not bring change. As a result of the elections we will have the same national government leaders who will deal with the same national problems. Problems these leaders have not been able to solve in the past four years. After all of the political ads we heard on the radio, on tv, and read in print, after the millions of dollars spent in campaign ads, the American voters elected to change nothing. American voters voted to do the same thing over and over – yet they seem to expect different results. We won't see change, we will experience the same gridlock in Washington that we've seen in recent years. I'm happy to live in Nebraska – where we know how to negotiate and come to a consensus that really is for the good of all.

Wishing you and your families a very Merry Christmas and a Fantastic New Year!

Nebraska Legislature Convenes on Jan. 9; Time to Gear Up!

We anticipate a legislative year that includes many of the same issues we have addressed in the past. NGIA will once again review all bills as they are introduced, report them to the Legislative Committee, and establish a position. A conference call will be held every Friday morning from 9:00 – 9:30 to discuss the bills as they

move through the process. All members are invited to participate. If you are interested, please contact the NGIA office and conference call information will be provided.

Nebraska Grocery Industry to Hold Annual Legislative Reception & Dinner

Invitations have been forwarded to all state senators and other state officials regarding the Legislative Reception & Dinner that is scheduled for Thursday, January 24, 2013. The Reception will begin at 5:30 with the meal being served at 6:30. The event will be held at the Cornhusker Marriott, 333 South 13th Street in Lincoln. We urge all members to contact your Senator to invite him/her to sit with you during the Dinner (then let us know so we can arrange seating). If you need to know the name of YOUR senator, call us at 800-433-6742.

Silent Auction to be held during Legislative Reception

NGIA will hold a Silent Auction during the Reception from 5:30 – 6:30. This fun-filled event has become more popular each year. **All members are encouraged to donate items for the auction!** Items can be forwarded to the NGIA office or they can be left with any one of our board members. Please let us know if you are delivering items to a board member.

UNL Athletes to be Guests

UNL Volleyball and Football players have been invited as our guests. They will pose for photos with members during the reception. The photos will be developed and autographed for members to take home as a memento of the evening. **We encourage you to bring your memorabilia for autographs.**

Tickets are \$75 and can be purchased from an NGIA Board Member, a Lincoln Grocery Store Operator, or by contacting our office.

Kirk Anderson, Pepsi Cola Bottling, Lincoln
Larry Baus, Wagner's, Lincoln
Mike Brtek, Lou's Thriftyway, Norfolk
Rod Burns, Hy-Vee, Lincoln
Peter Clarke, Crete Food Mart, Crete
Dick Cosaert, Cubby's, Omaha
Bob DeStefano, Nash Finch, Omaha
John Diaz, Heartland Pantry
Greg Dillavou, Hy-Vee, Lincoln
Kelly Dingwell, Affiliated Foods Midwest, Norfolk
Marty Dlouhy, Russ's Market, Lincoln
Lonnie Eggers, No Frills, Bag N Save, Avanza
Don Ehly, Sun Mart Foods, Lincoln
Jeff Gans, Save Best, Lincoln
Josh Gilbert, Sun Mart Foods, Lincoln
Dave Green, Grocery Kart, Broken Bow
Brain Hayes, Super Saver, Lincoln
Jeff Holling, Crystal Farms, Waterloo
Bill Huenemann, 5th Street IGA, Minden
Mark Hutson, Save-Mart, Lincoln
Marty Jarvis, B&R Stores, Lincoln
Nick Kelso, Super Saver, Lincoln
Matt Kempston, Super Saver, Lincoln

Mogens Knudsen, Plum Creek Market Place, Lexington
Bob Maline, Maline's Super Foods, Sutherland
Dave McCleery, Russ's Market, Lincoln
Chris Piper, Russ's Market, Lincoln
Steve Pirtle, Associated Wholesale Grocers, Lincoln
Tyler Popp, Russ's Market, Lincoln
Jeff Quandt, Hy-Vee, Lincoln
Pat Raybould, B&R Stores, Lincoln
Rob Reif, Hy-Vee, Lincoln
Patrick Ridder, Russ's Market, Lincoln
Jim Rotella, Rotella's Bakery, LaVista
Scott Schlatter, Hy-Vee, Lincoln
Tom Schulte, B&R Stores, Lincoln
Todd Schumacher, Russ's Market, Lincoln
Rob Steider, B&R Stores, Lincoln
Ted Stessman, Farner Bocken, Omaha
Kelsi Swanson, Open Harvest, Lincoln
Topher Voorhees, Leon's Food Mart, Lincoln
Bill Wagner, Russ's Market, Lincoln
Vicki Warner, Wagner's, Lincoln
Matt Wemhoff, IGA Market Place, Lincoln
Steve Williams, Sun Mart Foods, Lincoln
Chad Winters, Ideal Grocery, Lincoln

When does


nature

surprise

you with unexpected flavor?

When you use **all natural**
ingredients from start to finish.



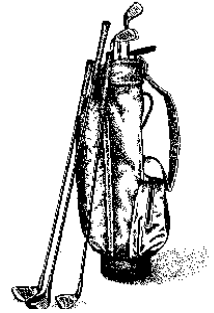
 Find us on:
[facebook.com/fritolay](https://www.facebook.com/fritolay)

All trademarks are owned by Frito-Lay North America, Inc. © 2011.



We're in your fridge.
And in your corner.

Nebraska Grocery Industry Association
presents
One of the Greatest Social Events of the Year!



SPRING GOLF OUTING...at QUARRY OAKS

Quarry Oaks Golf Club is located near Ashland, just across I-80 from Mahoney State Park . . . one of the best courses Nebraska has to offer.

Mark your calendars for April 30, 2013.

A box lunch will be distributed to players at 12:00 p.m. **1:00 p.m.** shotgun start. The tournament is a Texas Scramble format. Two flights will be established after scores are turned in. Prizes include a \$50 Pro Shop Gift Certificate to each Flag Prize Winner. Each Flight Winner will also receive a \$50 Gift Certificate. Fees include the driving range, green fees, cart fees, beverages on the course, box lunch, and the evening meal. Each team should set their own foursome. Those players without a full group will be combined with other players. Golf club rental (choice of stiff or flexible shaft) is available for \$30. Make arrangements upon arrival.

This tournament is included in the annual sponsorship packages. A limited number of sponsorships are still available on a first-come, first-serve basis as follows:

- Pre-event publicity, 1 entry fee, hole signage, and recognition in *The Voice* **\$500**
- We would be interested in donating snacks, beverages, and/or prizes.



I want to Play Golf! Sign Me Up:

Members of NGIA: \$125 per player **Non-Members: \$225 per player**

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

Company Name _____ Contact Person _____

Address _____ City _____ State _____ Zip _____

Phone:(____) _____ Fax:(____) _____ E-Mail Address _____

(NOTE - fees must be paid prior to golf outing)

Please send a statement to my attention for the above players/sponsorship

Payments made by credit card will include an additional 5% fee that we must pay to the credit card company.

Payments made via check or EFT will be for the amount shown

Enclosed in my payment for the above players/sponsorship

Please return this completed form by April 15, 2013 to:

NGIA, 5935 S. 56th St., Suite B, Lincoln, NE 68516-3307

SAVE THE DATES..Annual Conference June 11 at Tiburon Golf Course and Golf Tournament June 12 at Tiburon. Tobacco & Candy Outing September 27 at Eagle Hills.. More information to follow!



FARNER-BOCKEN COMPANY

Providing Solutions For Your Store Needs!



Farner-Bocken Company offers...

- ▣ A Top 10 Leading Convenience Store Wholesale Distributor in the USA
- ▣ Large Selection of Tobacco Products
- ▣ Over 15,000 SKUs Stocked
- ▣ Multi State Service
- ▣ Professional Store Layout and Reset Teams
- ▣ Cutting Edge Technology
- ▣ Largest Selection of Food Concepts in the Midwest
- ▣ Experienced Sales Representatives
- ▣ One Stop Convenience for Your Location



Farner-Bocken Company Contact Information:

1751 Hwy. 30 East
Carroll, IA 51401
800-274-8692

Check us out @ www.farner-bocken.com

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.

Bob Voss, Lincoln's Super saver super smoker recently won national recognition at the American Cured Meat championships, presented by the American Association of Meat Processors. Voss was awarded Fourth Place Reserve Champion in the Meat Snack sticks class. All entries were judged based on aroma, flavor, eye appeal, color and texture. The competition included more than 1,000 entries in 26 product categories.

An Elwood group has raised enough money to open its new grocery store. They raised money through the sale of stock in the co-op and now have enough to purchase the building and start renovations. The brick building was constructed in 1914. The work will involve replacing the old flooring and ceiling, removing old shelves, and replacing coolers and compressors and existing equipment. New restrooms are planned. Wiring and lighting will be upgraded and the interior will receive new drywall and paint.

It's been six months since Fresh Foods officially opened its doors in Gering, and owner Ben Dishman said he's pleased with the progress the business has made so far. In that time, he's added four new full-time equivalent positions with plans in the immediate future for a fifth. They have hired a dairy manager, frozen food manager and cashier positions. Soon they will be hiring an assistant manager. Dishman's wife, Kerri, handles social media, such as posting specials on facebook and other marketing and promotional programs. The Dishmans marked the six month occasion with an employee barbecue. Ben said they're on projection with their business plan for the supermarket.

At Prairie Sky Foods in Minatare, you can get a taste of home. The small town store lies in the center of the downtown community. At any time of the day, you can walk into the store and find at least a couple of coffee drinkers sitting at tables in the front of the store. Trevor and Jana Schwartz purchased the store in 2008 from Danny Guzman. Guzman showed Trevor the ropes, including training him to make the store's specialty homemade garlic sausage. Every day over the lunch hour you can enjoy a home cooked meal. The hometown boy bought his hometown grocery store. The store really does have the hometown feel.

Madeena Sherman has purchased Scott's Grocery in Hayes Center, NE. Madeena has been employed by the store for a year. She worked in grocery store management in both Idaho and Oregon for many years before moving to Hayes Center. She is looking to increase inventory with new products weekly and will also expand her meat department.

Nash Finch Company announced that Kevin Elliott has been appointed as the Company's Executive Vice President, President & Chief Operating Officer □ Nash Finch Wholesale/Retail. Mr. Elliott, age 46, who previously served as Senior Vice President of Merchandising, Logistics and Marketing at Seven Eleven Inc. ("7□Eleven"), joined the Company on Monday November 26, 2012. As President and COO Mr. Elliott will be responsible for the Company's food distribution and corporate retail operations reporting to Alec C. Covington, President and Chief Executive Officer of Nash Finch Company.

Fareway Food Store at 3070 N 90th in Omaha celebrated its grand opening recently. The new store is 34,000 square feet and is just north of Maple Street. It is the first in Omaha.

Allen Ewoldt of Stapleton and owner of Ewoldt's Grocery in Thedford was the recipient of the 2012 "Visionary Award" presented at a banquet held at the Century Link Center in Omaha. Marty Arter, CEO of Affiliated Foods gave Ewoldt the award for his investment in the future. Ewoldt's Grocery has made many improvements to the building this past year and continues to provide an up-to-date grocery store for the residents in the Thedford area.

H & J Grocery & Beverage in Eustis celebrated their grand opening in November. A group of local investors who have a strong interest in keeping the store open and contribute to the community purchased the store. It has a full line of groceries, meats, deli, and a liquor store.

Baker's Supermarket at 72nd and Ames Street will undergo a major remodeling. The project, which includes redecorating and redesigning the store's layout, will expand the store's floral and health and beauty departments, upgrade the deli department and add a new hot foods case and beverage center. Energy-efficient dairy, meat and seafood cases will also be installed. The renovations will begin after the holidays and are scheduled for completion in the spring.

“It’s Not MY Fault!” Seven Ways Leaders Can Unearth (and Neutralize) the Fear That Lurks Behind the Blame Game

Are fingerpointing and responsibility dodging poisoning your culture? Mike Staver explains that fear-based leadership lurks at the heart of the blame game. He explains what leaders can do to overcome their own fears and find their courage—and help their followers do the same.

When you arrive at the office each morning, you find yourself in a blame-free zone. Your team attacks projects proactively and with confidence. When a problem arises, everyone involved “owns it” and takes corrective action. Bob in marketing says he’s personally responsible for an event flier going to the printer late and stays late to overnight them to the client. Meanwhile, Sally in accounting emails, “The client’s invoice was wrong because of our miscalculation. We’ve called and apologized.” And so it goes with every employee, in every department...and then you wake up. Yep. Instead of facing the workday with excitement, most leaders want to crawl back under the covers from sheer dread of what actually awaits them at the office: excuse making, blame shifting, and responsibility dodge ball. According to Mike Staver, the underlying culprit is something you might not suspect: fear.

“An organization that has perfected the blame game is one where hidden fear—fear of failure, of confrontation, of difficult tasks—runs rampant,” says Staver, author of *Leadership Isn’t for Cowards* (Wiley, June 2012, ISBN: 978-1-118-17683-2, \$24.95). “And guess where these kinds of energy-draining, counterproductive cultures originate? That’s right: with the leaders.

“Blame-based leadership seeks to find a bad guy so that there is someone to absorb the problem, like a lightning rod absorbs a bolt of otherwise dangerous electricity,” he adds. “If a bad guy can be found, then everyone else can take a collective sigh of relief. If it’s operations’ fault, for example, management can’t have done anything wrong. And when it’s someone else’s problem, no one takes action to solve it.”

Blaming is only one symptom of hidden fear. Staver’s book explores numerous others—like pretending not to know things, perpetual “getting ready,” and letting “shiny ball” distractions derail high-return tasks—and offers tips for conquering them. The destructive thing about fear, he points out, is that it keeps us from taking the quick,

decisive actions courageous leadership requires—and the global economy demands.

Removing fear and establishing a take-responsibility culture begins with leaders, explains Staver. Once you have let followers know that you are on their side and want them to win—while establishing that you won’t settle for anything less than the highest degree of execution and performance—they’ll begin to adopt your fearless attitude.

“Acknowledging that you are ultimately responsible for the results of your life, thoughts, and actions creates a level of freedom not experienced by those who choose to blame others,” he adds. “It empowers you to act. Courageous leaders are driven by, even obsessed with, the imperative to eliminate excuse making and blame from themselves and their organizations.”

Read on for Staver’s advice on how you can take responsibility and help your followers to do the same:

Look at the man (or woman) in the mirror. You can’t expect your followers to change their attitudes while you stay mired in your old blame-based thinking. That’s why Step One in creating an excuse-free company culture is taking a good, hard look at your own tendency to blame others and at the underlying fear driving it. According to Staver, a few common culprits include: fear of failure, fear of being underprepared, fear of confrontation, fear of risk, fear of being wrong, and fear of being unpopular.

“Once you have identified the fears infecting your own leadership, figure out which behaviors you can change in order to set a better example,” he suggests. “If you tend to overprepare—meaning that progress happens at a glacial pace—you might courageously take the next step forward, even if you’re not sure that the proposal is perfect. Your employees will see that action, even if it isn’t 100 percent mistake-free, drives results.”

Overall, Staver says, strive to proactively confront any policy, person, or mindset that is holding you and your organization back. Be an obstacle remover and push yourself to take bold, decisive action. And if (actually, when) you do screw up? Set a good example and “own it.” Overall, you’ll find the rewards of being a fearless leader will far outweigh the consequences.

Get real about how your organization handles mistakes.

What happens when someone on your team screws up or takes a risk that doesn't pay off? If the answer is that a leader swoops in to mete out swift and certain punishment to the offending employee, two things will happen: 1) the blame game will flourish (after all, no one wants to be the fall guy when something goes wrong) and 2) most people will shy away from taking any risks at all in the future.

"Is a bland, play-it-safe, riskless culture what your organization really needs?" asks Staver. "If you want your organization to grow instead of stagnate, it's imperative that you handle mistakes in a constructive way. If you're too harsh, of course none of your followers will want to upset you by taking risks. The truth is, taking risks should not only be allowed but encouraged.

"Instead of putting negative pressure on your people, try to help them work through any kinks while keeping the focus on performance and growth," he recommends. "And always be sure to celebrate your employees' accomplishments without compromising their momentum. That means acknowledging progress with full and complete focus on the success of what is right here, right now."

Preach the "choose or lose" gospel. It's when employees feel powerless that they toe the company line, mindlessly follow orders, or simply choose to do nothing. As a leader, you need to make employees understand that they always have a choice. (And yes, doing nothing is a choice.) It's important to make sure that everyone in your organization considers the full range of options, even those that might seem impractical or illogical at first glance. Here's why: Once you realize you have choices, it's a lot harder to blame others for your actions, or lack thereof.

"If you're alive, you have choices, bottom line!" says Staver. "Some are big. Some are small. But in the course of your work day, they all matter. Challenge your employees to think about the big picture consequences of their choices. Ask them, 'How will this decision affect your overall goals?' or, 'What's your intended outcome?' And most importantly, 'What will you do if things don't go as expected?'"

"Of course, you can't ask these questions every day to every employee," he concedes. "But you can put the information out there and reiterate it from time to time. For example, you might send out an email to your

organization that reads, 'Ask yourself, What's the most important choice I'll make at work today? What do I hope to achieve?' In time, you will hardwire this type of careful consideration into your company's culture."

Set crystal clear goals with deadlines. Have you ever left a meeting thinking your team had made lots of progress, only to find out later that none of the great ideas came to fruition? As deadlines were missed and mistakes were made, everyone conveniently blamed someone else, claiming they didn't know they were responsible for those tasks. Well, if you didn't spell out a who-does-what list, maybe they really didn't know—but just as blame-game-inducing is the anxiety that comes from uncertainty.

"People like clarity," says Staver. "Knowing what's expected of you is the best remedy for fear. That's why it's critical to make sure everyone at your organization, including you, has specific, measurable, achievable, relevant, and timed goals. If someone's goal isn't reached, they can blame only themselves. If it is reached, they can reap the rewards.

"Encourage employees to write down their goals, and at the end of each meeting or discussion, have them repeat their individual goals back to you," he suggests. "You do the same for them. Don't leave anything ambiguous. You'll be amazed at what a difference this makes."

Get people thinking in terms of solutions, not problems. Cliché as it may sound, a can-do attitude is the remedy for blame addiction and the cornerstone of a culture of responsibility. There's nothing wrong with telling your followers: "From now on, I want to hear fewer reasons why we can't and more suggestions for how we can." Those messages to the group will make your conversations with individuals easier because they will already know your expectations.

"Ask them, 'If can't wasn't an option, what would you do?'" suggests Staver. "If you can't blame Bob for not shipping the flier, what can you do? If 'I was too busy to meet the deadline' isn't a valid excuse, what's the solution?"

"The challenge as a leader is getting your followers to meet the challenges they face with the right attitude," he adds. "These questions get them focused on solutions. And when everyone brings a solutions-oriented attitude to the table, the entire culture improves and everyone is

driven by results.”

Dissect outcomes in a “no excuses” moratorium.

Choices and attitudes/mindsets are all well and good, but let’s face it—you are in the results business. At the end of the day, you either have the outcome you hoped for... or you have a pile of useless excuses. To help your direct reports take more responsibility, examine the results of all projects and initiatives together. Trace how your people’s choices and attitudes impacted the final outcome, and don’t let them (or yourself!) off the hook.

“The purest kind of responsibility-based conversation includes clear expectations followed by excuseless discussion of results,” asserts Staver. “The courageous elements of your leadership will manifest most fully in the questions that you ask regarding performance. Your questions are critical to building a high-performance culture.”

To help direct your followers to accepting responsibility for their performance, you could ask: “What did you do or not do that led to these results? If you could turn back the clock, what would you do more or less of? Of the things you controlled, which do you think contributed to this success/failure?” These are the big questions that drive “no excuses” performance.

Partner up. You may have heard of accountability partners in terms of losing weight, exercising more, reaching financial goals, or growing personally or spiritually. But have you ever considered using them in your organization? The fact is, pairing your people up in “accountability teams” that get together twice a month to talk about their goals and their progress can really increase the amount of responsibility everyone feels.

“This idea started years ago when my brother Corey and I got together for dinner and began talking about our frustration with the lack of progress we were experiencing in our jobs,” recalls Staver. “We started getting together for dinner once a week and simply asking each other questions about the goals we had set the previous week. The meetings were not designed to make us feel bad or to catch each other failing, but rather to get us to adopt mindsets of execution and performance.

“The first few weeks, we saw some minor progress,” he continues. “Over time, our questioning skills sharpened, and with each passing week, the questions we asked were

tougher. Consequently, our accomplishments became bigger and quicker-paced. Since then, I’ve encouraged the use of this partner system in many organizations, and it’s always a huge success.”

“There is absolutely no way your followers can accomplish what they need to accomplish and learn to accept responsibility if you don’t develop the habit of asking big, clear, direct questions delivered in an I-want-you-to-win tone,” Staver concludes. “Your team deserves a leader who is courageous enough to ask and ask often. You will get better at this as you practice it. You will also see results improve over time as your followers get used to thinking about their own roles within the organization, and how their choices and attitudes impact the big picture.”
#

About the Author:

Mike Staver, author of *Leadership Isn’t for Cowards*, is a business coach and speaker with a rare ability to zero in on the fears that prevent leaders from doing what they need to do. He confronts them with the truths they’re pretending not to know and provides the “swift kick” they need to start making the quick decisions that get results—a necessity for survival in a global economy. His clients appreciate and respond to his gut-level honesty and his gift for cutting through the noise and getting to the heart of the matter. His solutions help clients enjoy positive business results, free up the energy that’s been drained by creative avoidance of action, and fully realize their potential as leaders. Mike’s educational background—a bachelor’s in business and a master’s in psychology—has led to a focus on the vital importance of results and a deep understanding of the behaviors that lead to both self-sabotage and success. Mike is a certified speaking professional (CSP), a designation held by fewer than 10 percent of professional speakers.

Leadership Isn’t for Cowards is Mike’s newest book. Other published works include the book *Do You Know How to Shut Up? And 51 other life lessons that will make you uncomfortable as well as a chapter in *Chicken Soup for the Mother’s Soul*. Mike created the audio series *Tips in Twenty* and *Tips in Ten*, which are available by download. He is also creator of the training series *21 Ways to Defuse Anger and Calm People Down*.*

For more information, please visit www.thestavergroup.com.

ADVANTAGE
SALES AND MARKETING

2894 106th St. Suite 200 (515) 278-1223
Des Moines, IA 50322 FAX (515) 278-0671

Advantage Sales and Marketing is the premier consumer packaged goods sales and marketing agency in North America, committed to building brand value for our clients and customers.

Mission Statement: "To create outstanding value for our clients & customers through superior sales execution, operational excellence and innovative marketing services."

True to the Midwest.

Innovation, quality and a home-grown brand identity.
From novelties to ice cream, Kemps is the consumer's choice.

WWW.CRYSTALFARMS.COM



Helping People Around the World
Eat and Live Better

The Joy of Eating!!!



Bakeries in Bellevue & Hastings NE.



Dr Pepper Snapple Bottling Co.
Midwest Division Omaha, NE
A Division of Dr Pepper Snapple Group

Omaha 402-498-0440

Lincoln 402-464-3169

Norfolk 402-371-9347



**...Proudly Serving Nebraska Grocers
for Over 100 Years.**

1-800-333-7340

1-402-592-9262

Omaha Headquarters

Thanks to our retailers,

ALL 93 COUNTIES IN OUR STATE HAVE
BENEFITED FROM THE WORK OF THE
NEBRASKA LOTTERY.



Learn more at nelottery.com





Dave Heineman
Governor

STATE OF NEBRASKA
DEPARTMENT OF REVENUE
Douglas A. Ewald, Tax Commissioner
PO Box 94818 • Lincoln, NE 68509-4818
Phone: 402-471-5729 • www.revenue.ne.gov

December 4, 2012

Kathy Siefken
Nebraska Grocery Industry Association
5935 S. 56th St., Suite B
Lincoln, NE 68516

Dear Ms. Siefken:

With the passage of LB 1091 by the Nebraska Legislature, beginning January 1, 2013 retailers selling prepaid wireless telecommunications services are required to collect a surcharge on every retail sale of prepaid phone cards, prepaid mobile phones, and the recharging of those prepaid phones and cards. We would appreciate your assistance in communicating this information to your associates in the grocery distribution business as they may be able to further disseminate the information to their grocery and convenience store customers.

Retailers, such as grocery and convenience stores, making sales of prepaid phones and prepaid phone cards will be required to collect the surcharge from their customers and remit it to the Department of Revenue using the same filing frequency the retailer uses for sales and use tax purposes. The surcharge will be remitted to the Department on the Nebraska Prepaid Wireless Surcharge Return, Form E911N. The surcharge rate is 1.1% for the period January 1, 2013 to December 31, 2013. This rate is based on specific statutory criteria and will be determined and published annually by the Department.

Retailers currently required to e-file and make payments electronically for their Nebraska and Local Sales and Use Tax Return, Form 10, will also be required to e-file and make payments electronically for their Nebraska Prepaid Wireless Surcharge Return, Form E911N. Additional information on the new charge is available on our website at www.revenue.ne.gov.

If you have any other questions, please contact me at (402) 471-5679 or by email at: ellen.thompson@Nebraska.gov. Thank you so much for your assistance in this endeavor.

FOR THE TAX COMMISSIONER

Sincerely,

A handwritten signature in cursive script that reads "Ellen Thompson".

Ellen Thompson
Revenue Specialist
Policy Section

The **NGA**Show

Where Independents Gather

REAL ISSUES
REAL GROCERS
REAL SOLUTIONS
REAL BUSINESS

FEBRUARY 10–13, 2013

The Mirage Hotel & Casino // Las Vegas, Nevada

Register before
January 15, 2013 and SAVE \$100!

Register Online and Receive an Additional 3% Discount!



REGISTER EARLY AND SAVE BIG!

BRING YOUR WHOLE TEAM!

There is something for everyone. Your produce and meat managers, marketing and advertising teams, and financial executives will all find a wealth of good ideas and new information in the educational workshops and the NGA Expo floor. *Don't let your team miss out!*

- Back by popular demand! The North American Meat Association (NAMA) will co-locate MEATXPO'13 on the NGA EXPO Floor
- PMA Produce Pavilion with the latest trends and newest products in the produce industry
- Opening Keynote speakers Alan Simpson and Erskine Bowles
- General Sessions with the latest information on Consumer Trends
- Super Breakfast Sessions provide new ideas for growing sales in Meat & Fresh Departments
- Over 24 workshops focusing on Store Leadership; Fresh Foods; Connecting with Consumers; Store Operations; General Merchandising/Health and Beauty Care and Technology Tools
- EXPO floor showcasing products and services representing the total grocery industry
- Best Bagger Championship
- Creative Choice Awards Contest and Reception
- Chairman's Dinner & Gala – Featuring Human Nature — The Motown Show



Alan Simpson



Erskine Bowles



STAY CONNECTED FOR THE LATEST INFO:

[Visit]
www.theNGAshow.com

[Like]
www.facebook.com/NationalGrocersAssn

[Follow]
[@NationalGrocers](https://twitter.com/NationalGrocers)

[Join]
www.nationalgrocers.org

Visit our website for updates at www.theNGAshow.com





THE NGA SHOW REGISTRATION FORM
 February 10-13, 2013 • The Mirage Hotel and Casino • Las Vegas, NV
 REGISTER ONLINE AT WWW.THENGASHOW.COM AND RECIEVE A 3% DISCOUNT.

STEP 1 – ATTENDEE REGISTRATION & BADGE INFORMATION

First Name: _____ E-mail: _____
 Last Name: _____ * You will receive your registration confirmation via email.
 Badge Name: _____ Phone: _____
 Title: _____ My Wholesaler is: _____
 Company: _____ Division: _____
 Street Address: _____ Number of Stores: _____
 City: _____ State: _____ Zip: _____ Spouse Name: _____

(Please check the spouse registration fee box below.)

- Yes, I will attend the Financial Symposium on Sunday, February 10, 7:30 am-1:30 pm (free with your registration).
 Please check this box if you do not want to receive informational emails from our EXPO showfloor vendors and partners.

STEP 2 – REGISTRATION FEES (Please Note: Chairman's Dinner & Gala NOT included in registration fee).

Register by:	EARLY BIRD	ADVANCE	STANDARD
	Dec 1	Dec 2 - Jan 15	Jan 16 - Feb 13
<input type="checkbox"/> Retailer/Wholesaler/State Association - Member	\$350	\$450	\$550
<input type="checkbox"/> Retailer/Wholesaler/State Association - Non Member	\$550	\$650	\$750
<input type="checkbox"/> Consulting/Non-Exhibiting Supplier - Member	\$550	\$650	\$750
<input type="checkbox"/> Consulting/Non-Exhibiting Supplier - Non Member	\$1150	\$1650	\$1750
<input type="checkbox"/> Exhibitor/Sponsor - Member	\$550	\$650	\$750
<input type="checkbox"/> Exhibitor/Sponsor - Non-Member	\$750	\$850	\$950
<input type="radio"/> I am also registering a spouse or child:			
<input type="radio"/> Spouse	\$250	\$350	\$450
<input type="radio"/> Child (17 and under)	Free	Free	Free

Name of Child (if attending): _____

- Chairman's Dinner & Gala - Tuesday, February 12.
 Ticket sales benefit the Grocers Research & Education Foundation (GREF).
 \$35.00 per fully registered attendee
 \$195.00 per non-fully registered attendee (One Day Pass, EXPO Only, etc...)
 _____ Ticket(s) at \$ _____ per person = \$ _____

TOTAL SHOW REGISTRATION FEES + GALA TICKET(S) \$ _____

REGISTRATION PAYMENT POLICY

NGA cannot bill your company. Faxed forms can only be processed with Credit/Debit Card payment information. Forms that are mailed must contain Credit/Debit Card payment information or be accompanied by a check payable to National Grocers Association.

CANCELLATION/REFUND POLICY

All cancelled registrations are subject to a \$50 processing fee. A refund will be issued if WRITTEN notification is received no later than February 1, 2013. **No refunds will be issued after February 1, 2013.** Fax notification to (703) 812-1821 or via email at jbrant@nationalgrocers.org.

STEP 3 – REGISTRATION FEES & GALA TICKET(S) PAYMENT INFORMATION

CREDIT/DEBIT CARD: American Express Discover MasterCard Visa
 Card No.: _____ Name on Card: _____
 Exp. Date: _____ Security Code: _____ Authorization Signature: _____
 Check Enclosed (Payable to **National Grocers Association**) to cover registration and Gala ticket(s).

STEP 4 – HOTEL INFORMATION - THE MIRAGE HOTEL AND CASINO

Room rate per night: \$169.00 (plus \$15 resort fee + 12% County Room Tax of \$20.28) = \$206.08

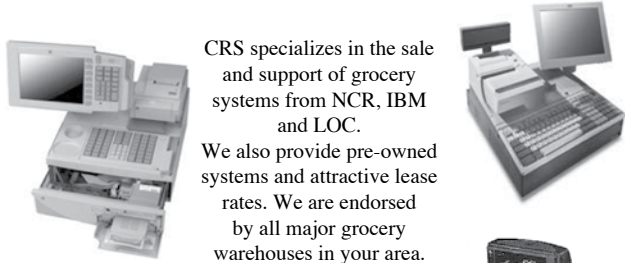
To reserve your room, please visit www.theNGAshow.com and link directly to the hotel or contact Mirage Room Reservations at 1-800-347-9000 and reference the National Grocers Association. **The deadline to reserve a room is Monday, January 14, 2013.** Reservations requests received after the cut-off date will be based on availability at the Hotel's prevailing rates.

Return this form via Fax to: 703-812-1821 or
 Mail form to: NGA Registration, 1005 North Glebe Road, Suite 250, Arlington, Virginia 22201-5758.

QUESTIONS: Please contact Jennifer Brant at jbrant@nationalgrocers.org or call (703) 516-0700.

CRS
SOLID RELATIONSHIPS SUPERIOR SERVICE
Cash Register Sales

www.crskc.com



CRS specializes in the sale and support of grocery systems from NCR, IBM and LOC.

We also provide pre-owned systems and attractive lease rates. We are endorsed by all major grocery warehouses in your area.



816.231.8599

www.crskc.com

"**SWAGGER, NOT STAGGER.**"

~ TONY SINCLAIR



READY TO *Tanqueray?*
ALWAYS IN MODERATION
TANQUERAY.COM



SPARBOE FARMS
Family Owned Since 1954

Sparboe Farms is a complete producer of shell and specialty eggs; offering category management, promotional planning, and egg set expertise as a compliment to our superior quality eggs.

For additional information on how we can assist you with your egg category business needs, please contact:

Sheila Baker
Sales Merchandiser
Sparboe Farms
515-423-9762
sheila.baker@sparboe.com

THE **BRENMAR** COMPANY
www.brenmarco.com

Supermarket Packaging & Supplies
General Merchandise
& Speciality Foods

call us toll free at
1-800-783-7759
OMAHA, NE



Term Limits Brings Eleven New State Senators to the Nebraska Legislature

The Nebraska Legislature will convene on Jan. 9th, 2013. November elections brought about change in the legislative body and we will have eleven new senators serving Nebraska. Term limits removed many who were in leadership positions so the Committee Chairs will also change. New senators include the following:

- District 01 – Dan Watermeier
- District 02 – Bill Kintner
- District 09 – Sara Howard
- District 11 – Ernie Chambers
- District 19 – Jim Scheer
- District 23 – Jerry Johnson
- District 29 – Kate Bolz
- District 31 – Rick Kolowski
- District 43 – Al Davis
- District 45 – Sue Crawford
- District 49 – John Murante

Republic Tobacco

Introducing Wrigley's Biggest Brands Orbit® & 5® gum in Two New Packs



Micro Packs at a Micro Price* address declines in teen weekly spending by offering gum at **\$0.69** per pack*. Now consumers can get the **#1** and **#2** selling C-Store gum brands** in ultra-portable packs.



Complementary to Micro Packs are **New Mini Bottles**—an up-sized offering designed ideally for the C-Store customer.

*Based on MSRP. **C-Store segment brand topline—Total & US Regions. Latest 52 weeks ending 4/22/12. *** IRI FDMx, CY 2006–2010. © 2012, Wm. Wrigley Jr. Company. Orbit, Orbit O Design, Wintermint, 5, Rain, Cobalt and all affiliated designs are trademarks of the Wm. Wrigley Jr. Company.

WRIGLEY

Silver CIGARILLOS

Foil Fresh™ Cigars are a Fresh idea!



Signed. **SEALED. DELIVERED.**

☆☆☆ SWEDISH MATCH

A Good Partner...
...Is Hard to Find

Mark Anthony Brands Inc.
is proud to be a partner of the
Nebraska Grocers Association
and all the hard work
that they do!



Nebraska's Leading Retail Grocery Agent

Grocery List

- Lower Experience Mod ✓
- Gain Control of Losses ✓
- Reduce Insurance Premiums ✓
- Employee Benefits ✓
- Milk ✓
- Bread ✓

800.344.5624
www.hakco.com

HA The Harry A. Koch Co.
Insurance & Financial Benefits
First Insurance Group



IMPACTS OF THE AFFORDABLE CARE ACT

On June 28, 2012, the Supreme Court of the United States declared the individual mandate in the Affordable Care Act (ACA) unconstitutional based on Congress's wide authority to tax. The Court's holding significantly impacts NGA members and all businesses. The information provided below is intended to help NGA members understand the impact of the law on their business.¹

Standing Up for Retail Grocers and Wholesalers

NGA supports healthcare reform that increases competition in the marketplace and reduces costs on employers, making it easier to provide benefits to employees and their families. While the ACA falls short in this regard, NGA remains dedicated to working with the Administration to make sure the unique needs of independent grocers are addressed in the implementing regulations; including providing flexibility to determine an employee's part-time / full-time status under the ACA. NGA is also committed to working with Congress to address and reduce the most burdensome statutory provisions. Members should note that full repeal of the ACA is unlikely in the near future; therefore, NGA strongly advises members to focus on implementing the law.

NGA advocates for flexibility in healthcare that will allow an employer to provide benefits that "bend the cost curve," lower costs over time, and improve the overall health of the workforce. One of the most difficult ACA provisions for independent retail grocers and wholesalers is the definition of a full-time employee as someone working 30 hours a week or more. NGA strongly encourages statutorily increasing this threshold, and favors a malleable regulatory timeframe to assess each employee's full-time or part-time status.

IMPACTS ON YOUR BUSINESS

Determining Full-Time and Full-Time Equivalent Employees:

The ACA imposes different requirements on employers based on their number of full-time / full-time equivalent (FTE) employees. Generally, these regulatory requirements are imposed depending on whether the business employs fewer than 50 full-time and FTE employees or 50 or more full-time and FTE employees.

To determine whether an employer is a "large business" (50 or more full-time and FTE employees), use:

- The number of full-time employees (30 hours or more per week), **excluding** full-time "seasonal employees" (work less than 120 days annually) [plus]
- Total number of hours worked by part-time employees in a month (30 hour or less per week) divided by 120.

Note: Both full and part-time employees are included in the calculation.

¹ The information in this paper is for general informational purposes only and is not intended to provide legal advice to any individual or entity. Please consult a legal advisor before taking any action based on information appearing in this paper.

Example: Smith's Supermarket has 35 full-time employees (more than 30 hours per week) plus an additional 20 part-time employees (less than 30 hours per week). The 20 part-time employees work 15 hours per week each for a combined weekly total of 300 hours or 1200 hours per month (300 hours x 4 weeks). To determine the number of FTEs, Smith's Supermarket would divide the 1200 total hours worked by the part-time employees per month by 120, which equals 10. Thus, Smith's Supermarket has a total of 45 full-time and FTE employees (35 full-time and 10

Fewer Than 50 Employees "Small Business":

Employer Responsibility Requirement: Employers with fewer than 50 full-time and FTE employees are not subject to the employer responsibility mandate under the law. However, if an employer chooses voluntarily to offer coverage to employees (full or part-time) or is required under collective bargaining agreement, the coverage would still be subject to other ACA statutory and regulatory provisions.

Small Business Health Care Affordability Tax Credits: An employer may qualify for a small business tax credit of up to 35 percent (up to 25 percent for non-profits) to offset the cost of the company's insurance contribution if:

1. The employer has no more than 25 FTE employees,
2. The average annual FTE employee's wages are less than \$50,000,
3. The employer pays at least 50 percent of the premium, and
4. The employer offers health insurance.

This tax credit will bring down the cost of providing insurance for qualifying small businesses. The tax credit will increase to 50 percent in 2014 for qualifying businesses (up to 35 percent for non-profits). The credit is designed to encourage small businesses to offer affordable insurance.

Small Business Health Options Program (SHOP): Each state health insurance exchange will establish a SHOP, a state health coverage "online marketplace" for small businesses with no more than 100 employees. States may limit enrollment to businesses with up to 50 employees until 2016. SHOP ensures employers have options to provide coverage to all full-time employees. In addition, employers participating in SHOP may be allowed to continue participation if the number of workers employed fluctuates after the employer's initial eligibility determination. This provides greater flexibility for small business owners as their number of employees change. Federally-facilitated exchanges will be established in any state without an operational exchange by 2014.

50 or More Employees "Large Business":

Employer Responsibility Requirement: The ACA requires large employers to offer certain minimum insurance benefits, or else they must pay a penalty. Specifically, in 2014, businesses with 50 or more full-time and FTE employees that do not choose to offer adequate health insurance will be required to pay an assessment if their employees receive premium tax credits to buy their own insurance through a state health insurance exchange. The assessment is intended to offset part of the cost of the premium tax credits. The assessment for a large employer that does not offer coverage will be \$2,000 annually per full-time employee beyond the company's first 30 workers. In this instance, the calculation is simple: number of full-time employees (excluding seasonal employees), minus 30, times \$2,000.

Alternatively, if an employer fails to offer an *affordable* plan and the employee receives a premium tax credit, the employer may instead face a penalty of \$3,000 per full-time employee receiving a credit. The "affordability" of such a plan depends on the employee's household income (plans cannot exceed 9.5 percent of an employee's household income per year). The calculation for penalties under this scenario is a bit more complicated. An employer's penalties would be based on whichever calculation fines the employer less.

In this instance, the penalty is the lesser of the:

- Number of full-time employees, minus 30, times \$2,000

- Number of full-time employees who receive premium tax credits for exchange coverage, times \$3,000.

Example: If Smith's Supermarket employs 50 full-time employees, and 10 of those employees received premium tax credits through an exchange because the coverage offered was deemed unaffordable for those 10 employees, then the potential annual penalty for Smith's Supermarket would be \$30,000 (10 x \$3,000). This is less than the penalty if calculated for 50 full-time employees, minus 30, times \$2,000, which would be \$40,000. Therefore, Smith's Supermarket would be assessed a penalty of \$30,000.

After 2014, the penalty amounts would be indexed by the premium adjustment percentage for the calendar year.

Determining Affordability of Coverage Based on Employee Income:

NGA urges the Administration to provide employers with two options when determining whether a plan meets the affordability test under the employer responsibility requirement. The first option would be a "safe harbor" where the employer would certify that the lowest cost plan meets the minimum value requirements and does not exceed 9.5 percent of the lowest paid eligible full-time employee's wages. This would protect the employer from being assessed a penalty if an employee receives a premium tax credit through the exchange (see above).

The second option would be based on the employee's household income, which most employers do not know. Instead, it would be up to the state health insurance exchange to make the determination on affordability based on the employee's household income. In this instance, NGA calls for flexibility to allow the employer to make an adjustment to its health plan to avoid a penalty if the exchange determines the employer's plan exceeds 9.5 percent of the employee's household income. The Department of Labor currently allows employers to use W-2 wages as indicants of whether coverage offered is affordable, but the overall affordability marker is 9.5 percent of yearly income. In public comments, the Administration has signaled it will allow the two options (employee wages or household income); however, proposed regulations have not been published yet.

Auto Enrollment:

Firms with more than 200 full-time employees that offer coverage must automatically enroll new full-time employees in a plan (and continue enrollment of current employees). Automatic enrollment programs will be required to include adequate notice and the opportunity for an employee to opt out. Automatic enrollment guidance will not be ready to take effect until 2014.

Determining an Employee's Status:

NGA continues to await the release of one of the most important regulations for employers, those outlining how an employer determines an employee's status as part-time or full-time under the ACA for a given month or year. This is particularly important to supermarket and retail industries that often have irregular work schedules throughout any given month. For example, an employee may work 35 hours the first week of the month, but only 20 hours the last week of the month.

NGA strongly urges the Administration to provide maximum flexibility to employers when making this determination. Flexibility should include a 12 month "look-back period," where an employer would be able to calculate the total hours worked during a 12 month period to determine whether an employee worked an average of 30 hours a week or more. If s/he met or exceeded that statutory threshold, the employee should be subject to a 90 day waiting period (as required under the law) before being offered coverage. Once coverage has been offered, the employee would enter a 12 month "stability period" after which time the employer would be permitted to again "look back" to make a determination on the employee's status. The Administration has not yet issued regulations regarding this provision.

Additional Information:

W-2s: The ACA requires employers to report the cost of coverage under an employer-sponsored group health plan on an employee's Form W-2, Wage and Tax Statement, in Box 12, using Code DD. According to the IRS, the amounts reportable on the employee W-2s are not taxable. The new reporting requirement is intended to be informational only, providing employees with greater awareness of overall health care costs. For the 2012 tax year W-2s, this reporting is optional for certain employers (those filing fewer than 250 W-2s for 2011, multi-employer plans, health reimbursement arrangements, separate dental or vision plans, self-insured plans not subject to COBRA continuation coverage, employee assistance plans, and W-2s for employees who terminated before the end of the calendar year). The IRS has stated that this transition relief will continue until it releases final guidance on the reporting requirement.

Grandfathered Health Plans: The ACA exempts some of the law's consumer protection health plans that were in existence before March 23, 2010 and have continuously provided coverage to at least one person since then. To retain its "grandfathered" status, a plan must not make any change that increases cost-sharing provisions or reduces benefits. However, even grandfathered insurance plans must follow some fundamental consumer protections, including:

- No lifetime limits on coverage for all plans
- No rescissions of coverage when people get sick and have previously made an unintentional mistake on their application
- Extension of parents' coverage to young adults under 26 years old

Status:

With the Supreme Court ruling, employers should focus on implementing the ACA. NGA and its members anticipate official guidance from the Administration on a number of impending regulations impacting employers in the near future. Many of these regulations will impact retailers and independent grocers significantly, and include guidelines on full-time employee status and the affordability test.

In addition, Republicans are working vigorously to overturn the ACA and have made "repealing and replacing" the ACA the focal point of their campaign debates. Overturning the health care law will be completely dependent upon the results of the November elections, which are anything but certain at this point.

On July 10, 2012 the U.S. House of Representatives passed H.R. 6079, a bill that would effectively repeal the ACA and other health-care related provisions. This legislation was sponsored by Majority Leader Eric Cantor (R-VA) and passed with a (244-185) vote. The House has voted to repeal the ACA 33 times. The Democratic-Senate will not consider this legislation and President Obama would certainly veto any form of ACA repeal.



COMMONWEALTH - ALTADIS, INC.

a sales and distribution company

For information contact Sam Roach at Sam.Roach@us.imptob.com

WHAT'S NEXT?

The most significant portions of the ACA will become effective on January 1, 2014. States must implement their health insurance exchanges by this date or accept a federally-facilitated exchange.

Timeline of ACA Provision Implementation:

<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>Post 2014</u>
Increase in physician quality reporting requirements in Medicare.	Nationwide bundled payment pilot begins in Medicare.	Employer mandate and individual mandate begin.	Excise tax on high-cost employer-sponsored coverage (2018).
Additional Medicare pilot programs on alternative payment methodologies.	Expanded coverage of preventive services in Medicaid.	Independent Payment Advisory Board (IPAB) issues first report to Congress if Medicare spending exceeds growth target.	Until 2016, the federal government will fund 100% of Medicaid expansion. The amount of federal aid decreases to 90% funding in 2018.
State governments must create exchanges; if one does not, the federal government will create an exchange for the state.	Increased Medicaid reimbursement for primary care.	Medicaid expansion to new populations (100% federal match to states for eligible populations through 2016).	
	Medicare physician comparison data available to the public.	New health insurance market reforms take effect.	
	Eliminate employer deduction for Medicare Part D subsidy.	State exchanges must be available. Federally-facilitated exchanges will be offered in states that do not establish exchanges.	
	\$500,000 cap on health insurers' deduction for executive compensation.	Premium tax credits and cost-sharing subsidies available to individuals in the exchange.	
	Increase Medicare payroll tax by 0.9 percent on high-income earners, including individuals making more than \$200,000 per year or \$250,000 per family.	Medicare/Medicaid DSH payment cuts begin.	
	Reductions in Medicare payments for select hospital readmissions.	Employer and insurer reporting requirements begin.	
	Possible capital gains surtax of 3.8 percent on high income earners making more than \$200,000 per individual or \$250,000 per family.		

Bunzl Kansas City has the new **Optifill** detergent and sanitizer from **Johnson-Diversey**.
No equipment, no mess, and very cost-effective!

Optifill is highly concentrated.
You get the exact amount of chemical for the amount of water you use.
Each container gives you 168 10-gallon sinks.

Optifill™ in Use



If you want to save on your chemical costs,
Call Craig Knavel

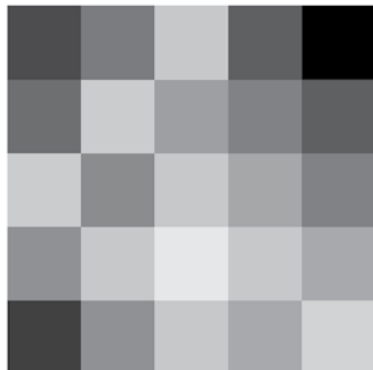
Bunzl Kansas City,
all of your store supply
needs from one supplier!
1-800-927-2231.



Now Available In
NEBRASKA



SURGEON GENERAL'S WARNING: Quitting Smoking
Now Greatly Reduces Serious Health Risks.



Altria

Unemployment Insurance Tax Rate Drops

The 2013 UI tax rate schedules are on the Department of Labor web site and most businesses have been notified of the 2013 rate by now. The 2013 rates will be substantially lower than the 2012 rates as the Trust Fund is now fully funded. While a lot of states are looking at reduced federal FUTA tax credits due to borrowing from the federal treasury during the recession and trying to figure out how to pay back all

that debt, Nebraska employers will be enjoying one of the lowest UI tax rates in the nation. NGIA was one of the organizations that promoted the “fix” back in 2005, with the help of Sen. Doug Cunningham and the Nebraska Dept. of Labor. Nebraska is blessed with lawmakers and state officials who work past gridlock to make “Nebraska – the Good Life”

NOTICE!!

No Fee Required for FDA Food Establishment Registration

The Nebraska Department of Agriculture reports that they have been notified that food establishments have received a mailing from Registrar Corp. stating that “FDA Now Requires Registration Renewal” for food establishments. This company offers to help with FDA registration for a fee of \$195.00. Registering a food establishment with FDA is free. Normally, restaurants and retail stores are not required

to register. Information on registering can be found on the FDA site. Operators can google ‘FDA Food Establishment Registration’ and get information on who is required to register and who is exempt.

Please contact NGIA at 800-433-6742 if you have questions regarding FDA registration.

Cheyenne
C I G A R S

WARNING: Smoking Cigars Regularly Poses Risks Of Cancer Of The Mouth, Throat, Larynx, And Esophagus Similar To Smoking Cigarettes. This Product Contains Chemicals Known To The State of California To Cause Cancer And Birth Defects And Other Reproductive Harm.

Great Smoke, Great Price **MADE IN THE USA**
© 2012 Cheyenne International, L.L.C.



Cadbury™

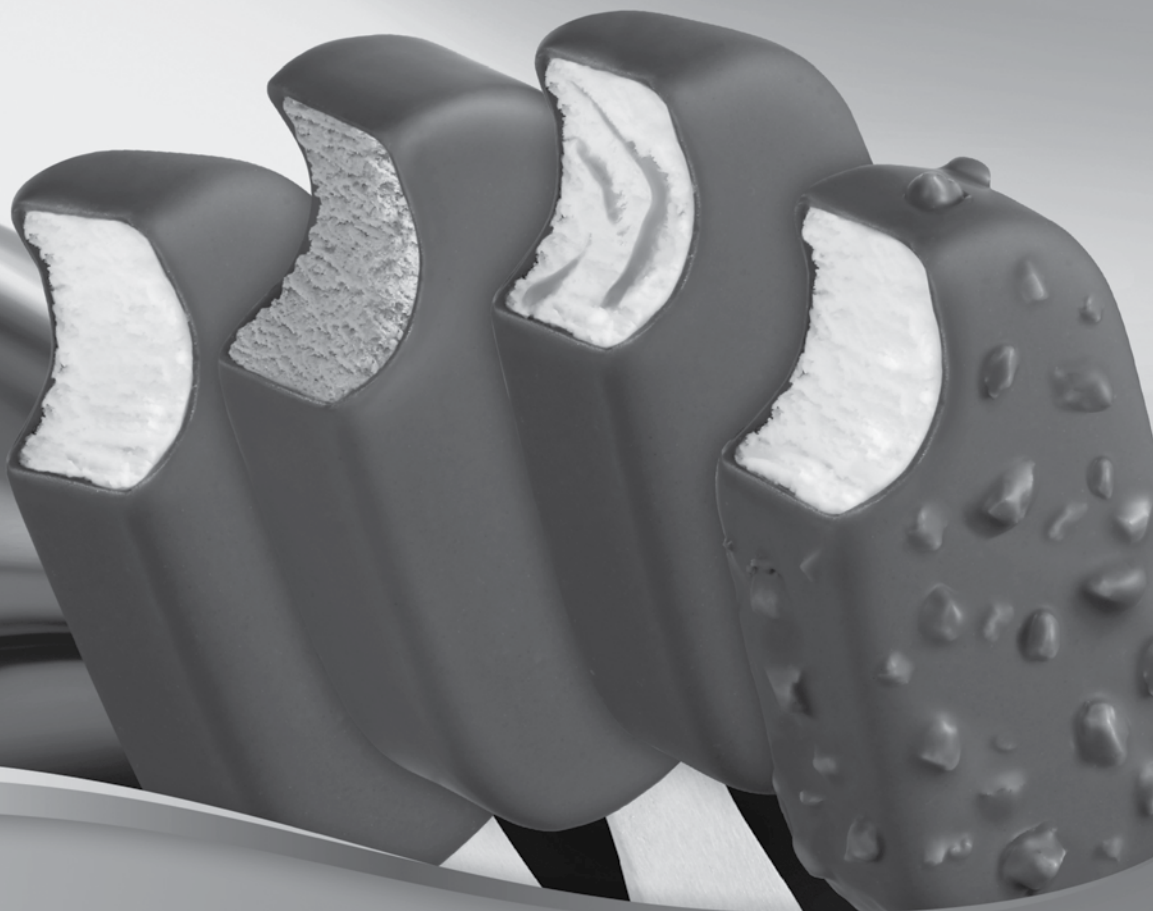
LOVE CHOCOLATE? LOVE ICE CREAM?

Do you love chocolate & ice cream? Say no more!

Cadbury™ premium ice cream bars are made with creamy Blue Bunny® ice cream and thick, rich Cadbury milk chocolate coating in a perfect snack size great for sharing with the entire family!

An indulgent Cadbury chocolate experience you and your family are sure to enjoy together!

NEW
SNACK SIZE



bluebunny.com

New

© ConAgra Foods, Inc. All rights reserved.

Introducing the new
Pop Up Bowl, the biggest
innovation in microwavable
popcorn in 25 years.



Reinventing popcorn. Redefining snacking.

Introducing Orville Redenbacher's® Pop Up Bowl™. This fresh new design pops into a sturdy stand-up, wide mouth bowl that 71%* of consumers preferred over the industry's current bag. Innovations that make a category fresh again—it's just one of the many ways we're tuned into the market and are changing how people enjoy the food they love.

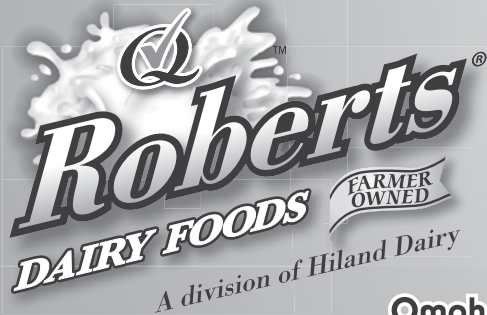
Contact your Webco representative for more information.



Brands. Ideas. Results.

Introducing A Splash of Fresh Color!

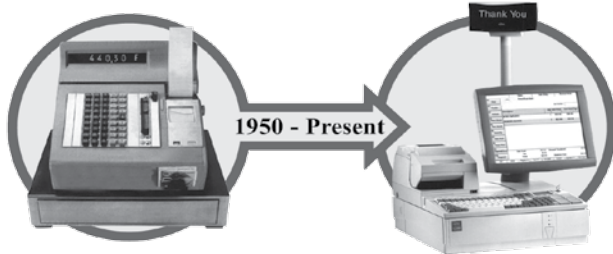
We're making it easier for customers to choose the right product by changing some of our label colors. For example, our 1% milk will now have a light blue label. For more information on our other changes visit robertsdairy.com/color



No Antibiotics
No Artificial Growth Hormones



Omaha 800-779-4321



Proudly Partnering With Nebraska Grocers Since 1950

RETAIL DATA SYSTEMS

"The Nations Largest Independent Dealer"
Single Source Solutions

Complete Sales, Service and Support
For All Your Point of Sale Requirements

Systems for Independents and Multi-Store Operators
Integration to Warehouse Programs



Contact: Terry Rehmeier @ 800-564-4737 ext. 101
or email: trehmeier@rdspos.com



FABULOUS



COOL Notice

On November 13, 2012, the Country of Origin Food Labeling Program (COOL) posted a Notice to its website regarding retailers subject to a COOL review. It has been brought to our attention that some of the retail store locations that were reviewed for COOL compliance during 2009 and 2010 may not have been PACA-licensed facilities and therefore not required to comply with the COOL requirements. Retailers who hold a PACA license are subject to the COOL regulations. To review the Notice in full, a copy is available here: <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5101244>

Questions regarding a PACA license can be directed to the PACA National License Center at 1-800-495-7222 Ext. 1 or PACAsearch@usda.gov. PACA licenses can be searched online at: <http://apps.ams.usda.gov/pacasearch/>

Information regarding COOL can be found online at www.ams.usda.gov/COOL. Questions can be sent to COOL@ams.usda.gov

Nebraska Food Code Update

The Food Act and the Food Code are posted on the Nebraska Department of Agriculture's website. They will not be printing new copies of distribution. If you are interested in obtaining a copy please go to www.agr.ne.gov



Anheuser-Busch

*Proud Supporters
of the
Nebraska Grocery
Industry Association*



**GOPHER NEWS
COMPANY**

*Your smart source for the
freshest entertainment in print*

Gary Gillem
Director of Business Development
gsg@gophernews.com
763-525-3105

Your retail knowledge
Our industry know-how

TOGETHER, WE TURN PAGES AND PROFITS

www.gophernews.com



Where simple goodness begins.®

Trust In The Name.

From our farms to your customers' family tables, the name you've trusted for generations is also the brand that sells, delivering goodness and fresh taste to your community.

Trust in the Land O Lakes name to deliver quality, wholesome milk and dairy products.

The LAND O LAKES trademark is owned by Land O' Lakes, Inc. and used by license.

Stock the natural choice... LAND O LAKES® Milk and Dairy Products.
Call Randy Stoppel 402.440.9407, for more information.

Why'd the Customer Cross the Road?



[To make a purchase where her card is accepted]

Don't miss out on sales from loyal customers because you don't accept their preferred form of payment. Take advantage of SHAZAM's lower interchange PIN-debit transactions from more than 5.8 million SHAZAM cardholders walking around. Contact your Merchant Services Provider today for additional information on accepting SHAZAM PIN-Debit. To learn more, email us at merchantemail@shazam.net or visit our website, www.shazam.net.



Authorization and settlement
processing for:
DEBIT CARDS • CREDIT CARDS
ELECTRONIC BENEFITS TRANSFER (EBT) CARDS
GIFT CARDS - AND MORE



Proudly endorsed
by NGIA

Nebraska Grocery Industry Association
5935 South 56th, Suite B
Lincoln, Nebraska 68516-3301

PRSR STD
U.S. POSTAGE
PAID
Lincoln, NE
Permit #1147

Address Service Requested

UPGRADE: YOUR SUCCESS!

record cash rebates. **LOW COST OF GOODS.** 43 years of consecutive growth.

SHARING PROFITS:
ONE of SIX
Privileges of Ownership
our Independent
Cooperative guarantees
its Member/Owners



all cash rebates

AFM pays our year-end profits back to our Retailers in cash. Our retailers are our focal point and it's only fair that they reap the rewards of our success. Last year we paid our Retailers \$49.2 million — an increase of 5.6%.

allowances

AFM passes on all available vendor dollars as allowances to our retailers. The more successful we are, the more successful you are.

service independent retailers

AFM is in business to service independent retailers. Since we are governed, owned and operated by our member-owners, we listen closely to their needs and satisfy them.

best-in-class technology

AFM's technology tools let you maximize profitability. Our tools are retailer-focused and user friendly.

the service culture

AFM's customer service is the lifeblood or "culture" of our organization. You can always reach a human being on the other side of the phone.

aggressive in the marketplace

AFM successfully outperforms the competition, giving you the upperhand in your market. Trust, Integrity, Commitment. We deliver on what we promise.

Become a part of our Independent Retailer Member-Owned Cooperative

Contact: Wayne Hall, Vice President of Business Development
P: 608-347-7318 / E: whall@afmidwest.com



Discover the Privileges of Ownership. www.afmidwest.com