

# The Voice

of the Nebraska Grocery Industry  
January/February 2014





## Better Together.

As we bring together two strong businesses with complementary capabilities, we are combining the **"best of both,"** to provide a stronger and broader set of offerings to our independent retailers. Simply put, as a larger, more efficient organization we will have greater ability to serve you with **market-leading products and best-in-class service.**

As SpartanNash, we have **22 distribution centers** covering **44 states;** operate **177 retail stores** and are the leading distributor to military commissaries and exchanges in the United States. We believe that combining the resources, experiences, and talent of both companies has the potential to create an organization able to **leverage its scale and geographic reach** to enhance the ability of our independent retailers to effectively compete long term in the grocery food industry.

While we officially begin to operate as one company, for our independent retailers it is business as usual. SpartanNash will continue to offer our **strong portfolio of both Spartan and Nash Finch Private Brands.** Rest assured that meeting your needs continues to be our number one priority - and **our commitment** to providing you with the **highest quality products and outstanding service** remains steadfast.

Sincerely,

A handwritten signature in black ink that reads "Jim Gohsman".

Jim Gohsman  
VP Sales- Great Lakes Region  
616-878-8088  
SpartanNash.com

A handwritten signature in black ink that reads "Joe Hermes".

Joe Hermes  
VP Sales- South Heartland Region  
419-998-2502  
SpartanNash.com

**NASH FINCH  
COMPANY**





“ I’m third generation in the grocery business. My grandfather told my dad ... stack it high and sell it cheap. It’s the only way to go. ”

BRUCE HARROZ, OWNER

UNITED for strength INDEPENDENT for opportunity TRANSPARENT for trust

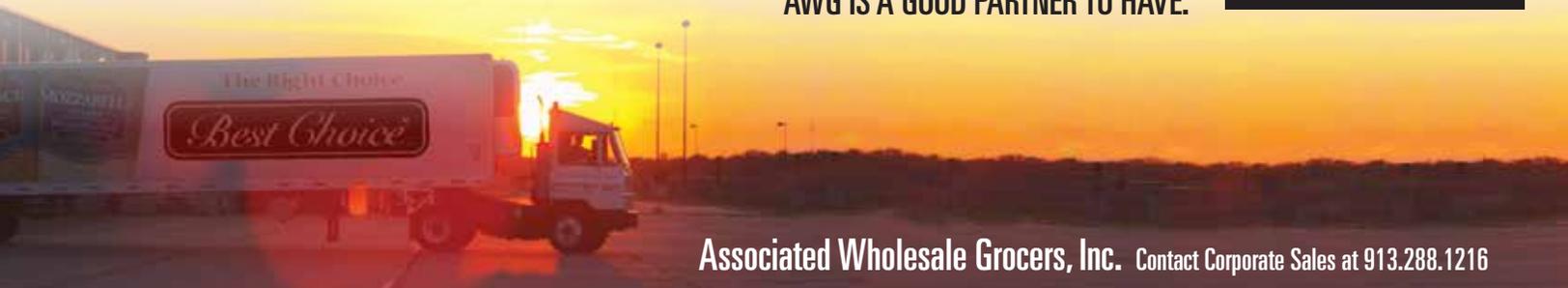


AWG has the lowest known margins and operating costs in the industry. And, with the year-end rebate exceeding 2.70%, being a member of AWG is like owning your own distribution center.

“AWG has been very supportive of us in other areas as well. As far as locations ... Real Estate development and Store Engineering have helped tremendously. AWG IS A GOOD PARTNER TO HAVE.”



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



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

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

The annual Pope John grocery Sales Project was another great success thanks to a joint effort with the local area grocers. Participating stores were **Andy's Market** in Ewing, **Dean's Market** in Elgin, **Jo's Market** in Clearwater, **Rae Valley Market** in Petersburg and **Thriftway Market** in Neligh. The grocery Sales Project is coordinated by the student council.

A multimillion-dollar remodeling of the **Baker's Supermarket** at 120th Street and West Center Road is underway. When completed early this year, the grocery store will offer new interior colors, an artisan cheese shop and olive bar, a greater selection of natural and organic food choices, and expanded floral department, a new beverage center with fountain sodas and coffee, a new hot food case and other enhancements.

**Hy-Vee Food Stores** opened a new store in Plattsmouth the beginning of December. The store is located at 16418 Westside Drive, just off of Highway 75. Mike Basch is the store director.

The Thedford Preschool recently took a field trip to **Ewoldt's Grocery Store**. The class toured the store and learned the difference between the coolers and freezers, watched the weighing and packaging of some pork chops and purchased a Rice Krispy Treat at the end of their tour to see how the registers worked.

**Len & Jo's Supermarket** in Fullerton was recognized last month as one of Ecolab's longest running customers in the United States. Ecolab began servicing the grocery store in 1953 when it was Bowman Grocery. The store is now owned by Leonard and Joan Shotkoski.

## Bill Quade Announces Retirement

Bill Quade, Sr. Vice President and Kansas City Division Manager since 2004, announced his retirement as of the end of 2013. Bill joined AWG in 1998 as a Training Specialist in Member Services. Later that year he was promoted to Group Sales Manager, supporting the Price Chopper group. In April 2001 he was promoted to Executive Director of Merchandising and in October 2001 to VP of Merchandising. Bill and his wife Liz, have three children and two grandchildren. Bill plans on spending much of his retirement enjoying cooking, hunting and fishing. We extend our best wishes and hearty congratulations to Bill on his retirement.



Gary Bickmore assumed the position of Kansas City Division Manager. Gary served as the Vice President of Merchandising for Kansas City and has an extensive background in the wholesale industry as well as experience at retail. Gary recently joined AWG in their Nashville division and moved to Kansas City in May 2013.

AWG is excited to have Gary join their Kansas City team and look forward to the continued success of the Kansas City division under Gary's leadership.

## Checking the Cost of Health Care

Did you know that you can check the cost of specific procedures in specific hospitals across the State of Nebraska?

A schedule of pricing for various procedures for Nebraska Hospitals is available online. This does not incorporate insurance allowances or payments, because the hospitals have no control over insurance companies and what they do. You can find the information at:

**[www.medicare.gov/hospitalcompare/](http://www.medicare.gov/hospitalcompare/)** (national) or **[www.nhacarecompare.com](http://www.nhacarecompare.com)** (Nebraska)

Just for fun, I looked up the cost of an appendectomy in Hall County and discovered that the cost is around \$18,000 in central Nebraska, but statewide the cost averages \$28,000. I think I will choose to get sick in Grand Island.

# Executive Director's Corner



By Kathy Siefken

Prior to the start of the 2014 Legislative Session it was predicted that taxes, prison reform, water use, Medicaid expansion, and state aid for K-12 schools would take up most of the available time this session. In reality, the legislature has spent days debating the need for amber lights on neighborhood watch vehicles, along with the need to ban novelty lighters. Basically,

one-third to one-half of the session has been spent debating issues that have no significant value to the majority, or even the minority, of Nebraskans. Bills that are necessary to the State of Nebraska and its citizens remain undebated and left by the wayside. We complained about gridlock in Washington, not realizing that we would experience it in our own state. Nebraska is healthy – we have over \$700 million in our cash reserve and the economy is growing. Hopefully, we'll get to the important issues before the Session is over!

Then there's the Federal Government! It really is broken and the following is a good indication of what's wrong. The United States Department of Labor sends out a "DOL News Brief" to all who subscribe. Imagine my amazement when the first article in the Newsletter has a heading: Minimum Wage Raise Good for Workers, Economy. The article states:

*"Nobody who works a full-time job should have to live in poverty," U.S. Secretary of Labor Thomas E. Perez told National Public Radio host Michel Martin during an interview on Nov. 26 about the administration's push to raise the federal minimum wage. During the program, "Tell Me More," Perez said that an increase in the minimum wage would benefit millions of workers across the country and their families. The economy would benefit, too, he told Martin. "It's a smart way to grow the economy because, when people have more money in their pockets, they spend it," Perez explained. "They're not stashing it in offshore bank accounts. They're pumping it right back into the economy, and that's good for growth."*

AND immediately following is an article entitled: Engaging Experts on the Challenge of Long-term Unemployment – which goes on to spout the following:

*Long-term unemployment, exacerbated by the 2007-2009 recession, is one of the country's biggest problems and an issue with which the department continues to grapple. On Nov. 21, Secretary of Labor Thomas E. Perez invited 14 of the nation's leading philanthropic organizations to department headquarters in Washington to hear their*

*strategies on addressing long-term unemployment and other workforce system reforms. Among those that participated in the meeting included the Bill and Melinda Gates Foundation, Chase Foundation, AARP Foundation, Ford Foundation and the Joyce Foundation. Representatives discussed issues ranging from the best ways to address chronic unemployment to tackling multiple barriers to employment and the need to develop career pathways for low-income, low-skill workers. Perez was joined by senior members of his team, including Eric Seleznow, acting assistant secretary for employment and training; chief economist Jenny Hunt; and Demetra Nightingale, chief evaluation officer, among others.*

Is the disconnect between federal regulatory agencies so great that they don't understand the direct connection between the cost of doing business and the wages paid to employees? I can't help but wonder that if, in fact, the regulators don't understand this connection, why do we allow them to hold positions of power? So far, 2014 has been a mystifying year that I simply find difficult to comprehend. In days of old, common sense saved the day. Right prevailed. We apparently have a "new normal" in politics as well as in economics.



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**Lincoln 402-464-3169**

**Norfolk 402-371-9347**



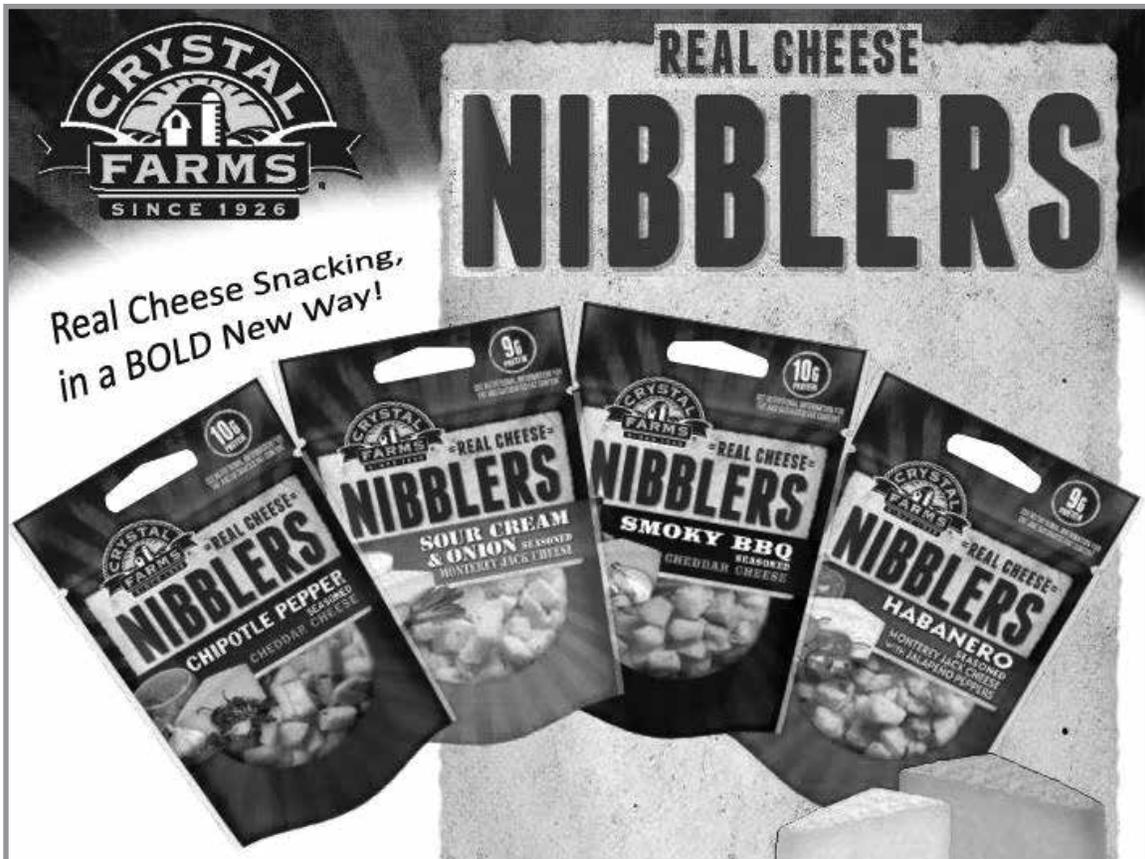


**Jack Akenson**

General Mills Frozen & Dairy  
952-891-4203

**Brian Renfro**

General Mills Grocery  
952-448-6297



## NGIA Holds Annual Legislative Dinner

On January 23rd members of the food industry in Nebraska gathered to meet senators, visit with each other, and enjoy an evening with associates and senior members of the Cornhusker Football Team. We held a silent auction, to which members donated many nice prizes and other members were able to pick up some great “deals”. Overall, more than 300 people attended the evening’s festivities, a record breaking crowd. We had 30 State Senators and Governor Heineman attending as well. It was a great event and we look forward to next year.

Special thanks go out to volunteers who assisted in setting up the event and running the program. A special thanks to Russ Stevens and Dan Staples for their assistance with the silent auction, Cindy Schroeder and her daughter Crystal, along with Mary Nickels of SpartanNash for assisting with everything from AV to setting up centerpieces and decorating, Terry Rehmeier for his assistance at the registration table, Ron Cose for his overall assistance in all areas, and Randy Gottula for taking photos throughout the evening. We also extend our thanks to Red Oak Greenhouse for the centerpieces, Arctic Glacier for the ice sculpture, and Johnson Brothers for the wine that was served at the tables. This event would not be possible without the support of our Annual Sponsors: SHAZAM at the Platinum Level, and at the Gold Level Affiliated Foods Midwest, Altria Client Services, Associated Wholesale Grocers, Bimbo Bakeries USA, ConAgra Foods, Dean Foods/Land O’ Lakes Milk, SpartanNash, Nebraska Lottery, Well’s Enterprises, Inc., and Wildhorse Distributing. Our Annual Silver Sponsors: Anheuser-Busch Companies, Inc., Coca Cola Bottling, Crystal Farms, Farner-Bocken Company, Frito Lay, Inc., Kraft Foods, General Mills, Pepsi Cola Bottling, Retail Data Systems, Hiland Dairy Foods. Our Annual Bronze Sponsors: Advantage Sales & Marketing, Arctic Glacier Premium Ice, Bunzl Packaging, Commonwealth Altadis USA, Customized Retail Solutions, Diageo, Dr. Pepper/Snapple, Fareway Stores, Inc., Gopher News Company, Kemp’s Dairy, Lorillard Tobacco, Mondelez International, Pan-O-Gold Baking Company, R.J. Reynolds Tobacco, Sparboe Farms, The Brenmar Company, The Mark Anthony Brand Inc. NGIA is successful due to the volunteers and the members that continue to give and support the Association. We thank each of you, and especially the volunteers who helped make it happen.



# NGIA Legislative Dinner Well Attended



Senior members of the Husker Football Team joined members for photos and autographs



Gov. Heineman visits with members



State Senators discussed issues



Members visit during reception



Larry Baus introduced guests and presented awards



Gov. Heineman addressed NGIA members



Larry Elias gave the invocation



More than 300 members and guests attended the Reception & Dinner, bid on auction items donated by members, and visited with Husker athletes



Speaker of the Legislature Sen. Greg Adams, introduced Senators in attendance

## 2013 Scholarships Awarded to Six High School Seniors

The Nebraska Grocery Industry Association established the Nebraska Grocery Industry Association Scholarship award Program in 1996. This program recognizes and aids deserving students who are related to Nebraska's food industry by virtue of parents' employment or their own part-time employment by firms who are members of the Nebraska Grocery Industry Association (NGIA). This scholarship program was established as an expression of appreciation to the members of NGIA and as a service to its members. In 2013 six \$1000 scholarships were awarded to the following high school seniors.



Nathan Hunzeker  
5th Street IGA



Brandon Becker  
Affiliated Foods Midwest



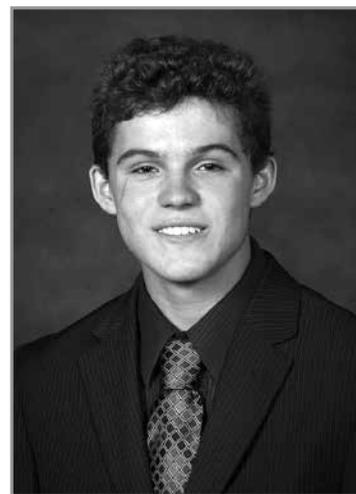
Cassidy Pribnow  
Albion Thriftyway



Madeline Breeling  
Baker's Supermarket



Stephanie Schlatter  
Hy-Vee Food Store



Jonathan Ingram  
Lou's Thriftyway

**NGIA OFFERS SCHOLARSHIP PROGRAM FOR DUES PAYING MEMBERS**

**Purpose/Philosophy**

The Nebraska Grocery Industry Association has established the Nebraska Grocery Industry Association Scholarship Program to achieve a number of highly desirable objectives. It recognizes and aids deserving students who are related to Nebraska's food industry by virtue of their parents' employment or their own part-time employment by businesses which are **dues paying members of the Nebraska Grocery Industry Association (NGIA)**. This scholarship program was established as an expression of appreciation to the members of NGIA and as a service to its members.

**Eligibility**

1. Employees or children of employees of **businesses which pay dues to Nebraska Grocery Industry** are eligible to apply for a scholarship.
2. All applicants must have been employed for at least one year as of the scholarship deadline in the year in which the scholarship is awarded. The applicant must still be employed by the NGIA dues paying member at the time the scholarship is awarded.
3. Applicants must have a minimum 2.5 GPA on a 4.0 scale. Applicants must plan to enroll in an undergraduate course (full or part time) of study at an accredited two or four year college, university, or vocational-technical school.

Full or Part Time Applicants must be employed at a dues-paying member. Part time is considered 6 or more credit hours.

High School Applicants: Must be high school seniors

Non-Traditional Applicants are classified as:

- single parents: single moms or single dads
- adult learners
- students who didn't go directly to college after graduating high school or receiving their GED, and who are starting their higher education later in life
- students who have experienced an interruption in their higher education for some years, and are returning to complete their degree

Current College Students are eligible to make application for a scholarship each year they are an undergraduate

**Scholarship Award**

1. The scholarship award will be a grant of \$1,000 which must be used within 12 months of the awarding of the grant
2. The NGIA scholarship must be applied toward tuition and fees to be tax free.

**Application Procedure**

1. Members are asked to make copies of this request for application form available to their employees.
2. Applicants may obtain an application form at our website [www.nebgrocery.com](http://www.nebgrocery.com) or by contacting the NGIA office via telephone, fax or USPS mail.
3. Completed applications must be postmarked by April 1. Applications received after this date will not be considered.

**Selection of Winners**

1. An impartial Selection Committee composed of educators will meet in April to select the winner(s).
2. In evaluating the applicants, the committee will consider each applicant's academic record, test scores, extracurricular or workplace activities, recommendations, and a personal essay.
3. All applicants are notified of the results of the competition by May 1.

**Responsibilities of Recipients**

1. Scholarship recipients must enroll as a full-time or part-time student within 12 months of receiving the grant
2. Recipient is responsible for having an Enrollment Certificate completed at the beginning of the term.
3. Enrollment Certificates are used to verify enrollment and to trigger payment.

**Payment of Scholarship Funds**

Payment is made directly to the student at the beginning of the academic term upon receipt of an Enrollment Certificate. Any refund of scholarship funds will be made to NGIA and placed back into the fund for re-distribution.

***Scholarship Application Request Form***

Please send an application for a NGIA Scholarship to the address below or you can download a form on our website [www.nebgrocery.com](http://www.nebgrocery.com). **Note: application must be completed and returned to NGIA before April 1 to be considered.**

Applicant's name \_\_\_\_\_  
 Home address \_\_\_\_\_  
 City, State, and Zip \_\_\_\_\_  
 Home phone number (    ) \_\_\_\_\_  
 Name of person employed by NGIA member company \_\_\_\_\_  
 Employed by (Company Name) \_\_\_\_\_

Please go to our website at [www.nebgrocery.com](http://www.nebgrocery.com) to download application  
**OR** complete and return application request to: NGIA 5935 S 56<sup>th</sup> Street Suite B, Lincoln, NE 68516-3307.



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Omaha Headquarters

## 2014 Legislative Bills

M = Monitor S = Support O = Oppose

<u>NGIA Position</u>	<u>Bill #</u>	<u>One Liner – Description</u>	<u>Introduced By</u>	<u>Committee</u>
		<b>Carry-Over Bills from 2013 Session: LB 25 - 600 (23 bills). New Bills introduced in 2014 that may impact NGIA: 42</b>		
S	25	Tax Tobacco – Changes tax payment date from the 10 <sup>th</sup> of the month to the 15 <sup>th</sup> of the month and allows for a surety bond rather than COD for tobacco tax payment. The bill will be amended to remove the surety bond portion.	Hadley	Revenue
S	26	Tax Tobacco - increases stamping agent collection fee from 1.85 to 3% (2003 changed from 3.4%)	Hadley	Revenue
M/S	53	Tax Sales – when a business is sold the tax liability shall not include liens against real or personal property if the tax commissioner has not file a notice of a lien prior to the time of sale	Hadley	Revenue
O	95	Labor Law - Prevents employers from obtaining job applicants' credit reports, with exceptions for positions at banks, savings and loan companies and other financial institutions.	Dubos	Bus & Labor
M	177	Bus & Labor – allows the Commissioner of Bus & Labor to enforce the Ne Wage Payment and Collection Act and assess a civil penalty of up to \$1000 per violation if an employer does not pay wages owed, plus damages of up to 50% of the wage owed. Class IV misdemeanor	Smith	Bus & Labor
M	282	Tax sales – exempts car wash from sales tax	Pirsch	Revenue
O	297	Work Comp – Current law provides workers' compensation benefits for mental injury for an employee who is a first responder. LB297 would add coroners to the law providing them with coverage consistent with that of first responders in the event of such injury as outlined in 48-101.01 Section 1.	Bolz	Bus & Labor
O	302	Provides for a cost of living adjustment (annual percentage increase) to the total disability rate.	Wallman	Bus & Labor
M	307	Work Comp – if an employee refuses treatment or does not follow up with treatment the injury shall be treated as if the disability would have been reduced	Nelson	Bus & Labor
M	310	Work comp – the loss of an arm shall not include loss of a shoulder and injury to a shoulder shall be treated separately. Laborers don't have skill sets so the intent is to increase work comp benefits regarding shoulder injury.	Bolz	Bus & Labor
M	324	Work Comp – changes the rate of interest due to an attorney representing a work comp case. Protects the privacy of an employee. No compensation is allowed if it is proven the employee lied + +	Lautenbaugh	Bus & Labor
M	330	SNAP – removes language that prohibits an increase in income eligibility limits	Howard	Health
S	333	Increase the sales and use tax collection fees to 2.5% of the first \$3000 and .5% over \$3000 (per month)	Schumacher	Revenue
O	403	Lighters – prohibit future sales of novelty lighters that do not have child safety features.	Seiler	Judiciary

<u>NGIA Position</u>	<u>Bill #</u>	<u>One Liner – Description</u>	<u>Introduced By</u>	<u>Committee</u>
M	431	Pure Food Act – allow 5 game animals to be processed, stored or sold by an individual without an inspection. This change would say that anyone who processes 5 or more game animals would be a ‘food establishment’ rather than an exemption to a ‘food establishment’ Someone processing deer is included in the definition and would add to the work load of the Dept. of Ag.	Karpisek	Ag
O	439	Tax Tobacco – increases tobacco tax from .64 to \$1.36 and earmarks funds	Gloor	Revenue
O	444	Liquor – Mandates server/seller training of ALL who handle alcohol, including security. Effective 1-11-14.	Krist	General Affairs
O	447	Tax Sales – allows for a sales tax to be assessed on soft drinks	Avery	Revenue
S	474	Tax Occupation – an amendment is on file to amend LB 488 into LB 474.	Krist	Revenue
S	488	Eliminates cities ability to assess an occupation tax on individual products	Revenue Committee	Revenue
	524	Pharmacy - Adopt the Pharmacy Audit Integrity Act – check with Joni Cover	Christensen	Health
	535	Pharmacy – Adopt Prescription Monitoring program	Lathrop	Health
M	600	Tax Inheritance – change the rate of any value over \$10,000 from the current 18% to 13%	Wightman	Revenue
O	696	Bans the manufacture, sale or distribution of reusable beverages or food containers that contain Bisphenol A (BPA) after 1-1-15. Bans mfg., sale or distribution of food packs with BPA for those under the age of 12 after 1-1-16. Reusable containers that replace BPA cannot contain carcinogens or reproductive toxicants. All products with BPA must be labeled as of 1-1-16. Civil penalty of \$10,000 for any violations	Ken Haar	Ag
M	714	Banking – removes old language regarding forged and altered checks. This identical language is included in the Uniform Commercial Code, Sec. 8-155, which is the prevailing law	Gloor	Banking
M	732	SNAP-eligibility requirements shall not include money in an educational account or college fund, college grant, or scholarship	Kolowski	Health
M	761	Tax – DOR may enter into a contract after 10-3-1-14 to obtain software that identifies outstanding tax liability of at least \$25,000	Mello	Revenue
S	767	Would allow money in the Petroleum Release Remedial Gas Fund to be used to pay a qualified trainer for the cost of required operator training.	Schilz	Natural Resources
M	771	Tobacco – shortens recertification period from 4 years to 3 years for Reduced Cigarette Ignition	Wallman	General Affairs
O	793	Work comp – allows payment of death benefits if a retired worker dies as a result of an occupational disease or progressive injury	Wallman	Business & Labor
O	794	Tax – Sales As of 1-1-15 all sales & use taxes collected on credit or debit cards must be paid on a daily basis. Retailer is responsible for the software necessary to perform this payment. Sen Harr introduced this legislation to “start the conversation” regarding revenue	Burke Harr	Revenue
M	812	Tax – Inheritance. Repeals the Inheritance Tax	Hansen	Revenue
S	824	Work Comp – Employee is not entitled to compensation from the employer for temporary disability if the employee is terminated for cause or for reasons unrelated to the occupational disease or injury	Lautenbaugh	Business & Labor
S	829	Tax – Sales. Sales tax would not be charged on postage if the postage is listed separately on the invoice	Schumacher	Revenue

<b><u>NGIA Position</u></b>	<b><u>Bill #</u></b>	<b><u>One Liner – Description</u></b>	<b><u>Introduced By</u></b>	<b><u>Committee</u></b>
S	844	Recycling – Extends the Litter Reduction & Recycling Act to 2020	Schilz	Natural Resources
M/O	858	Pharmacy – Health insurance companies must pay pharmacists for the service of providing medication therapy management, chronic disease management and comprehensive medication review services. Amendment is being offered that neutralizes drug company. Docs will be opposed – let them fight the fight	Howard	Health
M/O	860	Adopts Health insurance requirements regarding lifetime limits, rescissions, preexisting conditions and age of dependents (Local ACA)	Nordquist	Banking Commerce & Insurance
S	861	Tobacco – limits purchase of vapor products to over age of 18, places vapor products behind the counter and moves cigars and pipe tobacco behind the counter	Karpisek	General Affairs
M	863	Liquor – removes the ability of a city or municipality to remain “dry”	Karpisek	General Affairs
M	866	Liquor – Increases the number of Liquor Control Commissioners from 3 to 5	Karpisek	General Affairs
S	869	Pharmacy – adds rules for electronic prescriptions and the proper destruction of controlled substances	Gloor	Health
O	880	Credit/Debit Card Holds – requires business to provide notification to all customers regarding holds, either directly or by posting signage or electronic messaging. Info that must be provided includes maximum dollar hold and the length of the hold, along with an alternative method of payment. Must be at least 14 pt capital letters at the point of sale. Failure would be a violation of Deceptive Trade Practices	Harms	Banking Commerce & Insurance
S	888	Liquor – removes Sunday a.m. sales prohibition and moves hours of sales from 1:00 a.m. to 2:00 a.m. for off-sale	Murante	General Affairs
M	895	Work Comp – Changes volunteer Fire Dept. and Emergency Medical service employee wages from the current wages paid by the employer to 1 1/2 times the maximum compensation rate for total disability. Volunteer cannot lose work comp volunteer status if compensated under work comp. Protects volunteers by specifying that they will receive a maximum allowable rate of WC if injured while on duty	Scheer	Business & Labor
S	899	Liquor – define hard cider as a beer not a wine. Beer is taxed at 31¢ per gallon and wine is 95¢ per gallon	Karpisek	General Affairs
M	903	Labor – requires employer to provide a pay stub that includes employer name, hours worked, wages earned, deductions taken, except for hours worked by those employees who are exempt from overtime	Lathrop	Business & Labor
S	914	Liquor – allows Class C liquor license holders or a craft brewery license to obtain a limited bottling endorsement for consumption off the premises, in a sealed container. Licensee must use a sanitary container purchased by the customer from the licensee (growlers)	Karpisek	General Affairs
M/O	932	Labor – a PUBLIC employer (government) cannot ask applicant for criminal record or history until it is determined that the applicant meets the minimum employment qualifications, except for law enforcement.	Avery, Ashford, Mello, Cook	Business & Labor
M	940	Water – Establishes a Water Sustainability Fund. Money would be used for projects identified by the Water Task Force. Donations may be made to the fund	Schilz	Appropriations

<u>NGIA Position</u>	<u>Bill #</u>	<u>One Liner – Description</u>	<u>Introduced By</u>	<u>Committee</u>
O	943	Minimum Wage increase: 1-1-15 \$7.65/hour; 1-1-16 \$8.35/hour; 1-1-17 \$9.00/hour	Nordquist, Cook Ashford, et.al.	Business & Labor
O	948	Liquor – increase the cost of a catering license from \$100 to \$250	Karpisek	General Affairs
	951	Work Comp – When a release is filed with WC Court it is final unless procured by fraud. Payment shall be within 30 days. If payment is not made within 30 days, then employee shall receive 50% increase	Lautenbaugh	Business & Labor
O	955	Labor – Establishes a PAID Family Medical Leave Act that requires an employer to pay wages for 6 consecutive weeks or 42 intermittent days. Employer who is subject to Employment Security Law is subject to PFML	Dubas, Conrad, Cook, Howard, McGill, Nordquist	Business & Labor
M	960	Tax – Inheritance. Reduces inheritance tax from the current 13% to 7%. This would impact counties	Carlson, Christensen	Revenue
O	961	Work Comp – if WC Court determines an employer is willfully negligent it is binding on any subsequent action brought by the employee	Cook	Business & Labor
S	991	Credit or Debit Fees – Tax or fee imposed by the state or local government and that is listed separately on the invoice would be excluded from the interchange fee charged for the transaction.	Nordquist	Revenue
S	1017	Pharmacy – Updates the Pharmacy Practice Act. Has not been done since the early 90's. Gloor also introduced LB869. Simply updates the law to reflect current practices. A section by section update is being compiled	Krist	Health
S	1020	Liquor – first violation in a 4 year period of sale to or possession by a minor, as a result of a compliance check, shall be given a warning which shall not be considered a previous violation	Schumacher	General Affairs
M	1025	Tax – sales: After 1-1-15 all sales and use taxes from online purchases go to the Educational Trust Fund	Bolz	Revenue
S	1046	Water – Creates the Water Sustainability Fund and to appropriate \$50 M per year	Carlson	
M	1052	Liquor – Allows a liquor license holder to sell wine or spirit tasting cards to customers	Karpisek	General Affairs
M	1072	Health – sets up a Health Information and Prescription Monitoring Exchange. An amendment will be forthcoming and we will review at that time	Lathrop	Health
O	1073	Labor – requires all employers subject to NE Work Comp Act be required to use the federal immigration verification system to determine work eligibility. NGIA members already verify via the I-9 Form. If an error is made, our members would have a liability. We should not be immigration enforcers. Still problems with e-verify	Lathrop	Business & Labor
O	1085	Labor – requires listing of employee salaries and job titles of certain private employees	Cook	Business & Labor



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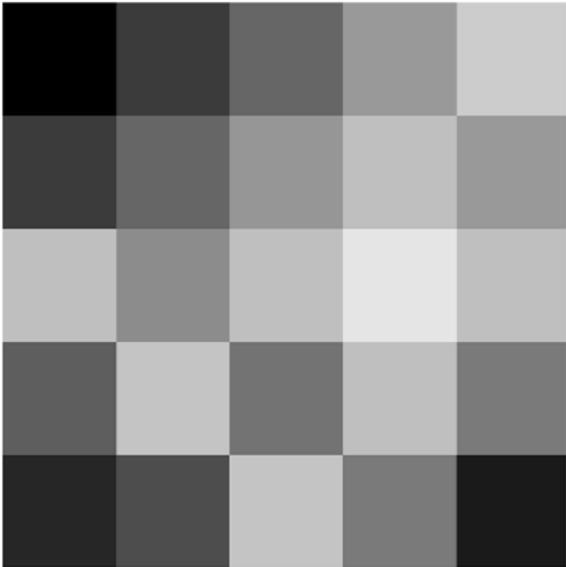
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# Credit Card Swipe Fees Are a Rip-Off by Banks, Abetted by U.S. Law

By Peter Larkin  
*President and CEO of the National Grocers Association*

U.S. merchants who have been fighting in Congress for transparency and competition in the credit card industry are eyeing a European Union proposal that reins in the excessive swipe fees merchants bear every time a customer chooses to pay with plastic.

In the grocery industry, with profit margins of just more than 1 percent, the situation is dire. Swipe fees typically exceed our profit margins. That's just not sustainable.

In fact, U.S. credit card swipe fees have tripled in the past decade — they are the second-largest expense for merchants after labor and are eight times higher than in Europe. That's right. It costs eight times more to swipe a card in Boston than it does in Berlin.

The difference is that the European Competition Commission hasn't allowed the credit card companies to hoodwink them. They have been fighting Visa and MasterCard for years over excessive anti-competitive swipe fees, arguing that the cost to swipe shouldn't be harmful to consumers and the economy (or larger than the profit margin of merchants), which is exactly the situation in the United States.

The EU proposal calls for a cap on credit card swipe fees of 0.3 percent of the amount charged to a card, far lower than the 2 percent to 4 percent charged in the United States.

This move validates what U.S. merchants here have been saying for years: Visa and MasterCard, which control more than 80 percent of the market, are overcharging merchants for the privilege of using their cards and, as a result, customers are paying more for products and services.

In just the past year, these companies generated more than \$50 billion in swipe fees off the backs of merchants and their customers.

In fact, a recent economic report conducted by Robert Shapiro of Sonecon LLC, an economic analysis firm, found recent reforms to debit card swipe fees put nearly \$6 billion in the hands of consumers and created more than 37,000 new jobs in 2012 alone. Similar reforms to credit cards would stimulate the economy even more, generating another \$31 billion in consumer savings and 154,000 jobs annually.

For retailers and merchants, swipe fees are the

fastest-growing expense they face, despite technological improvements that have made it much cheaper for banks to process such transactions. Swipe fees are now higher in the United States than in any industrialized country in the world, even though we have the largest volume of transactions.

What's most frustrating about this situation is that Visa and MasterCard are exercising their market power to squeeze out any hope for transparency and competition. The fees are fixed in private by the credit card companies and not adequately disclosed to retailers or their customers. And the banks issuing cards under the Visa label, for example, all agree to charge the same fees, eliminating any possibility for competition or negotiation.

There is no way to budget for these fees because they keep going up twice per year by unpredictable margins. And the complexity of the system has exploded. Visa has more than 60 swipe fee categories. MasterCard has more than 240.

This complexity is especially difficult for smaller, independent grocers to understand. Given the remarkably competitive environment we face, the problem of uncontrollable swipe fees can't be overstated. Grocers can pay as high as 4 percent of a transaction in swipe fees, depending upon the type of credit card used. Often, merchants even lose money, especially on smaller purchases.

While merchants and consumers are willing to pay for the convenience of credit cards, we draw the line at being blatantly ripped off, particularly when our peers around the world are paying much less for the same exact service.

Movement to curtail these unfair fees with debit cards was addressed with the Durbin amendment in 2012, but something must still be done about credit card swipe fees.

Lawmakers need to take action so banks can no longer gouge merchants and consumers by hiking these hidden fees at will. The course needs to be reset with legislation that fundamentally changes the broken marketplace, replacing the banks' duplicitous price-fixing scheme with competition and transparency, so that consumers save and businesses can reinvest in creating new jobs and help energize our flagging economy.



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# Protecting Your “A” Factor: 16 Accountability Killers to Avoid

*It's easy to assume that you're an accountable person if you don't tell outrageous lies and generally follow through on your commitments. But even small lapses can affect the way others see you. Here, we list 16 common “accountability killers” you might otherwise be tempted to overlook.*

By Julie Miller and Brian Bedford

Are you accountable? If you're like most people, your answer to that question is an automatic “Yes” or maybe even an indignant “Of course, why are you even asking me?” After all, you don't believe that you're above the law or lie about your behavior like Toronto Mayor Rob Ford. And you're no Anthony Weiner (Or is that Carlos Danger?), either: You don't move heaven and earth to shift the blame when you're clearly the one at fault. And you're not like Sarah, your reliably unreliable coworker, who is chronically late and always full of convenient excuses.

But are you *truly* in the clear? Probably not. Most of us are guilty of small behaviors that crack our accountability façade and hurt us, both personally and professionally, far more than we realize.

We know from the Lance Armstrongs, Jerry Sanduskys, and Bernie Madoffs of the world what accountability absolutely *isn't*. But rarely do we stop to examine what accountability is in action. That's why it's so easy for little behaviors—“accountability killers,” if you will—to worm their way unnoticed into our lives.

Often, we're critical of these behaviors when we see them displayed by other people, but we give ourselves a pass when we're the ones engaging in them. We tell ourselves, *It's just a one-time thing...I don't usually act like this*. But that just doesn't hold water. No matter how often it does or doesn't happen, failing to act accountably can damage your reputation, your relationships, your career opportunities, and more.

In our new book, *Culture Without Accountability—WTF? What's the Fix?*, we examine what can happen when businesses, teams, families, and individuals shirk accountability. The book is full of real-life stories of what accountability looks like and what can go wrong in its absence. It offers a proven process for installing an accountability-based culture, a platform for success in business and in everyday life.

Here, in no particular order, we share a list of our personal pet-peeve “accountability killers”:

**Showing up late.** Sure, there are legitimate reasons why even the most responsible person might be running late: a fender bender, a sick child, an unfortunate coffee spill, to name just a few. And yes, everybody gets a pass on this one from time to time when life's curveballs happen. But if it happens again and again, you've got a problem.

If tardiness is a habit—if others *expect* it from you rather than being surprised by it—you're not being accountable. In effect, what you're saying is, “I don't value your time. I believe I'm more important than you”—or at the very least, “It's not important to me to honor the agreement we made.”

**Saying you'll do it...and then not doing it.** Again, sometimes “life” happens. If an unforeseen accident or crisis derails your best intentions, most folks are likely to understand. But if you fail to meet your commitments more than once or twice, you lack accountability. If you find yourself constantly making excuses, asking for more time, or expecting others to understand why you “just didn't get around to it,” it's time to make a change. Either start pushing yourself harder or stop making promises you can't keep.

**Being offended by the truth.** When someone calls you out—for dropping the ball, for behaving badly, etc.—how do you react? If you're indignant or offended instead of accepting that the other person has made a valid observation, you've just killed your accountability. Denying or just having a bad attitude about what's obviously true will cause your credibility and trustworthiness to take a significant hit.

**Covering up mistakes.** The fact that others don't know about a slip-up doesn't mean it didn't happen. If nothing else, your accountability will suffer in your own eyes. You also run the risk of setting a bad precedent for yourself. The next time something comes up, you'll think, *Well, last time this happened I just shredded the document, or, I'll just delete the customer's email again. No one noticed before.*

Do this sort of thing enough times and the tendency to cover up becomes a habit. You get away with it so you start to think it's okay. But if your actions do come to light, your public reputation will take two hits: one for the original mistake and one for trying to hide it.

**Blaming others.** The so-called “blame game” is one in which nobody wins—least of all the person pointing the finger. Even if the fault lies with someone else, part of being an accountable person means doing your best to offer solutions in addition to pointing out problems. And if the blame does lie with you, it's dishonest and reprehensible to attempt to shift it to someone else.

Always own up to your mistakes. And keep in mind that you're still participating in the blame game, albeit passively, by keeping your mouth shut when you've acted wrongly. Even if you experience unpleasant short-term consequences, you'll build an overall reputation for integrity when you “fess up” to your mistakes.

**Asking others to cover for you.** “I have to leave a little early to run errands—will you just tell the boss I wasn't feeling well if she asks?” Or, “I'm going to bail on John's party but I don't want to hear him whine about the fact that I won't be coming. Just let him know something came up, all right?” Yes, these scenarios sound familiar to most of us. But that doesn't mean that asking someone to deflect blame, conflict, or questions from you is acceptable.

What makes you worthy of shirking responsibility when everyone else on earth has to face the music? When you behave this way, you bring the “coverer” down with you, down to your low level of honesty, which damages both of you. And if you get mad when the other person refuses to cover for you, you've degraded your accountability even further.

**Doing the bare minimum.** Is your M.O. to do just enough to get by and then hope no one calls you on it? Do you ever withhold information or shoot down ideas that could make a project better because it will require you to do more work?

If so, not only are you preventing yourself from giving and doing your best, you're also making yourself look bad in the eyes of others. Trust me, you aren't getting away with anything. People are noticing your laziness, and it will affect your reputation, which can lead to very negative consequences in your professional life.

**Not offering an explanation for bad behavior...** *I admitted I was wrong—do I have to get into the nitty-gritty details of why?* you ask. Well, yes. Acknowledging that the fault was yours is the first step—but only the first step. If you don't truthfully explain why you acted as you did, others might still question your motivation, judgment, etc. You may still be viewed as lacking accountability.

**...or trying to justify it with a bad one.** There are a lot of adult versions of “The dog ate my homework.” But usually, our peers can see through them. You don't do yourself any favors when you try to talk yourself out of taking responsibility. It just makes you seem as though you believe you are above the law.

**Ignoring others' bad behavior.** Remember that time when one of your peers was throwing his weight around and bullying one of his employees? Not wanting to get involved in the drama, you took the “none of my business” approach to dealing with the problem. You chose not to speak up about the guy's bad behavior to keep yourself out of the line of fire.

Here's a reality check. Ignoring someone else's bad behavior is just as bad as committing the act yourself. When people see you ignoring these problems, especially when you're in a position to do something about them, they think you're approving the bad behavior. They assume you're the same kind of person as the manager yelling at his employees. Don't be guilty by association. Speak up and show that you value fairness and respect.

**Communicating in an immature manner.** Gossiping at the water cooler. Sniping at your spouse instead of having a mature discussion. Making jokes at your brother's expense. Giving a friend the silent treatment without explaining why. Making faces behind the boss's back. The secretive nature of such communications is what makes them immature—after all, adults confront problems head-on—and indulging in it really eats away at your accountability.

Always strive to be honest and up-front. At best, immature communication fails to produce useful results. And much more often, it causes others' opinion of your character to drop.

**Failing to take—or give—feedback.** When you can't or won't take feedback, you communicate to others that you aren't interested in improving

*Continued on page 26*

your performance. That's pretty obvious. But there are also accountability implications associated with being unwilling to *give* feedback—it shows that you're concerned with only your piece of the puzzle instead of the big picture.

If you sit back and hope that someone else talks to the team member who's bringing the whole project down, for instance, you've forfeited your right to complain when the finished product fails to meet expectations. The same thing goes for complaining about a decision after failing to offer your thoughts and insights while it was being made.

**Expecting an “A” for effort.** Accountability isn't about following orders. It's about meeting expectations. If you ever find yourself using the “I did what you said!” excuse, know that you're killing your accountability. Expecting to be praised for doing what you were told to do even though the end result completely misses the mark won't win you many friends in your professional or personal life. You have the responsibility to speak up when you know or suspect that something isn't right or won't end up meeting expectations.

**Forcing others to remind you to act.** A colleague sends you several emails prompting you for the feedback you promised. Your spouse is constantly asking when you'll fix the leaky faucet you said you'd take care of. A friend sheepishly reminds you that you owe her money for several meals she covered. Every other day, your boss has to tell you to act as though serving customers is a privilege, not a chore.

Whenever you force someone else to remind you of an obligation you're fully aware of, you're springing a leak in your accountability account.

**Being a victim instead of a solution finder.** Sometimes, the bad things that happen to you really aren't your fault. You couldn't have foreseen the fact that last night's storm would cause a tree limb to fall on your car. You didn't cause the economy to wreak havoc on your retirement account. And you certainly didn't intend to catch that nasty flu. But guess what? The way you choose to handle these situations can still add to or detract from your accountability.

If you didn't grumble, gripe, and complain *sometimes*, you wouldn't be human. But after you've vented your feelings, do what you can to find a solution and move forward. You can either be known as a problem tackler or a problem wallower—the choice is yours. I recommend choosing the

former, which shows resilience and maturity. Let others see that you're willing to take responsibility, even when a problem wasn't your fault.

**Having a “me-first” attitude.** During a night out, Bob zips into the last parking space at a crowded restaurant, conveniently “not noticing” that another driver had been waiting on it. After the meal, he sees that he was undercharged, but decides to simply consider the appetizer that didn't make it onto the bill a windfall. On the way home, Bob encounters a car trying to merge onto the freeway, but speeds up instead of letting the other driver into his lane.

Yes, Bob sounds like quite a jerk. But the truth is, most of us have been Bob at one point or another. Having a “me-first” attitude, especially when it means hurting or willfully inconveniencing someone else, hurts your accountability, because you're showing yourself to be inconsiderate, selfish, and maybe even dishonest.

If you want to build genuine, lasting success in any aspect of your life, you need to be someone whom others can trust. Anytime you give another person a reason to question your honesty, your dependability, your intentions, or your values, you'll incur consequences. The good news is, most “accountability killers”—as well as their ramifications—are preventable if you're willing to look closely and honestly at your own behaviors.

About the Authors:

*In 2001, drawing on their respective years of experience in senior global leadership at Motorola, Julie Miller and Brian Bedford joined forces to establish MillerBedford Executive Solutions. MillerBedford helps businesses and organizations improve strategy, culture, and leadership, while addressing issues that limit success. And their clients actually have fun in the process!*

For more information, please visit [www.millerbedford.com](http://www.millerbedford.com).

About the Book:

*Culture Without Accountability—WTF? What's the Fix?* (Criffel Publishing, 2013, ISBN: 978-0-989-84692-9, \$13.99, [www.millerbedford.com](http://www.millerbedford.com)) is available from major online booksellers.



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