The Election of 2016 Has Been Hashed and Rehashed and the 79th Session of the Nevada Legislature is Ready to Begin on Monday, February 6, 2017

This Session will see a change in majority leadership in both houses, and you will enjoy the interviews with Senator Aaron Ford, Majority Leader in the Senate and Jason Frierson, Speaker of the Nevada Assembly later in this publication.

The reigns of leadership for the Senate Democrat Majority will include:
- Majority Leader: Aaron Ford
- President Pro Tempore: Moises (Mo) Denis
- Assistant Majority Leader: Kelvin Atkinson
- Co-Majority Whips: Patricia Spearman and Joyce Woodhouse

The Assembly Democrat Majority will be lead by an equally impressive team:
- Speaker: Jason Frierson
- Speaker Pro Tempore: Irene Bustamante Adams
- Majority Floor Leader: Teresa Benitez-Thompson
- Assistant Majority Floor Leader: Nelson Araujo
- Chief Deputy Majority Whip: Tyrone Thompson

- Majority Whip: Michael Sprinkle
- Assistant Majority Whips: Ellen Spiegel and Heidi Swank

The Minority Senate Leadership will be under the management of:
- Minority Leader: Michael Roberson
- Assistant Minority Leader: Ben Kieckhefer
- Co Minority Whips: Scott Hammond and James Settlemeyer
- Caucus Policy Coordinators: Becky Harris and Heidi Gansert

The Assembly Minority Caucus will see the following members representing their leadership team:
- Minority Leader: Paul Anderson
- Chief Deputy Minority Leaders: James Oscarson and Jim Wheeler
- Minority Whip: Melissa Woodbury
- Rural Whip: John Ellison

The various legislative committees will be interesting to watch and each will have multiples of bills within their jurisdictions to consider. This year the Senate has added a new committee, the Senate Parliamentary Rules and Procedures Committee and this one deserves special attention.

The other committees are as follows:

Senate: Commerce and Labor, Education, Finance, Government Affairs, Health and Human Services, Judiciary,

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RAN fully expects the leadership of both houses to hit the ground running and each has expressed a desire to move forward with the business of the Nevada State Legislature and their constituents.

Now a successful attorney at Eglet Prince, Aaron Ford worked his way through three colleges, graduating from Texas A&M, George Washington University and Ohio State.

“I’ll be paying off college loans until the day I die,” joked Ford. He was married to his college sweetheart while in school and both worked up to eight jobs to support their growing family and help pay for school.

Going to school in so many different locations gave Ford a good perspective from which to compare and contrast.

“Nevada is a great place for my wife and our three sons and my nephew,” said Ford enthusiastically. As busy as he is, his family is important to him. “We all support each other.”

Senator Ford has been known for wearing colorful bow ties. “I just like them,” he said, “I tie them myself, no clip-ons for me. I’ve been wearing them for 10 years.

In a June, 2015 article in “Business Law Today,” Senator Ford said that the most satisfying part of being a state senator was speaking truth to power.

“Speaking truth to power has been a guiding principle of mine and now that I’m an elected official I’ve augmented and modified that to say that I speak truth to power from my position of power. I don’t shy away from addressing issues that are important to the constituencies I represent whether they are minorities or majorities.

I grew up hearing voices from friends and neighbors, that no one listened to and I still hear them today. If it’s an issue that needs to be addressed from a contrary point of view, I will not shy away whether it’s as a state senator or now as Majority Leader to ensure their views are being heard. I’ll not shy away from it,” he clarified.

Education was the main reason Ford ran for office and won in 2012. Among his education issues, the Medical School in Southern Nevada remains a major concern.

“Our first responsibility will be fill the budget hole; it started at $400 million, has now dropped to $300 million and keeps changing. After that, I want to look at the funding formula for education.

There’s a discrepancy ratio of money Washoe and Clark Counties get relative to the demographic of the students they have. So a weighted student formula based upon those idiosyncrasies is going to be an important part of the conversation.

Then, of course, higher education—we want to ensure we continue to have a viable medical school in Southern Nevada. I’ve been in the forefront of supporting the medical school and in fact ran on the notion of a medical school back in 2012. I was delighted to see that we were able to provide the funding to get it up and running.

Middle class economics are very important. We need to look at policies and legislation that could induce and create jobs—good paying jobs—for
Assembly Speaker

Jason Frierson (D-AD8, LV)

Jason Frierson came up the hard way. He worked his way through school and played football at UNR. Frierson was a running back, a position some think is the toughest one on the team. At the same time, he was elected student body president.

After graduating with a B.S. in Health Sciences, Frierson worked for AmeriCorps. He then entered William S. Boyd School of Law, UNLV, where he was also elected president. He graduated in 2001 to begin his career as an attorney.

Frierson was first elected to the Legislature in 2010, re-elected in 2012, he chaired the Assembly Judiciary Committee in 2013. One of the bills he processed addressed Organized Retail Theft that assisted retailers. At the time, Frierson was considering restitution, although … “We can’t have indentured servitude,” he said with a grin, “but restitution should be part of the conversation.”

In 2014, Frierson lost his seat by 40 votes in the Republican election sweep. He said the loss gave him wisdom.

“Changes, such as that loss, help to build character and gives you a different perspective. Before I ran for office I was a lobbyist for Clark County and that helped me as a legislator. Being out and now coming back certainly gave me a different perspective that I think will help me as a public servant. A majority of what I’ve thought about this last year is about bringing integrity back to this institution, so that’s what I hope our entire body will embrace,” he said.

Like Senate Majority Leader Designate Aaron Ford, Frierson is pro-business.

“Yes, we’re business-friendly Democrats; we’ve grown in that direction organically, but it’s something about which we need to raise the banner as something we embrace and actually stand for.

“We have grown in Democratic values but are much more business friendly, and if there are common grounds there, then I think the Assembly is going to be known for being much more conscious of the impact policies have on businesses, both small and large,” he explained.

Frierson has a leadership style that is measured and collaborative.

“We can usually agree on where we want to go—we just don’t always agree on how to get there. And if

Aaron Ford Continued from page 2

the middle class so we can help and expand it. That’s been the focus of the legislative Democrats for a while now and our guiding document is called The Nevada Blue Print (www.nevadablueprint.com).

“This lays out a lot of our priorities so we’re going to be looking at instituting policies that effectuate those priorities. “There has to be a will on both sides to bring the Republicans and Democrats together. The Democrats in the Senate are dedicated to working together with our counterparts on the other side of the aisle to help expand and protect the middle class. We buy in to the Governor’s notion of a New Nevada. He talked about a New Nevada in his State of the State last time (2015) and I’m sure he’ll talk about it this time. For every new plan—Nevada needs a blue print.

“So there’s an opportunity for us to meld together the Blue Print that the Democrats are talking about and the New Nevada the Governor has been talking about over the last few years to ensure we’re moving our state forward.

“We’ll need a mutual understanding to work together to advance the state,” said Ford. “I like to be inclusive, considerate, deliberate and open-minded while at the same time, utilizing our platform to speak truth to power from my position of power,” he said.
I work with my colleagues, both those I agree with and those I don’t agree with, always in a respectful way, recognizing we’re all citizens, have families, and that we’re all making a sacrifice for this effort, then I think we can agree to disagree and we’ll find common ground where we can and that will be good for the state, he concluded.

There are a variety of issues that Frierson thinks will keep the Assembly busy. Among them are energy, including the PUC and the rooftop solar controversy; health care and Medicaid reimbursement. He added, “We always have to brace for the surprises that may come up.”

“I also think we’re looking forward to a fruitful conversation discussion about criminal justice reform, and being smarter with our public dollars. Using those resources to protect the community from violent offenders, but being creative with non-violent offenders.

And I believe that’s going to have to be a priority of ours as well,” he continued.

“In a practical sense the 2015 Legislature had some major tax policy changes for the state. There might be a conversation about tweaking the Commerce Tax as with anything new, there’s always unintended consequences, but it’s hard to imagine there would be a significant shift. We need to discuss these in a bi-partisan way … in the Legislature and with the Executive Branch.

“We’ll have to see about some long-term stability for the business community both to support local businesses but also to encourage growth in that regard as well.

“All these issues are dependent upon the budget and we don’t even have final numbers yet on the Commerce Tax,” he said.

When asked about the tone of the upcoming session, he said he was optimistic.

“I am looking forward to working in a bi-partisan way. I have a good working relationship with Paul Anderson (Republican Minority Leader) (Senate Democratic Majority Leader) Aaron Ford, and Michael Roberson (Senate Republican Minority Leader). A few years ago I worked for the Governor as a Deputy AG, when he was Attorney General.

“I think we have a real opportunity in this window of time to really be united in a large degree to where we’re trying to go. I’m committed to working towards a Nevada everyone can be proud of and in a way that provides stability and promise for Nevadans,” he said.
THE NEED FOR HEALTHCARE PROVIDERS IN NEVADA HAS risen with the increase of patient load in our state. The legislators are having thoughtful discussions at this time about managing the increase in Medicaid and Medicare patients. The goal is to increase public safety in our state and at the same time manage the cost for the medications.

One solution may be to encourage primary physicians and pharmacies to work together to address these challenges through closer collaboration with one another.

Some communities are already utilizing this tool and recognizing the importance of the pharmacist in the role of healthcare provider. Pharmacists offer an expertise in risk assessment and medication utilization. They are able to address problems with patient compliance especially within the Medicare population. The pharmacist has consistently been rated as the most “trusted” professional in the healthcare industry and they are available and accessible to discuss concerns that a patient may have.

A comprehensive model that engages the primary care physician and pharmacist in a collaborative type practice has shown, in some studies done nationally by the National Association of Chain Drug Stores and others, that the patient has had better health outcomes and shows improvement in regard to preventative care. In this model the healthcare providers will share patient data and engage in frequent communications to maximize the benefits to the patient.

RAN looks forward to being part of the discussion in the upcoming legislative session to determine the best solutions to the healthcare provider shortage in Nevada. This should be a time of building partnerships with the different modalities of reimbursement, including risk sharing.

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PRO GROUP NAMED BEST IN FINANCIAL MANAGEMENT – NEVADA


The 2016 Finance Awards were developed to distinguish the leaders in the finance industry by recognizing their commitment and talent in the financial risk arena.

Wealth and Finance International describes its Finance Awards as “A prestigious program, and winning one is no easy feat. It is a badge of honor, a stamp of excellence, and all of our award winners are part of an exclusive and illustrious group comprising of some of the most influential names in the financial market worldwide.”

Robert Vogel of Pro Group, remarked, “We thank Wealth & Finance International for this respected national award. Pro Group is a leading national administrator in alternative risk self insured groups and captive management. Pro Group is committed and is proud of its distinctive and respected contributions to the financial risk management arena including best practices.

Being recognized for our decades of hard work and dedication in this complex and progressive industry is an honor. We strive to help our clients be successful in every way possible and with that also comes the challenge to remain informed on all the moving parts of regulation, finance, business trends, economic cycles and more.”

He went on to say, “Our success in managing financial risk for our clients is our passion and is reflected in the dedication of our staff and leadership.

The company is always committed to providing our clients with the highest degree of professionalism, cutting edge products and services and ultimate customer care. It’s a privilege to serve in this important role.

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MALLS ADAPT TO E-COMMERCE ENCROACHMENT
Las Vegas’ brick-and-mortar retailers largely have had a positive sales year, but regional mall operators are increasingly employing innovative strategies to combat the rise of e-commerce.

An estimated 200 of the country’s 1,300 malls will soon be out of business, a Financial Times’ analysis shows. One factor in this projected decline is the clustering of shopping centers that create an excess of retailers.

Another is the popularity of online commerce, which is expected to keep increasing.

Mall operators are reinventing their spaces as event destinations, adding fine dining and a welcoming atmosphere or rarer attractions such as a large-scale aquarium or skating rinks. The Howard Hughes Corp.’s Downtown Summerlin uses varied amenities to lure shoppers from broad demographics such as a seasonal outdoor skating space and a holiday parade to bring out the entire family.

The Boulevard Mall features the Hispanic Museum of Nevada and will add the SeaQuest Interactive Aquarium that will offer approximations of an Amazon rainforest, the California coast, a Caribbean cove, an Egyptian desert and a shark lagoon.

Curation also can lure clientele. With customers seemingly to increasingly favor technology-based ordering, the mall turned a vacant department store space into a 1,300-employee call center — an important ancillary service for online businesses.

Traditional stores retain some advantages over e-tailers. Retail returns create a real headache for retailers. With brick-and-mortar retail, about 8 percent of items will get returned. With e-commerce, that jumps to between 20 and 40 percent.

MALL VEGAS BUSINESS PRESS

MARIJUANA USE CAN STILL GET YOU FIRED
Although passage of Question 2 will make recreational marijuana use legal for people 21 and older in Nevada as of Jan. 1, employees can be fired for testing positive for the drug, state lawmakers said.

Sen. Tick Segerblom says that while he believes the testing practice isn’t always fair, preventing impairment in the workplace is important. Segerblom spearheaded 2013 legislation to establish the state’s framework for medical marijuana dispensaries.

He cited jobs in construction and others that involve operating motor vehicles and heavy machinery as examples of work in which a positive marijuana test may warrant firing.

As in Colorado, Nevada employers weren’t expected to immediately change their policies. Clark County Commissioners Steve Sisolak and Chris Giunchigliani said employers would have the ultimate say on what’s allowed.

LV SUN

POUCHES AVAILABLE TO DISPOSE OF PRESCRIPTION DRUGS
A national pharmaceutical company donated 60,000 drug-deactivation pouches to help combat prescription opioid abuse in Southern Nevada through a new partnership with Roseman University of Health Sciences.

Mallinckrodt Pharmaceuticals also will help the Henderson-based private university distribute the pouches to local families for free at health fairs and drug abuse education events, according to a news release.

The pouches, which can hold up to 45 pills, are designed to render prescription opioids safe for disposal by using carbon to deactivate the active ingredients.

Users can then fill the pouch with water, seal it and safely throw it in the trash without fear of contaminating the environment or having someone consuming the discarded drugs.

LVJ

L.V. VALLEY WATER DISTRICT PROPOSES SERIES OF ANNUAL RATE HIKES
The proposed rate hike would raise the average residential monthly water bill by 75 cents beginning in February to fund maintenance, repair and upgrades to the district’s distribution system.

The district’s board of directors is expected to vote on the increase in January.

LVJ

If approved, the district’s tiered consumption rates and service charges would rise by 3 percent on Feb. 1 and increase by another 3 percent Jan. 1, 2018. On Jan. 1, 2019 and in future years, rates and service charges would be adjusted for inflation based on the Consumer Price Index, with hikes limited to between 1.5 percent and 4.5 percent.

LVJ

NEVADA’S JOB MARKET GROWING SPEEDILY
By the end of second quarter 2016, Nevada became the sixth fastest growing private sector in the nation with a growth rate of 3.2 percent. Only Utah, Idaho, Florida, Oregon and Georgia realized stronger job growth than the Silver State during the first half of the year.

These data represent a complete count of jobs based upon information submitted by covered employers.

Weekly wages in Nevada averaged $874 during the second quarter of 2016, up from $854 a year ago, which equates to a gain of 2.3 percent.

Weekly wages are at a record high and have grown at least 2 percent in four of the past five quarters.
THE END OF BLACK FRIDAY?
Although it can trace its origins in some form back more than seven decades, Black Friday didn’t really become the “Super Bowl of shopping” until the 1980s.

Around that time, retailers started opening early on the day after Thanksgiving and heavily promoting sale items. Online shopping is thinning Black Friday’s crowds. In short, Black Friday has the blues, and no one can really agree why.

But data provided three potential explanations for the Black Friday doldrums:
- Black Friday has lost its shine
- There has been a rise of more negative Black Friday perceptions like overcrowded stores and the effect of Black Friday on retail employees
- Younger consumers are less interested in traditional shopping experiences
- The share of millennials participating has grown significantly. Their conversation is increasingly emphasizing the negative aspects of the event.
- eCommerce is undermining the Black Friday conversation

The last five years have seen the rapid growth of online shopping mainly due to convenience.

Conclusion: What’s next for Black Friday?
Black Friday still retains cultural and economic relevance. But it’s becoming a more diffuse, online-oriented kickoff to the holiday shopping period.
Retailers are starting promotions earlier, making prices consistent across online and brick-and-mortar channels, and focusing on a younger demographic that is less interested in the traditional shopping experience.

Audience/NRF

80% ARE ‘ONLINE SHOPPERS’
Eighty percent of Americans say they are “online shoppers,” according to a report from Pew Research Center.

According to Pew, 79% of Americans made an online purchase of some type, up from 22% when Pew first tracked online shopping activity 16 years ago.
However, 64% of Americans still prefer to buy from brick-and-mortar stores, with 78% noting it’s important to try a product out in person, especially beauty products.

Pew Research Center/NACDS

PHARMACISTS RANK SECOND AGAIN
Gallup’s highly anticipated Honesty and Ethics survey ranks pharmacists second again this year—behind only nurses—and in the top three for the 14th straight year.

The annual survey measures the public’s trust of diverse professions in healthcare and beyond.

“The rating that pharmacists earned in this annual Gallup survey is built on established pharmacist-patient relationships in neighborhoods throughout the nation. The takeaway for policymakers is that the pharmacist-patient relationship has tremendous potential to do even more to improve patient health and well-being, along with the overall quality and affordability of healthcare,” said NACDS President and CEO Steven C. Anderson, IOM, CAE. NACDS

TRUMP’S WIN HAS AD AGENCIES RETHINK...
Trump’s win spurs concerns that ad agencies are out of touch with consumers.

In the wake of Donald Trump’s victory, advertisers are reflecting on whether they are out of touch with the same people who propelled the businessman into the White House.

Mr. Trump’s rise has them rethinking the way they collect data about consumers, recruit staff and pitch products.

One possible conclusion was that too much advertising falsely assumes that all U.S. consumers desire to be like coastal elites.

Meanwhile, some ad agencies are looking to hire more people from rural areas as they rethink the popular use of aspirational messaging showcasing a ritzy life on the two metropolitan coasts.

Even as many ad agencies try to improve their gender and racial diversity, industry executives say they also need to ensure their U.S. employees come from varied socioeconomic and geographic backgrounds.

One executive said that if you want to understand how a lion hunts you don’t go to the zoo, you go to the jungle.

FLU ACTIVITY ON THE RISE; CDC URGES ONGOING VACCINATION
“We are glad to see that people are making the decision to protect themselves and their families from flu, but coverage is still low and we urge people to get vaccinated if they haven’t yet,” said Nancy Messonnier, M.D., director of CDC’s National Center for Immunization and Respiratory

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Think about the products you use, beginning first thing in the morning. List them: the alarm clock, the microwave that cooks your breakfast, the coffeemaker, makeup, your car... The list will grow pretty quickly. Next, check the ones you believe are necessary in order to lead a decent life. You'll be surprised how many you check. Finally, take one of your checked items and recall how it came to occupy a necessary role in your life. Remember your first introduction to it and your growing reliance on it.

You have now repeated the research procedure Jakob Braun from the University of Texas followed with 167 adults. Braun was searching for a common sequence of steps consumers pass through in their use of products, hoping to improve our understanding of the transformation that occurs in people's minds as products progress from "nice" to "necessary." Braun found five stages.

The first is familiarization. The product appears in consumers' environment, and they notice it. Becoming familiar can occur slowly or quickly, depending upon the individual. For example, people vary widely in the time required to become familiar with the internet.

The second stage involves an event that alters the way consumers relate to the product, for example, losing your smart-phone and getting lost at night in a bad neighborhood. After this happened to one young woman, she viewed her phone quite differently.

The fourth step finds individuals exploring products and finding new ways to integrate them into their lives. Over time, products become ever more intertwined and necessary in people's lives. They become necessities, the fifth and final stage.

Your customers have stories to tell. Listen to them, and plug them into the steps Braun discovered. New, creative ideas will freely flow.

American Express listened to their customers and heard event stories of rescue missions carried out by their credit card and their services. It led them to adopt the slogan, “Don’t leave home without it,” and that slogan vicariously created the critical event of loss in every traveler who worried about what could go terribly wrong on a planned trip. It built a business.

Just as American Express found a key with their slogan, new ways to help your business lie in the stories your customers are waiting to tell you. You only have to ask and listen.

Now, thanks to Jakob Braun, you'll have a better understanding of these stories. You'll gain valuable insights into customers' experience of your products, and you'll recognize ways to help your customers and your potential customers progress through the steps from nice to necessary.

Reference: businesspsych.org
IT WILL SOON BE SUPER BOWL TIME! SUNDAY FEB. 5TH. AND WHAT WILL you serve your guests? Probably something with Killer Salsa!

Fran Pritchard grew up in Tucson, Arizona and learned to love Mexican food. “I started cooking at a young age. I was drawn to it and seemed to have a talent for combining various flavors,” she explained.

She lived in Pennsylvania for 16 years and her husband moved them to San Jose, California where Pritchard was the food manager at a satellite cafeteria in Menlo Park. The cafeteria only served breakfast and lunch and one of the favorite breakfast items was breakfast burritos.

“I started to make the salsa to go with the burritos, but everyone wanted some either with their eggs or potatoes. So I would make salsa everyday. My customers wanted me to sell the salsa since there was no refrigerated fresh salsa in any of the local stores. It was my customers who named it “Killer Salsa,” she said.

Her husband, who grew up in a small town in Pennsylvania, took an early retirement. The Pritchard’s usually spent their vacations at Lake Tahoe, and one day a friend suggested they look at Genoa as a place to retire. They fell in love with Douglas County and bought a house in Minden.

Sadly, Fran Pritchard’s husband died of cancer and she was a widow who had to support herself. Learning how to open a business in Nevada wasn’t easy, although she says many helped her along the way.

Today she has eight employees, some of whom have been with her for years. Pritchard started with convenience stores and then Harrah’s and the Red Hut started serving her salsa too.

One day at the Genoa Candy Dance, a customer wanted to order salsa to be shipped to her home. Fran Pritchard looked into it and discovered it would have to be cooked to ensure its stability.

The cooked version of salsa is called picante. Today flavors are Nacho Cheese Sauce, Original Picante, Garlic Picante, Fire Roasted Tomato, Hot Picante, XX Hot Picante, Salsa Verde, and Smoked Chipotle. There’s also dehydrated Original and Hot for backpackers and outdoorsy types. Just add water and it will be the same salsa that comes in the jars.

“The picante doesn’t have to be refrigerated until after it’s opened,” Pritchard explained.

The Nacho Cheese is a combination of cheddar cheese and Killer Salsa, and is one of her top sellers.

For those who have tender palates, Pritchard recommends using a dairy product to lessen the heat. i.e. combine half a jar of salsa with sour cream for yummy dip.

Killer Salsa is now sold in most grocery stores and at 250 Walmarts up and down the west coast.

For more information on Pritchard’s salsas and to order, go to: www.killersalsa.com
Important Information for SIG Members
NRS requires all existing members of a self-insured group to be notified of all new members. NRNSIG new members are listed below.

Fleet Solutions LLC
Kusina Ni Lorrane 3 Inc
Mill Street Tire
P&L Sales Group Inc
The Finley Center for Acupuncture & Naturopathic Medicine LLC

NRNSIG members who wish to register a negative vote on a new group member, please write NRNSIG at 575 S. Saliman Road, Carson City, NV 89701, indicating which member and the reason(s) for the negative vote.
Food Day Proclamations
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The WCFPC encouraged these three municipalities to support healthy food access and a sustainable regional food system when making policy decisions and updating future strategic plans, visions, values, goals, and objectives. Additionally, the Southern Nevada Food Council received similar proclamations from Governor Brian Sandoval and the City of Las Vegas in celebration of Food Day. The Food Council promoted an increased intake of nutritious foods which are healthy, affordable, and produced with care for our environment, animals, and the people who grow, harvest, and sell the food. For more information about the Washoe County Food Policy Council or the Southern Nevada Food Council, please contact Lea Tauchen at 775-882-1700 or lea@rannv.org.

National Notes
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Diseases. “We have a tool that is proven to prevent flu illness and hospitalization but millions of people are not taking advantage of it. Too many people are unprotected.”

Flu vaccine coverage estimates based on survey data collected through early November 2016 show vaccination levels similar to this time last season. Forty percent of people overall reported having received a flu vaccine, including 37 percent of children ages 6 months to 17 years and 41 percent of adults ages 18 years and older.

Flu is unpredictable and every season is different. CDC reports that H3N2 viruses are predominant so far. H3N2-predominant seasons often are more severe, especially for young children and people 65 and older.

CDC Press Release

FAST-CASH LOANS ‘WILD WEST’ FOR SMALL FIRMS

If you run a small business, you’re likely seeing a flood of offers for easy-to-get loans — through direct mail, pop-up ads, even TV ads — promising fast money to pay your bills or buy new equipment. But that new world of fast cash can come with some costly catches.

Typically, to get a loan, a small-business owner needs to provide a bank with tax returns, personal and business financial statements and a pile of other documents and data, which can take weeks or months.

But these financial tech companies, with permission, can directly access a company’s QuickBooks accounts and loans can be granted in minutes.

Because it’s easier to reach potential borrowers and to assess risk, they can profitably offer loans “even as low as $7,000 to $10,000.” Such loans have been virtually impossible to get from a bank.

But no federal regulator has authority over small-business borrowing the way they do over consumer borrowing.

As a result, these new lenders can — and often do — charge sky-high interest rates and pile on fees, often hidden from the borrower. A short-term loan can turn into a long-term nightmare.

USA TODAY

Pro-Group Management
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highly coveted by hundreds of companies each year. Wealth and Finance International chooses winners based on votes from a national network of industry partners and in-house research. Pro Group Management continues to be a steadfast player amongst those being recognized in this highly competitive group.

Pro Group Management, Inc. along with Pro Group Captive Management Services, Inc. and their employees have received numerous distinguished awards including Captive Manager of the Year, Best Captive Manager Customer Care, Best Captive Manager – Nevada, Best Captive Manager – USA, Best for Self-Insured Administration Programs – USA, Recognized Leader in Captive Management Services, Employer of the Year, Best Place to Work, VCIA Distinguished Scholar Award, Citizen of the Year in their local community and many more. They also serve on numerous national industry committees.

Pro Group Management, Inc.'s awards underscore their ongoing commitment to their employees, community and the positive progress of the industry.

About Pro Group Management

Pro Group Management, Inc., established in 1994, is an administrator of self insured groups for workers’ compensation in Nevada. Pro Group Management, Inc. specializes in cost-effective workers’ compensation coverage for many industries that are key to the economy.

To learn more about Pro Group Management, please visit www.pgmnv.com.
Retailers Praise Choice of Restaurant Executive for Labor Secretary

The National Retail Federation welcomed news reports that President-elect Donald Trump is expected to nominate CKE Restaurants CEO Andrew Puzder to head the Labor Department.

“Careers in retail and restaurants offer a path forward for millions of Americans, and hiring an employer from this sector for the important role of labor secretary would show that President-elect Trump knows the value of these opportunities,” NRF Senior Vice President for Government Relations David French said. “Andrew Puzder is someone with the real-world experience to understand workforce issues and how jobs are created.”

“Mr. Puzder has been an ally in our efforts to emphasize the dynamic careers available in the retail and restaurant industries, and he would bring to the job his experience in balancing the needs of all stakeholders in the American workforce. NRF is committed to long-term investments in workforce development and we look forward to working with him to advance a strong pro-jobs agenda in Washington.”

CKE Restaurants, the parent company of Hardee’s, Carl’s Jr. and Green Burrito, is a member of NRF’s National Council of Chain Restaurants division.

NRF is the world’s largest retail trade association, representing discount and department stores, home goods and specialty stores, Main Street merchants, grocers, wholesalers, chain restaurants and Internet retailers from the United States and more than 45 countries. Retail is the nation’s largest private sector employer, supporting one in four U.S. jobs – 42 million working Americans. Contributing $2.6 trillion to annual GDP, retail is a daily barometer for the nation’s economy.