



RAN

Retail Association of Nevada

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LOOKING OUT FOR BUSINESS

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NEVADA NEWS

NEVADANS MORE OPTIMISTIC ON ECONOMIC RECOVERY

By RAN Staff

NEVADANS ARE NOT VERY OPTIMISTIC ABOUT JOB GROWTH IN THE

state, with 43% believing that the unemployment rate will remain the same over the next year, while 25% believe it will increase and 28% believe it will decrease. The percentage of people who believe Nevada's unemployment rate will remain the same or increase has remained fairly constant since 2011, reflecting ongoing concerns about job growth in the state.

This is according to the latest survey by the Retail Association of Nevada (RAN) conducted on their behalf by Moore Information. The poll of over 500 people was conducted September 27-29, 2013. Results also show jobs (24%), education (23%) and the economy (21%) remain the top issues in the state, and Nevadans believe that those issues should be the top focus of state government.

On the positive side, more people believed that Nevada is heading in the right direction (48%) rather than on the wrong track (38%), and 57% believed that the worst is over for state's economy and only 34% believed the worst is yet to come. On the other hand, a majority believed their own household's financial situation has remained the

same or gotten worse during the current economic recovery (61%), and only 37% have seen improvement in their household's financial situation. Further, when respondents were asked about their individual financial situation compared to one year ago, just 22% said they were better off; 58% said things are about the same and 20% said they are worse off financially compared to a year ago.

A majority (52%) believes that increased business taxes will harm Nevada's attempts to diversify our economy and attract new businesses to our state while 43% believe that "raising taxes and fees will have little impact" on the economy and business. A majority of voters are also comfortable with our current tax system, and believe that making businesses pay more in taxes will increase the state's unemployment rate and harm the state budget (54%), while changing our tax system to require more businesses to pay additional taxes is preferred by 39% of respondents.

According to Mary Lau, president of RAN, "Nevadans are feeling more comfortable with the state's economic recovery, though few are convinced that their own economic situation is better, and they remain cautious

about anything that could disrupt the state's recovery."

RAN commissions surveys twice a year, which allows trends to be identified and provides an historical context to some of the toughest challenges facing Nevada. Moore Information, Inc., a national opinion research and strategic analysis firm conducted this poll. Founded in 1981 by Bob Moore, Moore Information has earned a national reputation for excellence in quantitative and qualitative research in politics, public affairs/public relations, public policy and government. ■

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NEVADA TO ADD UP TO 7,800 SEASONAL RETAIL POSITIONS, CONSISTENT WITH LAST YEAR

By RAN Staff

THE COOLER TEMPERATURES WITNESSED IN RECENT DAYS

serve as a reminder that fall is suddenly upon us and the winter holiday season is fast approaching.

Seasonal hiring will soon be in full swing as retailers prepare for the end-of-the-year rush. Retailers across the country are expected to add between 720,000 and 780,000 seasonal hires to their payrolls in order to keep up with the demands of this traditionally busy season. The National Retail Federation

expects peak-season hiring to at least be in line with actual hires in 2012 or grow by as much as 8.3 percent, which falls short of last year's actual growth of 13.0 percent. In Nevada, the Retail Association of Nevada (RAN) expects hiring volume to remain in line with that witnessed in 2012, which was up 2.6 percent compared to 2011.

Major national retailers have announced mixed hiring outlooks for this

holiday season. Companies such as Amazon and Macy's will be hiring more holiday employees than last year, with additions expected to be up about 40 percent and 4 percent, respectively. Conversely, Target will be hiring 18,000 fewer employees than last year, a decline of 20.5 percent. In addition, employers will be offering more opportunities

September to December 2012. During the past five years, the Nevada retail sector grew by an average of 5,800 jobs during the same time frame (September to December of each year). Assuming seasonal hiring in 2013 follows these trends, the state is expected to add between 5,800 and 7,800 retail positions this holiday season, which is in line with

government shutdown. RAN President Mary Lau noted, "The ongoing government shutdown combined with a looming debt ceiling decision could signal declining consumer confidence in the coming months. If declining confidence impacts consumers' holiday plans, this could affect the number of seasonal employees ultimately hired this holiday

season. However, we are still early enough in the season to remain hopeful. Provided a resolution to the shutdown is reached soon, we could witness holiday hiring close to pre-recession levels for the

2013 HOLIDAY HIRING ANNOUNCEMENTS: WHAT THEY MEAN FOR NEVADA

Company	Estimated Statewide Hiring
Amazon	2,979
Macy's/Bloomingdales	885
Kohl's	554
Target	748
Walmart	595
Toys "R" Us	607
Total (Based on Company Announcements and Nevada-based Locations)	6,368

to existing workforces, with companies like Walmart transitioning 35,000 employees from temporary to part-time positions and an equal number from part-time to full-time positions.

According to recently benchmarked and adjusted employment figures released by the Nevada Department of Employment, Training and Rehabilitation, retail employment in the state increased by 7,800 jobs from

recently announced hiring plans by major retailers. For comparison, in 2012, RAN estimated that seasonal hiring would fall somewhere between 5,800 and 7,600 workers, with the actual increase coming in at 7,800.* In 2007 (just prior to the recession), approximately 7,900 seasonal jobs were added during the holidays.

Importantly, seasonal hiring may be impacted by the outcome of the partial

third year straight." Several major retailers with a presence in Nevada have announced their holiday hiring plans. Based on these announcements and other sources, the chart includes the estimated number of positions to be added in Nevada for the 2013 holiday season. Note that actual hiring activity may vary from estimates reported below depending on individual store needs. ■



WASHOE COUNTY DISTRICT BOARD OF HEALTH UPDATE

By Lea Tauchen

THE MISSION OF THE WASHOE COUNTY HEALTH DISTRICT IS

to protect and enhance the quality of life for all citizens of Washoe County through providing health promotion, disease prevention, public health emergency preparedness, and environmental services.

The District Board of Health is a policy-making board composed of seven members, who include two representatives each from Reno, Sparks, and Washoe County, and a physician licensed to practice medicine in Nevada.

The District Board of Health, through the Washoe County Health District, has

jurisdiction over all public health matters in the Health District. This includes: administrative health services, public health preparedness, environmental health (food safety, waste management, building inspections and fees), epidemiological issues, air quality management, and community clinical services.

Members of the Board serve four-year terms and may be reappointed to serve a total of three terms. At the Washoe County Commission meeting on October 8, the Commission appointed David Silverman, general partner and executive chef of Silver Peak Restaurant and Brewery in Reno, to serve on the Board as a non-elected member representing Washoe County.

Two additional non-elected members will be term-limited at the end of next year. If you may be interested in applying for either position, one representing Reno and one representing Sparks, please contact Lea Tauchen at lea@rannv.org or (775) 882-1700.

FUNDAMENTAL REVIEW:

The Washoe County District Board of Health will be conducting a fundamental review of the Washoe County Health District to determine how to more effectively meet the public health needs of the community in the future. They have hired a team of independent, nationally-known health department

performance management/quality improvement professionals to conduct a systems-based assessment.

An initial evaluation was conducted during October and the process will progress through the end of the year. They will be reviewing District programs, services, and governance. Additionally, they will be engaging community stakeholders to solicit feedback. Their final report will be presented to the Board at their meeting on February 27, 2014. If you have questions or would like additional information, please contact Lea Tauchen at lea@rannv.org or (775) 882-1700. ■

BOARD OF PHARMACY UPDATE

By Liz MacMenamin

THE NEVADA BOARD OF PHARMACY (board) MET

in Las Vegas on October 16th and 17th. They held a workshop and public hearing on Thursday the 17th to discuss the following regulations:

1. Amendment to Nevada Administration Code (NAC) 639.748 regarding identification that will be required to obtain controlled substances.

The board discussed if the identification of the person dropping off the prescription is obtained and copied, and the same person picks up the prescription, then the pharmacy would not be required to copy the I.D. a second time. They determined that if the prescription is for a patient who has previously had the prescription filled and is known to the pharmacist, this regulation would not apply. There was also a discussion about the requirement of

recording the name of the federal agency that issued the identification. RAN will forward the changes to the language as it becomes available. This was a workshop item and will be heard again in workshop since there were substantive changes to the language.

2. Amendment to NAC 639.7105 requiring a pharmacy to keep a paper copy of an electronic prescription at the pharmacy and would now allow an electronic copy this is readily accessible for inspection

by the board. The pharmacy will no longer have to print and keep on hand a copy of the electronic prescription. This regulation should be ready for adoption at the next public hearing.

3. Amendment to NAC 453.710 repeals current provisions governing the delivery of drugs and will expand the ability to have prescription medications delivered from a pharmacy to a patient. Nevada is the



“NEVADA’S GOLD STANDARD”

By Amanda Schweisthal

NEVADA'S ECONOMIC FUTURE RELIES ON OUR ABILITY

to maintain and expand a diverse base of industries. To remain competitive in the national and global marketplace, Nevada should strive to keep a level playing field for all businesses, and should avoid singling out specific industries to operate under different rules. The Retail Association of Nevada (RAN) believes maintaining a fair and balanced approach to fund our state is important. Retail is the second-largest industry in Nevada for employment, but all industries are important to Nevada's pride and survival.

A few weeks ago, the RAN government affairs team had the opportunity to learn more about the mining industry, and took the time to truly

understand mining's economic footprint. Currently, Nevada is #1 in U.S. gold production, and 11 of the top 20 gold-producing mines in the U.S. are located here in Nevada.

The Mining Association took RAN to Cortez Gold Mine, right outside of Elko. According to Barrick Gold's website, Cortez is one of the largest and lowest cost gold mines in the world. In the first half of this year alone, Cortez has produced 760,000 ounces of gold.

During the tour, the guide pointed out the diversity of excavated minerals, as well as different types of excavations involved in mining. Just a few of the 126 mining operations here in Nevada include: barium, copper, geothermal energy, gold, gypsum, lime, lithium, petroleum, silver, and turquoise. In 2012, the Nevada mining industry generated more than



Pictured from Top to Bottom: Liz MacMenamin, Mary Lau, Kam Lau, Lea Tauchen, Amanda Schweisthal, Bryan Wachter

\$6.4 billion in direct economic output and paid \$431 million in state and local taxes. It was eye-opening to witness the pride mining employees have for their work and their many contributions to this state.

A key to economic recovery is creating more permanent jobs for Nevadans,

and the mining industry is doing its part, furthering our statewide goal, by employing more than 12,000 workers in 2012 alone. RAN appreciated the opportunity to better understand the industry that gave the Silver State its nickname. ■

BOARD OF PHARMACY *Continued from page 3*

only state that has strict requirements on who may deliver prescriptions from a pharmacy and the board felt that this regulation was too restrictive and needed to be addressed. This passed unanimously during public hearing and will now go to the Legislative Commission for final approval and adoption.

4. Amendment to NAC 639.050 will allow practitioners and pharmacies to destroy certain controlled substances without an agent of the board present. This

was a public hearing and the board passed it unanimously. It will now go to the Legislative Commission for final approval and adoption.

During the discussion and determination portion of the board meeting, Larry Pinson, executive secretary of the board, discussed the "14-day rule." This regulation, NAC 453.431 (4) requires "A pharmacist shall not fill a prescription for a controlled substance classified in Schedule II unless tendered on or before the 14th day

after the date of issue." The discussion focused on when the count begins, the date the prescription was written or on the next day. It was determined that the pharmacist should start the count on the next day. Mr. Pinson will provide the clarification to the pharmacists.

Mr. Pinson also informed the board that the National Association of Boards of Pharmacy, along with the National Association of Chain Drug Stores and other

national associations, has formed a committee to discuss prescription drug abuse and determine what can be done at the national level. RAN has been working on this issue at the state level and looks forward to national solutions.

The next board meeting will be in Reno on December 4th and 5th. If you have any questions regarding these meetings please contact our office. ■



ELECTRONIC PRESCRIBING INCREASES EIGHTFOLD

By Liz MacMenamin

ELECTRONIC PRESCRIBING IS THE COMPUTER-BASED

generation, transmission and filling of a prescription. This will be taking the place of paper and faxed prescriptions, allowing a practitioner to transmit a new prescription or a renewal authorization to the pharmacy.

E-prescribing will give the practitioner the ability to send error-free, accurate, and understandable prescriptions to a pharmacy and will reduce the risks attributed to hand-written prescriptions.

According to a recent

study, conducted by the Office of the National Coordinator for Health IT, published in The American Journal of Managed Care, more than half of the prescribers and more than 59,000 pharmacies are participating in this practice. The number of prescribers increased 54% in the last four years from 47,000 to 398,000. The number of rural pharmacies accepting the electronic prescription is 93% and the urban pharmacies accepting e-prescriptions is 94%.

This process between the prescriber and the pharmacy improves the accuracy of the process and saves time. This

time saving is the result of reduced phone calls and faxes from the pharmacy to the provider relating to renewal authorizations and questions to the provider regarding any concerns the pharmacist may have. There is also a reduced need for pharmacy staff to key in the prescription data.

The prescriber is also able to access the patient's medication history that provides important information about any past medication issues (e.g. catching potentially harmful drug-to-drug and drug-allergy interactions). They will be able to use the information to improve safety and quality

and will be able to monitor patient's medication adherence.

Nevada was one of the leaders in this practice, and in 2007, was one of the first three states to implement these standards with a compliance rate of over 50% of the providers and pharmacies participating. That has changed and we are now listed as 48th in the 50 states participating. There are 95% of the pharmacies capable of utilization of the system but we have only 54% of the doctors who are using the e-prescribing system. ■

FMI SUPERMARKET CHEF SHOWDOWN

THE FMI SUPERMARKET CHEF SHOWDOWN

is the annual recipe competition designed specifically to celebrate and honor Supermarket Chefs. Every chef (full-time, part-time or consultant) who works for a chain or independently-owned supermarket in the United States is eligible to enter. Chefs who work either at a store or on a corporate level are qualified and invited to enter. The Showdown is presented by the Food Marketing Institute each year at the FMI's newly envisioned trade show, FMI

Connect, June 11, 2014 at McCormick Place in Chicago. This is the opportunity to show your culinary expertise in a creative adventurous way! There are five exciting categories to enter, and the Showdown is designed to showcase the latest food trends to the industry and shoppers. Chefs may submit one recipe in all five categories. The categories include: Healthy Meals, Family Meals, Ethnic Meals, Dessert and Side dishes, Mini-Meals & Snacks.

The Entry Deadline of November 15th is approaching! Don't let the opportunity to be a part of this unique

showcase of supermarket chefs pass you by. The first round of competition will be judged on January 1, 2014. Recipe Testing & Semi-Finals will be March 15, 2014. Semi-Finalists will be announced April 15, 2014. The Live Final Showdown takes place at FMI Connect, June 11 @ 11am at McCormick Place, Chicago.

Win a three night stay as a guest of Mardi Gras, which includes airfare for two, hotel and tickets to the Sunday night Captain's Party as well as the Krewe of Orpheus Ball or; a two-night Windy City Classic Experience with tickets to a Chicago CUBS baseball or Bears

Football game in a luxury suite, lunch and dinner at two of Chicago's most famous spots, including RPM Italian or; be an exclusive guest at the Musco Family Olive Ranch where the winning chef and a guest will spend two days with a grower followed by a classic dinner at the ranch or in San Francisco.

To learn more about FMI's Supermarket Chef Showdown or register for the Supermarket Chef Community, visit their website at **www.supermarketchefshowdown.com**. ■



NATIONAL RETAIL FEDERATION (NRF) SURVEY—CAUTIOUS CONSUMERS TRIM HOLIDAY GIFT GIVING BUDGETS

FACED WITH CONTINUED ECONOMIC UNCERTAINTY

and used to doing more with less, consumers will take a conservative approach to spending this holiday season. According to NRF's holiday consumer spending survey conducted by Prosper Insights & Analytics, the average holiday shopper will spend \$737.95 on gifts, décor, greeting cards and more, two percent less than the \$752.24 they actually spent last year. NRF is forecasting holiday sales will increase 3.9 percent to \$602.1 billion.

"Though the foundation for solid holiday season growth exists, Americans are questioning the stability of our economy, our government and their own finances," said NRF President and CEO Matthew Shay. "We expect consumers to set a modest budget for gifts and other holiday related purchases as they wait and see what will become of the U.S. economy in the coming months.

"Retailers have urged Congress and the Administration to seek a long-term solution for funding the government and extending the debt ceiling instead of kicking the can down the road once again. A band-aid approach is not the answer. Americans deserve to feel

good about spending their hard-earned money on gifts for others, and this holiday season it's evident some could second-guess their spending," continued Shay.

Washington Gridlock to Impact Consumer Spending

For the first time, NRF asked holiday shoppers if the political gridlock in Washington around U.S. fiscal concerns would affect their holiday spending plans. On average, 29 percent of respondents said the situation would somewhat or very likely affect their spending plans. Nearly one-third (32.7%) of those between the ages of 55 and 64 said political gridlock in Washington was somewhat or very likely to affect their spending, the highest percent among all age groups surveyed.

Holiday Shoppers to Cut Back on "Self-Gifting"

In order to make room in their budgets this year, consumers will cut back on "self-gifting," or treating themselves to something because the deals are too good to pass up. Self-gifters will spend an average of

\$129.62 this year, down from a survey high of \$140.43 last year and \$137.17 in 2011.

According to the survey, the biggest portion of shoppers' budgets will go towards gifts for family members, with the average person planning to spend \$415.50 on mom, dad, and other loved ones, down slightly from the actual \$423.36 they spent last year. Additionally, people will spend \$72.14 on friends, \$23.59 on co-workers and \$25.63 on others, such as pets and community members. Consumers will also spend on food and candy (\$100.35), greeting cards (\$28.03) and flowers (\$21.12). When it comes to decorations, the average person will spend \$51.60. Total spending on holiday décor will reach \$6.8 billion.

Average Person plans to do 40 Percent of Holiday Shopping Online

With plenty of options to shop around for the best value, consumers will look to discounters (64.7%), department stores (56.3%), and grocery stores (51.1%) for their gifts and goods this holiday season. More than half (51.5%) will shop online and 35.1 percent will shop at clothing or accessories stores. Additionally, 29.5 percent will

shop at electronics stores and 20.9 percent will shop at drug stores.

Six in 10 Holiday Shoppers Would Most Like to Receive Gift Cards

When it comes to holiday wish lists, gift cards take the prize once again as the most requested gift item for the seventh year in a row. More than one-third (36.1%) want electronics, one-quarter (23.3%) want jewelry and 20.8 percent want home decor or home-related furnishings.

Sales and Discounts Drive Shopping Decisions

Holiday shoppers fine tune their skills each holiday season in order to maneuver the stores, discover the best free-shipping deals and perfect their hassle-free shopping experience. When it comes to decisions like where to shop, price and promotions are top-of-the-mind. According to the survey, 35.6 percent said the most important factor in deciding where to shop are offers for sales and discounts, along with 16.4 percent who say the most important factor is selection of merchandise and 13.6 percent who say it's quality of merchandise. Three percent (3.4%) rate free shipping or shipping promotions as the most important factor, up from 2.9 percent last year. ■





NEW \$100 NOTE

The United States Treasury Department and the Federal Reserve have developed a website dedicated to the new \$100 note design. "Resources for the Retail Industry" can be found at: www.newmoney.gov/stakeholder/retail.htm. This site includes educational resources and additional information specifically for cash handlers in a retail store environment.

BUSINESSES AND CONSUMERS WILL SEE THEIR MONEY MOVE IN A WHOLE

new way now that the \$100 note has been redesigned. The redesigned \$100 note began circulating on October 8 and has two new security features: a blue 3-D Security Ribbon and a color-shifting Bell in the Inkwell.

You can't miss the blue 3-D Security Ribbon on the front of the redesigned \$100 note. The

ribbon seems to be three-dimensional with bells and numeral 100s appearing to float or glide above the

ribbon as you move the note. If you tilt the note back and forth, the bells and 100s move side to side. If you tilt it side to side, they move up and down.

A second new security feature on the redesigned \$100 note, also on the front of the note, is the bell in the Inkwell. At first, the bell blends with the inkwell because they are the same copper color, but when you tilt the note, the bell changes color to green. This color shift makes the bell seem to appear and disappear within the inkwell.

In addition to these new security features, the government also retained three highly effective security features from the old \$100 note design, including:

● Portrait Watermark:

Hold the note to light to see

- a faint image of Benjamin Franklin in the blank space to the right of the large portrait. It is visible from either side of the note.

● Security Thread:

- Hold the note to light to see an embedded thread that runs vertically to the left of the portrait. The letters USA and the numeral 100 appear in an alternating pattern and can be seen from both sides of the note. The thread glows

pink when illuminated by ultraviolet light.



- **Color-Shifting 100:** Tilt the note to see the numeral 100 in the lower right corner of the front of the note change from copper to green.



LOSS PREVENTION

Law enforcement officials warn that counterfeiters look for opportunities to take advantage of uninformed businesses and consumers when a new currency design is issued. They are encouraging everyone who handles cash to know the security features of the redesigned \$100 note before it begins circulating. Any business or consumer that accepts a counterfeit note will suffer a financial loss because

- fakes cannot be traded in for real notes.

HOW TO PREPARE

Because cash handlers are the front line of defense in the fight against counterfeiting, the U.S. Currency Education Program has developed a number of training materials and resources to help them easily identify possible counterfeit notes before they accept them.

The training materials can be downloaded or ordered on www.newmoney.gov. They illustrate how to detect a counterfeit note quickly and easily. A range of materials are available, including brochures to hand out to employees,

posters to display in break rooms, and interactive training tools.

SELF CHECK-OUT OR OTHER EQUIPMENT THAT ACCEPTS \$100 NOTES

If your business uses self check-out or other equipment that accepts \$100 notes, you will need to make sure that your equipment is adjusted so it will correctly authenticate and accept the new \$100 note design when it is issued. Contact the customer service representative for your cash-accepting equipment to arrange an update. The U.S. government works closely with manufacturers of cash-

- accepting equipment to ensure they have the information and time they need to prepare for the new \$100 note.

WHAT TO DO IF YOU SUSPECT A FAKE

If you suspect you've been passed a counterfeit note, the U.S. Secret Service wants you to be aware of a few tips.

First, try to note the characteristics of the person who tried to pass the fake note and any companions. If possible, write down a description of any vehicle he or she drove as well as the license plate number.

Next, immediately contact your local police department or U.S. Secret Service field office. These contact numbers can be found in U.S. telephone books or on the law enforcement interactive map on www.newmoney.gov.

Finally, make sure that you write your initials and the date in the border of the suspect note. Remember to limit the handling of the note and protect it by putting it in an envelope. Only turn the note over to a police officer or a U.S. Secret Service agent. If the note is genuine, it will be returned to you. If the note is counterfeit, you will not be reimbursed. You cannot trade in a counterfeit note for a real one, and it is against the law to knowingly try to pass a counterfeit along to someone else. ■



Nevada Notes

WARNING! PHONE SCAM

Jury duty is the newest target for scammers in Las Vegas.

People posing as police officers claiming to have arrest warrants for people who missed jury duty have been phoning Clark County residents asking for money to make the warrant disappear, according to the Eighth Judicial District Court.

The request for money is the red flag, as no court representative would ask for money over the phone, according to officials. People who are called should not give out any personal or financial information and report the incident to the police for investigation.

LVRJ

SOUTH TAHOE (CA) OKS BAN ON RETAIL PLASTIC BAGS

South Lake Tahoe City Council adopted an ordinance to ban the use of plastic bags for customer products at retail stores in a 3-2 decision. Although the law takes effect Jan. 15, 2014, for grocers and food vendors and Oct. 15, 2014, for retailers, council members and city staff said the issue will undergo further discussion, as people with varying opinions came to weigh in on the ordinance at the meeting.

The pinnacle point of debate at the meeting was that, without a mandated cost on recycled paper bags, grocery stores would have to absorb the cost from paper bags.

According to the California Grocers Association, plastic bags cost about 1 cent per bag, while paper bags usually cost 6 to 12 cents or more.

A letter submitted to City Council by the CGA stated that banning plastic bags and not requiring a fee to customers to use paper bags would cost grocers on average an additional \$60,000 per year.

Although the ordinance states a fee on paper bags is allowable, grocers made the argument no store would impose that fee due to competitive nature.

The prohibition on retailers distributing paper bags for free was stricken from the original ordinance after the first reading Oct. 1.

Tahoe Daily Tribune

100-PLUS POUNDS OF PRESCRIPTION DRUGS COLLECTED

More than 100 pounds of drugs and syringes was collected at Partnership Carson City's prescription drug roundup.

The event was supported by Carson's City's three SaveMart stores and Smith's, which served as drop-off locations, and Carson City Rotarians.

Prescription drugs may be taken to the Carson City Sheriff's Office and placed in the drug drop box in the main lobby. For safe methods to dispose of unused medications safely at home, which includes not flushing them down the

toilet, call Partnership Carson City at 775- 841-4730.

Nevada Appeal

FINANCE BOARD APPROVES BONDS...

The state Board of Finance voted unanimously to issue bonds to pay the \$523 million Nevada owes the federal Unemployment Insurance trust.

That money was borrowed over the past couple of years to continue paying unemployment benefits for Nevadans left jobless by the recession. Issuing the bonds will save the state's businesses about \$15 million because the federal interest rate is more than double the effective rate the state will pay on those bonds.

In addition, it will eliminate interest payments to the federal government on those loans. Paying interest for the past year cost Nevada \$16.7 million. For the previous two-year period, interest paid out of the state's general fund cost more than \$40 million.

To give the treasurer's office and the Employment Security Division some room to maneuver, the vote granted authority to issue up to \$650 million in bonds if necessary, given that ESD may still have to borrow from the federal government.

Overall, employers will pay less to pay back the loans and they won't be paying interest anymore.

The only remaining hurdle is getting the bonds sold by

Nov. 9. If it takes longer than that, the state gets hit with another federal interest bill and the tax the government charges Nevada goes up another 0.3 percent to 1.5 percent. Once the debt is paid off, that federal tax drops back to just 0.6 percent and the interest goes away.

The board decision follows the Employment Security Council meeting, in which members recommended to set the state tax rate for businesses at 2.1 percent. On top of that, they would have to pay the estimated half-percent it will cost to retire the bonds. The net impact would be a bit less than those businesses are currently paying.

Las Vegas Sun

AMERICANS CUT BACK ON CREDIT CARDS FOR THIRD STRAIGHT MONTH

Americans cut back on using their credit cards in August for a third straight month, a sign that consumers remain cautious about spending.

Consumers increased their borrowing \$13.6 billion in August to a seasonally adjusted \$3.04 trillion, the Federal Reserve said. That's a record and it followed a gain of \$10.4 billion in July.

Once again, the increase in borrowing was driven entirely by auto and student loans. A measure of those loans rose \$14.5 billion to \$2.19 trillion. But credit card debt dropped

Continued on page 11



National Notes

KROGER—RETAILER OF THE YEAR

2013 is a year of milestones for The Kroger Co. One hundred thirty years ago, Barney Kroger opened his first grocery store in Cincinnati, still the headquarters city of what has since grown to be the nation's largest traditional grocer, with more than 2,400 stores under multiple banners across the country.

The company is closing in on 10 years of consecutive quarterly same-store sales growth, an unprecedented achievement in the cutthroat retail food business. The widely admired national retailer also polished off a stellar 2012 fiscal year with \$80.8 billion in sales, putting it in second place behind Wal-Mart Stores Inc. among the top U.S. grocery retailers.

As part of its sweeping policy of "community engagement," Kroger this year is celebrating the fifth anniversary of its Perishable Donations Partnership, having donated the equivalent of 175 million meals to needy.

For the second time in five years, "Progressive Grocer" has chosen to honor Kroger as its 2013 Retailer of the Year.

Press Release

WAL-MART ENTERTAINS A PITCH: 'MADE IN U.S.A.'

Wal-Mart Stores Inc. has long lured Americans with a cornucopia of low-cost merchandise from overseas, ranging from softball bats

made in China to candles from Vietnam.

For the past nine months, however, Wal-Mart has been trumpeting patriotic promises to stock more U.S.-made goods. Manufacturing means "good middle-class jobs."

So far, Wal-Mart has announced plans to offer U.S.-made socks, towels, candles and light bulbs, among other things, creating more than 1,200 jobs. It recently announced that Redman & Associates LLC will open a plant in Rogers, Ark., next year to make battery-powered toy cars. The cars, large enough for children to drive, currently are imported from China.

Another Arkansas-based company says it has doubled its workforce to about 200 people, including temporary workers, in the past year, because of an increase in sales to Wal-Mart.

Wall Street Journal

GenZ Kids Have Their Say in the Beverage Aisles, And it's Often 'No'

We've all seen children asking their parents to buy them something in a grocery store — some politely and others more persistently — but how much effect does their behavior really have on what goes into the cart? In the portion-pack beverage category, the answer is "quite a lot" according to research conducted by Tetra Pak.

What sells:

● **Differentiate by flavor:** After portability and

convenience, flavor is the strongest consideration cited by shoppers in the children's beverage aisle, named by 60 percent of survey respondents. With flavored waters for kids moving up in this category, including coconut water, kids are poised to be accepting of evermore-sophisticated offerings.

● **Add nutritional benefits:** Nutrition is increasing in importance — now ranking just behind flavor in the decision-making matrix for children's beverages with just about half of all moms scanning beverage labels.

● **Explore novel shapes:** Unusual shapes can help a package stand out in a crowded aisle.

● **Target your age market:** What appeals to a toddler is very likely going to turn off a grade school or middle school child, so it is important to consider age when creating package designs.

● **Remember characters are key:** Younger children in particular are drawn to packaging that features a character they can identify.

● **Maximize the billboard effect:** Shoppers spend on average 27 seconds making a decision in this aisle, according to our research, which makes shelf appeal incredibly important.

All of these elements — taste, nutrition and inspired packaging and design — play into the purchase decision and each can be a powerful

motivator for kids.

Progressive Grocer

GROCERIES BECOME A GUY THING As Men Shop More, Packaging Aims to Win Them Over; 'Inner Abs' Appeal

Can cookies, whole-grain bread and frozen yogurt be manly? Food makers are changing their products to signal, quietly, to men that they should eat them.

Research indicates men are doing a greater share of the grocery shopping and meal preparation. In a June survey of 900 meat-eating men ages 18 to 64, 47% were deemed "manfluencers" by Midan Marketing LLC, a Chicago market research group focused on the meat industry. Manfluencers are responsible for at least half of the grocery shopping and meal preparation for their households.

Food company executives hope more men shopping means new opportunities for foods some men have traditionally shied away from in this country, including yogurt and hard cider.

Kraft's Velveeta Shells and Cheese used to aim for busy moms in its advertising. But research about two years ago turned up a previously unnoticed type of consumer: Typically, they're men in their 20s and 30s, half of whom are married and likely don't have kids yet.



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.

Capitol Urology, Inc.

Front Sight Management LLC

PACE Coalition

Park Dental Management Company

Tumbleweeds 4 Kids Inc.

Unlimited Automotive Repair, 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.

NOTE FOR MEMBERS

If you would like us to profile your business in our newsletter, or have any questions about RAN or the NRF Partnership, please contact Piper at Piper@rannv.org or call the business office at 775-882-1700.

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(800) 480-1846 or (702) 740-4380

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557 W. Silver Street, #206, Elko, NV 89801
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MEMBERSHIP INFORMATION: Find out more about RAN's self insured group. Call Mike Olson, **800-859-3177**, or the RAN office at **775-882-1700** (toll free in Nevada 800-690-5959). Don't forget to check out our website, **www.RANNV.org**.



NEVADA NOTES *Continued from page 8*

\$883 million to roughly \$850 billion. The decline could hold back consumer spending, which accounts for roughly 70 percent of economic growth. The report highlighted trends that have surfaced in the post-recession economy.

The measure of auto and student loans has risen 8.2 percent from a year ago and in every month but one since May 2010. But credit card debt is essentially where it was a year ago. And it is 16.9 percent below its peak hit in July 2008 — seven months after the Great Recession began.

Slow but steady job growth and small wage gains have made many Americans more reluctant to charge goods and services. Consumers may also

be hesitant to take on high-interest debt because they are paying higher Social Security taxes this year.

At the same time, the weak economy is persuading more people to attend college. The consumer credit report is one of the few government reports issued during the shutdown.

The Fed kept operating because it does not depend on budget appropriations from Congress. The Fed's borrowing report tracks credit card debt, auto loans and student loans, but not mortgages, home equity loans or other loans secured by real estate.

AP/Las Vegas Sun

PROPOSED SHOPPING CENTER MOVES FORWARD

A proposal for a 100,000-square-foot shopping center in downtown Las Vegas moved forward with support from the City Council.

The council voted unanimously in favor of a site development plan review for the proposed center near Casino Center Boulevard and Stewart Avenue.

The shopping center, on 3.46 acres of city land, would also include a six-story parking garage to accommodate about 400 vehicles, according to developer CIM Group.

It's part of a broader, long-term effort to revive the area along Third Street between Ogden Avenue and

U.S. Highway 95, north of the Fremont Street Experience tourist corridor, an area called Downtown Third.

The overall improvement effort includes the privately owned Downtown Grand resort, which is set to open next month in the renovated shell of the former Lady Luck and the city-sponsored Mob Museum in the former federal courthouse on Stewart Avenue.

The shopping center doesn't yet have a list of approved tenants, according to the developers. They said it would likely include a national retailer as an anchor tenant and space for several others. About 80,000 square feet is expected to be retail, another 15,000 will be for professional meetings.

Las Vegas Review-Journal

NATIONAL NOTES *Continued from page 9*

MACY'S HOLIDAY-SHOPPING SEASON...

Macy's this year will open most of its stores at 8 p.m. on Thanksgiving, and those stores will remain open through Black Friday. The move, a first for the 155-year-old company, is "consistent with what many rivals are doing," including Target, Wal-Mart and Sears, Macy's said. *USA Today*

WAL-MART TO UP ITS THANKSGIVING DAY GAME

Wal-Mart will boost its Black Friday advertising with more commercials during the NFL's Thanksgiving Day football games, Wal-Mart U.S. Chief Marketing Officer Stephen

Quinn said. "What we've found is that [NFL advertising] also works with our associates, so it has a magnifying effect," he said.

Advertising Age

'TIS THE SEASON TO MAKE HOLIDAY HIRING PLANS

As you get your holiday hiring plans in order, 'tis the season to keep these general legal reminders in mind about hiring seasonal employees:

1. Special rules guide youth employment.

Remember, seasonal youth employment is subject to special rules and restrictions.

2. Seasonal employees are (usually) entitled to minimum wage and

overtime. Under the Fair Labor Standards Act (FLSA), part-time and full-time employees have equal rights concerning minimum wage and overtime pay. However, there are a number of industries that are "overtime exempt" when it comes to seasonal employees, so you'll want to check the specific law in your jurisdiction.

3. Standard labor laws still apply.

Laws that cover sexual harassment, discrimination, and workplace health and safety will apply to seasonal workers, according to the Small Business Administration (SBA). Make sure to address these issues in the employee handbook, too.

4. Tax Withholdings.

Part-time and seasonal employees are subject to the same tax withholding rules that apply to other employees, according to the SBA.

5. Seasonal employees may be entitled to benefits.

If you are hiring employees — not independent contractors — regardless of whether they are seasonal or not, you still must provide certain benefits by law such as unemployment benefits, Social Security/Medicare and workers' compensation.

When in doubt, consult your attorney.

FindLaw



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WASHINGTON RETAIL INSIGHT

NRF SAYS DEAL TO END SHUTDOWN "NOT A SOLUTION"

A S FEDERAL WORKERS BEGAN RETURNING TO THEIR JOBS, THE

National Retail Federation (NRF) warned that it remains to be seen whether the last-minute deal struck by Congress and the White House to end the two-week-old government shutdown will be enough to restore consumer confidence during retailers' busiest time of the year.

"As we head into the holiday shopping season, retailers and consumers need stability and certainty from policymakers," NRF President and CEO Matthew Shay said. "(The) agreement between the House and Senate merely

ensures more opportunities to continue the debate while avoiding tough decisions."

Legislation passed by the House and Senate and signed into law will fund the government through January 15 and raise the \$16.7 trillion debt ceiling until February 7.

Shay said the move "will provide some breathing room for legislators to negotiate and compromise but it is not a solution to our long-term economic or fiscal challenges.

"When consumers cut back their spending, it threatens jobs in every industry. If it's bad for retail, it's bad for the economy, and ultimately the biggest losers are American taxpayers."

Passage of the legislation

came just hours after NRF released a survey that found consumers saying they will spend an average \$752.24 during the November-December holidays, down 2 percent from last year.

Despite the survey, NRF's official holiday forecast still calls for holiday sales to grow 3.9 percent to \$602.1 billion, but cautions that the numbers depend on how consumers react to the fiscal crisis. The survey reflects consumer sentiment, but the forecast is based on sophisticated economic modeling that takes consumer confidence into consideration along with a wide variety of other factors. ■

UPCOMING EVENTS

Jan 12-15, 2014
New York, NY
Expo Jan. 13-14, 2014
Jacob K Javits
Convention Ctr.

FMI
January 12-14, 2014
Midwinter Executive
Conference
The Phoenician
Scottsdale, Arizona
See more at:
www.fmi.org/events-education/conferences-tradeshows#sthash-mjc929q6.dpuf

NACDS Regional
Conference
Feb. 2-4, 2014
The Ritz-Carlton
Naples, FL