

LOCAL BALLOT QUESTIONS

By RAN Team

IN OUR LAST EDITION OF THE NEVADA NEWS, THE RAN TEAM HIGHLIGHTED THE FOUR STATEWIDE

ballot initiatives that will appear on the November election ballot.

What often are lost in the campaign clutter of a presidential election cycle are these initiatives and amendments as well as the local government ballot questions. This year's ballot contains three such measures of which our members should be aware:

CLARK COUNTY BALLOT QUESTION 5 (Fuel Revenue Indexing)*

For those members in Clark County who are serious when they call the orange traffic cone the state tree, this initiative addresses a way to reduce those "trees" to a tolerable level. RAN would never be naive enough to think they would be gone forever.

Part of the problems experienced in the Las Vegas Valley is the efforts to prioritize and fund road maintenance and construction. Projects are often sorted by funding availability determined by the income received from fuel taxes. The funding mechanism is dedicated, but has remained static without proper economic growth accomplished by indexing to the rate of inflation. This patching method has resulted in roads that are more congested, less safe

and increase commute times.

This catch-up phase estimates it would add 25,000 jobs with the end result even including safety for bicyclists and joggers.

Gas taxes are high, to be sure, but passage would give a ten-year window in solving the valley's traffic problem.

Arguments for and against passage can be found on the Clark County website and will also be printed on your ballot.

WASHOE COUNTY BALLOT QUESTION 1 (School repair, construction, renovation and acquisition)

Washoe County members will remember various previous ballot questions that have been rejected by the voters in the past. This initiative has had a large amount of input from various organizations, individuals and business to try to address the issue of overcrowding, needed repairs, elimination of multi-track year round and double sessions that disturb family life and a committee of these same people decided to bring forth a proposed sales tax increase earmarked for these purposes only. The money could not be used by WCSB for any other purposes.

It is important to remember that school maintenance and construction is not part of any State Distributive School Account. Washoe County is a growing vibrant community and its

infrastructure needs are many.

Governor Sandoval increased education spending on a statewide basis but the individual counties are responsible for providing the facilities.

Arguments for passage can be found on the Washoe County website and will also be printed on your ballot. However the two-member citizen committee responsible for writing the argument against the ballot question was unable to reach an agreement on their statement. Therefore, an argument against passage of WCB1 will not be available as with other ballot questions. A legal challenge has been filed but as of publication time the court had not yet addressed it.

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BOULDER CITY BALLOT QUESTION 1 (Authorizes expending of funds from the Capitol Improvement Fund)

This initiative could be considered "consent" by the

people to use funds from the CIF, as available, to pay debt service on the raw water line. Arguments for and against passage can be found on the Boulder City website and will also be printed on

your ballot. ■

*(Editor's Note: The Gas Tax ballot question, in various forms, will appear on all county election ballots except Washoe. The Legislature required each county

to adopt the question, although the amount of the tax is up to the County Commissioners. Washoe presently has an indexing gas tax.)

WASHOE COUNTY HEALTH DISTRICT IDLE REDUCTION CAMPAIGN

By Charlene Albee

Director of the Air Quality Management Division/Washoe County Health District.

I N OCTOBER 2015, THE U.S. ENVIRONMENTAL PROTECTION

Agency strengthened the National Ambient Air Quality Standard for ozone. Ozone is not directly emitted into the atmosphere but is actually created through a photochemical reaction between oxides of nitrogen (NOx) and volatile organic compounds (VOCs) in the presence of sunlight.

Breathing elevated levels of ozone can cause health problems especially for children, the elderly, and people of all ages who have lung diseases like asthma. Ground level ozone can also be harmful to vegetation and sensitive ecosystems.

In a continued effort

to reduce emissions from sources that contribute to the formation of ozone, the Washoe County Health District - Air Quality Management Division launched the **Keep it Clean – Be Idle Free** campaign.

WHAT DOES IT MEAN TO BE IDLE FREE?

To Be Idle Free means not leaving your vehicle running when it is not being driven. Simply turning off your vehicle saves money, reduces wear and tear on your engine, and is better for our air.

WHY SHOULD WE ALL BE IDLE FREE?

Vehicles are the largest source of emissions contributing to the formation of ozone in Washoe County. Simple

behavior changes like Being Idle Free can:

- Keep our air clean of the air pollutants that are found in tailpipe emissions.
- Protect our children and those with heart/lung disease.
- Avoid wasting gas and money. An idling vehicle gets zero miles per gallon.
- Reduce unnecessary wear and tear on your vehicle's engine.

HOW CAN WE BE IDLE FREE?

It's easy to Be Idle Free, all you have to do is follow these easy steps:

- Turn off your vehicle when it is parked for more than 30 seconds.
- Park and go inside your destination instead of using the drive-thru.

- Warm up your car by driving it.
- Use an engine block heater to warm the engine during the winter.
- Find shade outside your vehicle or go indoors during the summer.
- Encourage your school, day care, and businesses to Be Idle Free.

HOW CAN RAN MEMBERS HELP THE BE IDLE FREE CAMPAIGN?

The **Keep it Clean – Be Idle Free** campaign has been launched in three phases to effectively communicate the message to the largest possible portion of the community.

PHASE 1 focused on passenger cars and trucks which make up the largest percentage of vehicles in

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GOVERNOR SANDOVAL'S PRESCRIPTION DRUG ABUSE SUMMIT

By Liz MacMenamin

G OVERNOR BRIAN SANDOVAL HOSTED

a Prescription Drug Abuse Prevention summit on August 31, 2016, and September 1, 2016, at the MGM Grand to discuss and make recommendations on how Nevada can continue addressing the prescription drug problems in our state.

Attendees included policy makers, health

care providers, law enforcement, industry representatives and others that were interested in being a part of the solution.

The summit focused on four priority areas:

1. The duties and responsibilities of a health care licensing board.

2. Current coordination and collaboration with local state and federal law-enforcement.

3. Examination of current rehabilitation practices and substance-abuse treatment.

4. Cooperation and oversight of private sector issues.

The summit produced a laundry list of suggestions, some of which are expected to be introduced as legislation in the next session of the Legislature.

Governor Sandoval's office will be posting a

summary of the findings and recommendations on his website as soon as it is completed.

A link to the site will be forwarded to members. ■

UPCOMING EVENT

THE BIG SHOW
NRF RETAIL'S BIG SHOW
3 days Convention/Expo
Jacob K Javits
Convention Ctr
New York City, NY
January 15-17, 2017

IDLE REDUCTION CAMPAIGN *Continued from page 2*

our area. The marketing campaign included radio spots, outdoor billboards, informational pamphlets, and social media advertising.



PHASE 2 will engage the second largest category which is off-road vehicles, especially heavy construction equipment. In 2008, monitored ozone levels in Washoe County

declined as a direct reflection of the downward trend in the economy.

As our economic environment continues to improve, including the rejuvenation of our construction industry, ozone levels are starting to increase. The various construction oriented



organizations located in Washoe County have been very supportive of

the campaign realizing the protection of our air quality directly affects the sustainability of the economic recovery in the region.

PHASE 3 hopes to engage the trucking industry, which is where RAN members can help. By posting **Keep it Clean – Be Idle Free** posters at the



front and back doors,

including loading docks, you can help to educate the public, employees and truck drivers. Increased awareness is the first and most important step in establishing behavior change which is critical to the success of the campaign.

If your business is interested in participating in the **Keep it Clean – Be Idle Free** campaign, please contact the Air Quality Management Division at **(775) 784-7200** or through our website at **OurCleanAir.com**. ■



SEPTEMBER IS WE CARD AWARENESS MONTH

IT IS A GREAT TIME TO TRAIN OR RE-TRAIN EMPLOYEES AND RAISE AWARENESS OF THE NEW FDA REGULATIONS GOVERNING NEWLY DEEMED TOBACCO PRODUCTS.

THE RETAIL ASSOCIATION OF NEVADA ENCOURAGES

all to continue in their efforts to successfully identify and prevent age-restricted product sales to minors. We Card resources include:

- We Card's 2017 materials will be available

to order after September 6th at www.wecard.org.

- We Card's online training and mystery shopping service, ID Check-Up, help equip your store employees with the knowledge while you can gauge their performance with mystery shops.

- An updated We Card Federal Law & FDA

Regulation Summary — covering the August 8, 2016 effective date for newly FDA regulated products, such as: cigars, hookah & pipe tobacco, e-cigarettes, vaping products and their accessories, nicotine gels and dissolvable tobacco products. See the Resource Center at www.wecard.org.

www.fda.gov/tobacco.org or visit www.fda.gov/tobacco.org.

- We Card NOW, a smartphone mobile site with digital resources, an Age Calculator tool and a digital version of the We Card calendar along with training tips. Go to www.wecardnow.com. ■



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SEPTEMBER 2016

NEW FDA REGULATIONS

Effective Aug. 8, 2016

FOR THESE PRODUCTS:

e-Cigs, Vaping products & most components/parts, cigars, pipe tobacco, hookah tobacco, dissolvables & gels

UNDER 27 YR OLD?

Ask for ID

UNDER 18?*

No Sale!

FDA will inspect stores with underage decoys attempting to buy these products.

DENY SALES TO MINORS!

For a full list of retailer requirements visit www.fda.gov/tobacco

* 21 in CA, HI, NYC and some cities & localities.
19 in AL, AK, NJ, UT & some localities.



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BACK-TO-SCHOOL AND COLLEGE SPENDING TO REACH \$75.8 BILLION

WITH BACK-TO-SCHOOL SPENDING ON A

"stock up" cycle rather than a "make do" cycle, the average family is expected to spend more freely on school and college supplies this year, according to the National Retail Federation's annual survey conducted by Prosper Insights and Analytics. Total spending for K-12 and college is expected to reach \$75.8 billion, up from last year's \$68 billion.

K-12 SPENDING

Families with children in grades K-12 plan to spend an average \$673.57 on apparel and accessories, electronics, shoes and school supplies, up from last year's \$630.36 for a total of \$27.3 billion, according to the survey. That's an increase of 9.6 percent from last year's \$24.9 billion and compares with a total growth of 54.8 percent over the past 10 years.

The numbers follow a pattern in which spending often increases one year as families stock up on supplies only to drop

off the next as they get a second year out of longer-lasting items like backpacks or computers. Spending then increases in the third year once children outgrow clothing or items need to be replaced.

According to the survey, K-12 consumers plan to spend \$9.54 billion on clothing (purchased by 95 percent), \$8.27 billion on electronics such as computers or calculators (57 percent), \$5.12 billion on shoes (94 percent) and \$4.37 billion on school supplies such as notebooks, folders, pencils,

backpacks and lunchboxes (96 percent).

While discount stores continue to be the choice of the largest share of shoppers at 61 percent, the number is at its lowest level in the survey's history. But 46 percent of parents said they would shop online, a dramatic jump from last year's 36 percent.

The vast majority of online shoppers plan to take advantage of free shipping (89 percent of those surveyed) and conveniences like buy online—pick up in store (54 percent). ■



Nevada Notes

SPECIAL LEGISLATIVE SESSION

A call for a special session of the Nevada Legislature includes more than a \$1.9 billion domed stadium that the NFL's Raiders would call home and a room tax increase to help pay the bill.

It also includes a sales tax increase to hire more police officers in the resort corridor, including the Strip, downtown Las Vegas and the new stadium.

The Southern Nevada Tourism Infrastructure Committee on Thursday unanimously recommended a 0.1 percentage point sales tax increase in Clark County, bringing the community into a new More Cops debate.

If the Legislature decides to go forward with the proposal, the County Commission would be asked to implement the tax increase. *LVRJ*

Editor's Note: The exact date of the special session has not been announced as of this publication date. It's expected to be in October, before the General Election in November.

OAKLAND MAYOR VOWS TO TRY TO KEEP RAIDERS IN CITY

The future of the Raiders in Oakland remains up in the air after a Nevada committee approved \$750 million in public funding for an NFL stadium in Las Vegas (September 15, 2016).

Oakland will continue the fight to keep the Raiders from

decamping to Las Vegas the city's Mayor Libby Schaaf said.

Schaaf issued the statement after the Southern Nevada Tourism Infrastructure Committee voted Thursday to send a financing plan for the proposed \$1.9 billion stadium to Nevada Gov. Brian Sandoval for consideration.

She vowed to continue working with the Raiders but seemed to acknowledge that Oakland residents might not support keeping the famed NFL team at any price.

The Las Vegas stadium deal hinges on a proposed Clark County hotel tax increase and the entire plan needs state legislative approval.

Jim Wunderman, president and CEO of the Bay Area Council, a business group that weighs in on public policy, also issued a call to action. *NBC Bay area*

COMPOUND PHARMACIES SPREAD TO SOUTHERN NEVADA

In the past six years, compound pharmacies, which customize prescriptions according to a physician's specifications, have spread in Southern Nevada. The niche market is growing both locally and nationally.

Customized prescriptions are necessary for patients who need a specific potency that isn't available in pre-manufactured, over-the-counter doses, or to eliminate inactive ingredients that may cause an allergic reaction in

patients. These pharmacies also prepare prescriptions for alternative routes of administration, and can change or enhance flavoring to make a prescription more palatable.

According to American Pharmacist, industry trade groups, about 65 percent of the nation's independent pharmacies provide compounding services. These pharmacies fill prescription orders for the general public, and also serve hospitals, senior care facilities and other specialty care medical facilities, the group said.

Licensing

A Nevada State Board of Pharmacy representative said compounding is a general term referring to pharmacies that dispense medications according to a physician's prescription.

Dispensing a 30- or 90-day supply of pills, or liquid medicine, even if pre-manufactured, is not a form of compounding.

However, not every pharmacy is equipped or has the expertise to mix pharmaceuticals to a custom strength/potency, and package them as directed in capsule, liquid, cream, gel or powder form.

Las Vegas Business Press

RENO AIR RACES AIMED FOR 175,000 ATTENDANCE

The Reno Air Racing Association is celebrating

more than a half century of its marquee event.

A jump in attendance would be good news for an event that was hit by the one-two punch of a struggling economy and a tragic accident in 2011 that claimed the life of one pilot and 10 people while also injuring dozens. The tragedy put the event's future in doubt, impacting not only attendance but the costs associated with holding the air races.

One piece of good news from last year involved the association's bottom line as the event generated \$100,000 in profit after initially projecting a \$630,000 loss. The change in fortune was accomplished mostly through aggressive cost cutting.

One way the association is trying to boost attendance is by adding drones to the mix. In addition to a "Drone Zone" exhibit, which is expected to draw 7,000 to 12,000 visitors this year, there also will be events involving smaller unmanned aircraft, including a micro-drone race that attendees can take part in.

Event organizers wanted to have an event involving large drones as well but did not have enough time to comfortably comply with new Federal Aviation Administration drone rules released in August.

This event brings in \$65 million in economic value to the city in a week. *RGJ*

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National Notes

GET READY FOR MOST DEMANDING CONSUMERS IN HISTORY

The first generation to grow up online — Gen Z — is also poised to rank as the most demanding consumer group in history.

That's according to a new report from Fung Global Retail & Technology, which warns that retailers, restaurants and leisure companies will have to adapt to the wants and needs of Gen Zers (refers to those born in 2001 and later.)

Having grown up with social media and assuming instant access to almost all things digital, from music to video to information, Gen Z want it all — and they want it now as they acquire apparel, cosmetics and experiences.

Gen Z comprises 19% of the U.S. population, and will rise to 25% in 2020. In the EU, the generation accounts for 16% of the population, and is forecast to peak at 21% in five years.

Brands and retailers will be the ones that need to change, because Gen Z looks unlikely to compromise on its high expectations. NACDS

FOOD PRICE DEFLATION GROCERS AND RESTAURANTS

The U.S. is on track this year to post the longest stretch of falling food prices in more than 50 years, a streak that is cheering shoppers at the checkout line but putting a financial strain on farmers

and grocery stores.

The trend is being fueled by an excess supply of dairy products, meat, grains and other staples and less demand for many of those same products from China and elsewhere due to the strong dollar. Lower energy costs for transportation and refrigeration also are contributing to sagging food prices, say economists.

Nationwide, the price of a gallon of whole milk on average was down 11% to \$3.06 in July over a year ago; the price of a dozen large eggs fell 40% to \$1.55 in the same period.

Economists and food analysts say the supermarket price declines could last at least through year-end.

Falling costs are taking a toll on many food retailers. Grocery stores already have thin profit margins and deflation tends to reduce the value of their inventory. To stay competitive, they must cut prices on existing goods before lower-priced staples land on the loading dock, and have fewer opportunities to raise prices.

Not all food has gotten cheaper. Total fruit and vegetable prices were up 1.4% in July from a year earlier in part due to the drought in California.

Wal-Mart Stores Inc., the nation's largest food retailer, has been one of the few to benefit from the falling prices, partly because it attracted

more customers after slashing prices earlier this year. It reported strong second-quarter results despite ongoing deflationary impacts in food. *Bloomberg*

STATES LAG BEHIND IN INCOME GAINS

Key swing states such as Nevada, North Carolina and Florida have seen some of the weakest income growth in the country since the last non-incumbent presidential contest in 2008, new census figures show.

A Wall Street Journal analysis of state-by-state income data shows that more than half of the 13 states where the presidential race appears closely contested have seen below-average income growth since 2008.

Among the eight laggards, three states saw the lowest wage growth in the U.S. during that time—Nevada, Georgia and Arizona.

"You actually see the bottom and the top pulling apart a little bit more in some of these key states," said David Damore, professor of political science at the University of Nevada Las Vegas.

In Nevada, the median household income plunged 15.5% between 2008 and 2015 to \$52,431 when adjusted for inflation, census figures show. The higher-paying construction jobs that were wiped out during the recession have been replaced

by lower-paying service jobs, and the state has yet to recover from the broad hit of its housing collapse. *WSJ*

SOME RETAILERS ARE GROWING TRAFFIC

With foot traffic continuing down a slippery slide, retailers are finding creative ways to get consumers into their stores.

Whether it's by improving their in-store experience, constantly changing the merchandise or simply having an in-demand item, some retailers have defied the industry trend.

● Wal-Mart

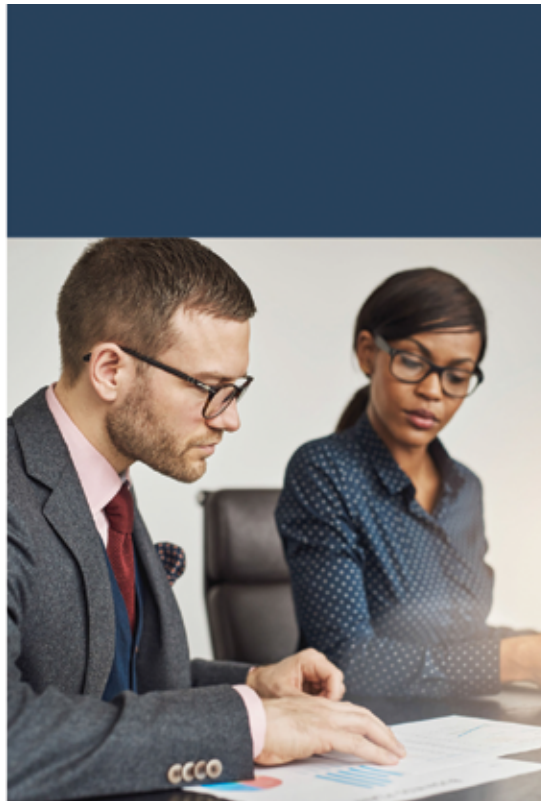
Wal-Mart's U.S. business is in the midst of a major turnaround. The division recorded its seventh-straight traffic increase during the latest quarter, helping boost its same-store sales 1.6 percent. Shoppers have responded to the company's work to keep more items in stock, sell fresher produce, and speed up the time spent waiting at the checkout counter.

● Home Depot

Thanks to a solid housing market, the world's largest home improvement retailer has seen a lift from consumers funneling money into their living spaces. Home Depot has also fine-tuned its in-store execution, including an ability to change up its merchandise to respond to weather trends.

The number of customer

Continued on page 11



Build or Update Your Workplace Drug Policy

For your business

Free Presentation and Workshop

Wednesday, October 19, 2016

9 a.m. to 12 p.m.

The Chamber
449 South Virginia Street
1st Floor
Reno, NV

This event is made possible,
in part, through a grant from the
Division of Public and Behavioral Health.

An Ounce of Prevention:

Rejuvenate Your Workplace Drug Policy

Is your workplace drug policy up-to-date?

What can you do and what should you avoid?

Join us for this **free** presentation and workshop.

Presenter:

Jo McGuire

Jo McGuire serves on the board of directors for the Drug and Alcohol Testing Industry Association and co-chairs the Marijuana Education Committee.

What:

As state laws evolve around legal marijuana, the workplace drug policy is the single most important tool an employer has for guidance on appropriate responses to employee drug use.

Keep your workplace safe and drug-free, avoid liability situations and, most importantly, gain peace of mind in your day-to-day operations.

What to bring:

Bring your policy to this hands-on workshop with a national expert and leave with an updated policy that suits your needs, giving you the tools you need to be compliant with Nevada state law.

To register:

Space is limited. To register, please email amber@jtnn.org or visit <https://goo.gl/Pb6TdE>.

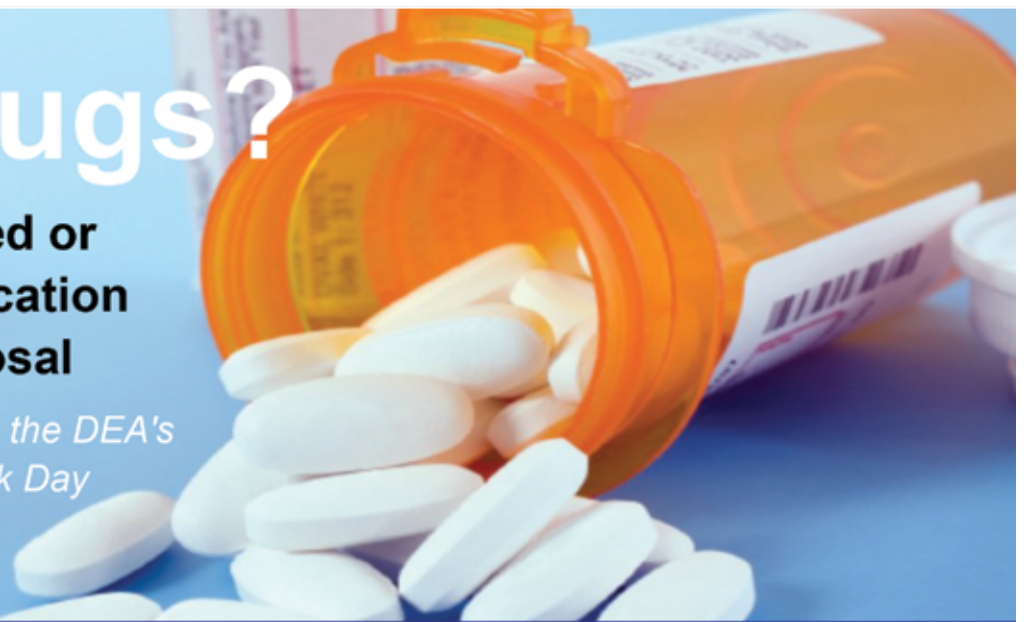


Join Together Northern Nevada
Building Partnerships for a Healthy Community
jtnn.org

Got drugs?

**Turn in unused or
expired medication
for safe disposal**

*In conjunction with the DEA's
National Take Back Day*



Prescription Drug Round Up Saturday, October 22

10:00 AM - 2:00 PM

Drop Off Locations

Raleys - 18144 Wedge Parkway, Reno
SaveMart - 4995 Kietzke Lane, Reno
Smith's - 175 Lemmon Drive, Reno
Walgreens - 10370 N. McCarran Blvd., Reno
CVS - 680 N. McCarran Blvd., Sparks
CVS - 5151 Sparks Blvd., Sparks

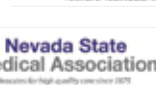
Acceptable Items:

- unneeded prescription drugs (in original containers with patient name marked out)
- prescription liquids
- pet medications

OTHER OPTIONS FOR DISPOSAL

- Dispose in permanent drop boxes located in the lobbies of Reno Police Department, Sparks Police Department, and the Washoe County Sheriff's Office.
- Crush prescription drugs in a seal-tight plastic bag. Add kitty litter or wet coffee grounds. Seal the bag and dispose in the trash.

Sponsors





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.*

Animal Artistry Inc
 Carson Pharmacy LLC dba Dahl's Specialty Pharmacy
 Carson Trailer & Auto Sales Inc
 Cleanworld Pools LLC
 Community Association Management LLC dba CAMCO
 Exotics Racing Services Series LLC
 Grow Washoe LLC
 Heaven's Best Carpet Cleaning LLC
 Horizon C-Stores LLC dba Horizon Markets
 Humason & Son Inc dba McDonalds
 James F. Moyer dba DJ's Diner
 Javier Lopez dba The Green Home Carpet Care
 Jordan's Truck & Trailer Equipment Inc
 Liv Free Wellness LLC dba The Dispensary
 Merritt W Dunlap MD PC dba Merritt W Dunlap MD
 Micone Partners LLC
 MM Lab Inc
 National Travel Associates LLC
 Prototype Concepts Inc dba Prototype Concepts Inc, Sierra Advanced Composites
 Rife Silva & Co LLC
 Smoking Seagull Garage LLC
 The Vapor Stop

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.



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Elko Office
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MEMBERSHIP INFORMATION: Find out more about RAN's self insured group. Call Pro Group, **800-859-3177**,

10 ♦ 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 6*

AT LAS VEGAS CONFERENCE, DRONE OPERATORS ENVISION NEXT STEP

Commercial-drone operators have received the green light to make money using drones and to fly in specific areas — now they are hungry for more.

The question of what's next for commercial drone operators was one of many discussed at InterDrone, a three-day conference dedicated to commercial drones.

The application of commercial drones has the ability to assist in numerous industries ranging from search and rescue to product delivery. In order for that to be possible on a large scale, though, commercial drone operators

need regulations allowing them to fly their drones beyond their line of sight. The Federal Aviation Administration is working with partners, including Nevada and the other five FAA-designated UAS test sites to develop an unmanned traffic management system, to make Beyond Visual Line Of Sight (BVLOS) possible on a large scale.

The BVLOS proposal by the FAA needs to include certification standards to ensure that a commercial drone is actually doing its intended operation, as well as include some type of detect-and-avoid technology. *LVRJ*

ROOFTOP SOLAR RATES NOW SET

The Public Utilities

Commission of Nevada unanimously approved an agreement reached by NV Energy and SolarCity to grandfather up to 32,000 customers under older, more favorable rates for residential rooftop solar.

The deal is the most "efficient and timely way" to meet the recommendations made by Gov. Brian Sandoval's New Energy Industry Task Force to grandfather existing customers, said Paul Caudill, president and CEO of NV Energy.

Despite describing the decision as a step in the right direction, the solar lobby contends that it does not fix the challenges faced by the industry in Nevada. New customers who do not qualify for grandfathering under the

old rules, for example, still face the less favorable rates that were approved in December.

The proposal mandates rooftop solar customers to pay a set fee of \$10 to \$25 to the utility regardless of how much energy they produce.

The Bring Back Solar Alliance also indicated it will push to have rates changed in the next legislative session, which is one of the remaining avenues for the solar lobby after a Nevada judge disqualified its attempts to get a measure on the November ballot.

Caudill also reiterated that the company does not want non-solar customers to unfairly shoulder the costs of subsidizing rooftop solar customers. *RGJ*

NATIONAL NOTES *Continued from page 7*

transactions, often used as a proxy for traffic, rose at Home Depot during the fiscal second quarter.

Others:

● One beauty retailer is in growth mode. It has a number of traffic-driving measures in place including adding new brands to its shelves, growing its loyalty program and incorporating salon services into its shops.

● The merchandise mix at a few discount stores is constantly changing — giving consumers a reason to visit often.

● Another off-price

retailer offers shoppers a treasure hunt experience. During the latest quarter, its 4 percent same-store sales gain was driven by an increase in both traffic and the average number of items in each shopper's basket.

Stores Magazine/NRF

CELEBRATING FAMILY MEALS MONTH

The Food Marketing Institute and your local Family Fare present National Family Meals Month in September! Today's consumers have busy schedules that don't leave much time for cooking or

afford many opportunities to gather the whole family together, making family meals a challenge. But retailers can help families return to the table by celebrating National Family Meals Month all September long.

Fall is a perfect time to promote family meals — from energizing back-to-school breakfasts to tailgating events in the back yard that get the whole family gathered around the grill. Dinner's Ready! It's a return to family meals, by encouraging families nationwide to share at least one meal a week around

the table.

No matter how big or small your brood, eating together has its advantages. Life is busy, but the benefits of family mealtime outweigh the time it takes to plan a simple meal, and ultimately create a shared experience.

With 68% of consumers saying dinner is the meal most people in their household eat together, you can see the potential. That's where we come in as your neighborhood grocer.

Research shows a family that eats together is a happier, healthier family. *FMI* ♦ 11



Retail Association of Nevada
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Carson City, Nevada 89703-4272

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CITING THE LOSS OF BILLIONS FOR CONSUMERS AND BUSINESSES, RETAILERS ASK CONGRESS NOT TO REPEAL DEBIT CARD REFORM

THE NATIONAL RETAIL FEDERATION ASKED

Congress to reject legislation that would both undermine competition and repeal the Federal Reserve's cap on debit card swipe fees. The proposed bill would unleash new, higher, hidden swipe fees that could more than double without competitive routing options and the cap that are currently in place. Most consumers want the billions of dollars in savings to remain.

"Billions of dollars that retailers have saved under this cap have been passed on

to their customers, and the vast majority of consumers surveyed have made it clear that they want those savings to continue," NRF Senior Vice President and General Counsel Mallory Duncan said. "Repealing this important consumer protection measure would drive up the price of almost everything consumers buy and create an unearned windfall for the nation's largest banks. Big banks can't be allowed to take yet another bite out of the consumer spending that drives the nation's economy."

The Dodd Frank Law set limits on what big banks

could charge if they chose not to compete. Repealing the law would allow banks to raise the fees as high as they want, without fear of competition.

Prior to reform, competition was also being undermined because the banks and their card companies locked processing competitors out of the marketplace. Debit card swipe fee reform reversed that, and as a result, there is now an opening for debit networks that are faster, cheaper, more innovative and certainly safer; for example, they all use PINs.

A survey conducted for

NRF this summer found that 89 percent of consumers said the reform should remain in place. In addition, 84 percent said swipe fees should be set on a competitive basis rather than letting credit card companies set price-fixed fees charged by virtually all the banks that issue their credit and debit cards.

As part of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, debit card swipe fees are limited to a flat fee of 21 cents per transaction, plus 0.05 percent of the purchase price. ■