

LOOKING OUT FOR BUSINESS

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IS THE INFORMATION AGE UNRELIABLE?

By Mary Lau

HAT HAPPENED TO THE HIGHLY TOUTED INFORMATION

Age? Economic health was measured in terms of Gross Domestic Product, inflation, unemployment and housing statistics that were deemed accurate based on statistics that were unreliable since they are and were harvested by surveys. For decades, these surveys were the most reliable matrix that governments, businesses, and the public depended on. At no time did the survey questions anticipate a global pandemic.

Off a little or off a whole lot? There seems to be no real accuracy as to how it really is on the "ground."

For years we used the matrix of unemployment numbers that were deemed to be part of a job performance ratings for presidents, governors, etc., but those numbers were tailored, then touted, or vilified.

The interesting side of this is that those being surveyed no longer feel it is important to supply the facts, and, in more and more cases, deliberately give misleading information.

The public has become concerned about giving



Mary Lau, RAN CEO

personal information, such as evictions, bankruptcies or savings rates. It is true that this type of information is public record and harvested from databases; however, many members will remember the phrase GIGO (garbage in garbage out). The "experts" say that the statistics have never been this unreliable and the response rates have gone from approximately 92 percent to 67 percent in household surveys.

This trend is very problematic and the volume of incorrect information, deemed by some as an assault on facts, has undermined trust. The nature of this distrust has affected politics and government, business, tech science and health care.

Even a small amount of misinformation can metastasize and infect a knowledge base making it easier for people to

disbelieve or deny any fact. The public has become numb to the phrase "Fake News" but there is actually a mounting threat known as "deepfakes". If you want something to keep you up at night, imagine the scenario where an audio or video clip is released as the truth prior to a scheduled event. Technology now allows some to create a realistic scenario where a solid company has suddenly declared bankruptcy prior to a stock offering going public. The BBC recently reported that a company's CEO called

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MESSAGE RECEIVED

By Andy Peterson

ALENTED
COMMUNICATORS
WILL TELL YOU
THE MESSAGE
sent is not as important as
the message received; and
we've all unintentionally
sent a message that was

interpreted incorrectly.

There is no end to the problems which can result from such circumstances. As a result, in times of crisis or upheaval, then, it is imperative we speak clearly to make sure our listener hears our intended message. It is even more important for businesses to speak clearly, with intent, understanding customers walk away with



the right message in order to protect one's brand and one's revenue.

We've all run into the rude customer service representatives which left a horrible impression. We've all dealt with a company who cut a corner only to

alienate us from doing business with them at a later date. And, we've all had that horrible experience which led us to post something on social media or tell our friends not to do business with a particular company. The wrong message sent, intentionally or unintentionally, often times, has serious consequences.

On the other hand, we have all bumped into a business and were pleasantly surprised by their messaging and customer service. This has happened in any number of businesses from automotive repair shops to hotels or even hospitals. We can all recall the individual who somehow made a connection with us and helped us to have a positive impression even when things didn't go as planned. Stuff happens; it is the better company who deals with it straight forwardly with the intent of assuring the relationship is maintained.

Retail has worked hard to make this happen. Retailers of all sizes have worked to identify and employ the right customer service messages. They know when it is properly communicated and properly

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INFORMATION AGE Continued from page 1

a senior financial officer to request an urgent money transfer. It was an Al program spliced together from audio presentations (think TED Talks).

Millions were lost and this was a multi-national corporation that was victimized. All because data was compromised and a Deepfake occurred. There are companies that have formed, such as New Knowledge, that are fighting this problem but what about the small business operator that does not have the ability to electronically protect itself? How do these businesses become comfortable again and

provide the data needed or believe the data they are given?

Misinformation has become such a reliable tool with smarter bots, pages and accounts that build a following before engaging in deceptions. Businesses now have to fact check everything before engaging in any activity that sounds too good to be true and therefore is. Criminals prey on our prejudices and preferences, which they already know because we have told them in social media.

Right now, Nevada's businesses are trying to navigate reopening,

viewing financial data and unemployment information with an eye to either layoff or to rehire employees while at the same time government has restricted your right to know who you are actually hiring. Organized Retail Crime is flourishing as the markets, via on-line purchase by the public and businesses are flooded with counterfeit and stolen goods. Again, the business community is trying to get a handle on this with a coalition known as Buy Safe America Coalition. This coalition is working with congressional leaders on a bill known as the Integrity,

Notification, and Fairness in Online Retail Marketplaces for Consumers Act, or INFORM Act.

I realize that health care, Supreme Court Appointments and COVID-19 are occupying more concentrations than data and Deepfakes, but please double check everything and be aware of issues. The crisis is multi-faceted and while policymakers are trying to repair a devastated economy, they are doing so without knowing the true dearee to which the pandemic has hurt the economy.



OPIOID EPIDEMIC DURING COVID-19 PANDEMIC

By Liz MacMenamin

OVID-19 HAS CREATED NEW CHALLENGES RELATED TO

the opioid epidemic in the United States. For the last several months, our health care providers' focus has shifted to treating COVID-19 to best of their ability, potentially redirecting attention from the opioid epidemic which could possibly exacerbate this ongoing health crisis.

One of the concerns about the opioid epidemic during the COVID-19 pandemic is how stay-at-home orders may result in potential increases in behavioral health diagnoses, such as substance abuse disorders, depression, and anxiety. There is no data that will help us to understand the impact of this social distancing at this time, but there is a belief among the mental health community that there may

possibly be an increase in the number of patients with OUD (opioid use disorder).

There has also been concern expressed that social-distancing orders may substantially hinder treatment for OUD patients. Many of these patients are on medication-assisted treatment plans and need to be carefully monitored during the treatment period, but this monitoring has been hampered during lock down.

Some clinics that provide this critical care have either reduced service or closed entirely. Some of these clinics have implemented telehealth services that have allowed patients to take larger quantities of their medication home with them. While this measure may be helpful to a majority of those with OUD, there is also the possibility this could potentially increase



Liz MacMenamin

misuse, overdose, or diversion of these medications.

Another factor during the COVID-19 pandemic is the need for opiates for patients being place on ventilators. This has highlighted the shortage of these drugs in the supply chain and prompted the allowance for an increase in the 2020 aggregate production quotas by 15 percent for fentanyl, morphine, hydromorphone, codeine, ephedrine, and pseudoephedrine. Concerns

have been raised among some that these opioid volume increases could lead to misuse, drug diversion, and these drugs ending up on the black markets.

While it is still too early to determine what impacts the COVID-19 pandemic will have on the opioid epidemic, the provider community needs to be developing plans to address these concerns. A recent article from the American Medical Association, "COVID-19 may be worsening opioid crisis, but states can take action", included an issue brief listing the steps that they believe states must take in order to address this impending crisis.

This COVID-19 pandemic may exacerbate the ongoing opioid epidemic, and the community needs to be aware and able to respond as the data becomes available.



MESSAGE RECEIVED

Continued from page 2

received, it is a competitive advantage. This has been no small feat as the pandemic complicated business conditions. This has been especially impressive in light of mandated mask wearing, limited physical capacity, and reduced hours.

Retailers can and

should be proud of their communications in this challenging time. We attribute success to many things. Who knew it often came down to making sure our customers hearing the message we intended to send and hoped they heard all along?



SB-4 COVID-19 Liability Protection

By Josh Hicks, McDonald Carano Law Firm

McDONALD (CARANO

Government Affairs & Advocacy Group

HE FINAL BILL PASSED IN THE LATEST SPECIAL SESSION OF

the Nevada Legislature turned out to be its most controversial. Senate Bill 4 ("SB 4) was designed to protect workers and limit the liability of Nevada businesses, non-profits and government agencies from crippling lawsuits grounded in COVID-19 exposures. Did the bill accomplish its goals? Like most legislative bills with lofty aims, only time will tell.

The first half of SB 4 deals exclusively with gaming properties and other "public accommodation facilities" such as hotels, motels, hostels or any other facility offering areas for

regulations from the Department of Health and Human Services that outline the scope and frequency of sanitation practices.

Covered Facilities are required to establish a written plan to monitor and respond to COVID-19 infections among employees and guests. The plan must include mandatory testing for new employees, employees returning to work, or employees with a reasonable belief they have been exposed to COVID-19, along with paid time off while awaiting test results and for missed work time due to a positive COVID-19

Finally, the county health boards in Clark and



Josh Hicks is General Counsel for the Retail Association of Nevada

monetary fines and notify pertinent licensing authorities of any violations.

The second half of SB 4 addresses third-party premises liability for a business, non-profit or governmental entity.

Currently, any type of entity with employees or

visitors can be sued for injuries or death occurring on the entity's property. Claims by employees for workplace injuries are covered by the worker's

compensation system. SB 4 does not change the worker's compensation system and accordingly does not address injury claims by employees.

Claims by visitors for injuries suffered while on a property are generally covered by standard legal negligence standards. These are the type of injuries and standards addressed in SB 4.

SB 4 generally provides that a business, non-profit or government (collectively "Covered Entities") is immune from a personal injury lawsuit brought by a visitor based on an exposure to COVID-19 so long as the Covered Entity was in substantial compliance with controlling health standards and did not act with gross negligence.

Substantial compliance can be demonstrated by establishing policies and procedures to reasonably enforce controlling health standards. Controlling health standards are determined by mandates from federal, state or local governmental entities.

SB 4 excludes certain industries from its legal protections. Nursing homes, hospitals, hospice facilities, skilled nursing facilities, independent emergency care facilities and

Continued on next page

"SB 4 generally provides that a business, non-profit or government (collectively "Covered Entities") is immune from a personal injury lawsuit brought by a visitor based on an exposure to COVID-19 so long as the Covered Entity was in substantial compliance with controlling health standards and did not act with gross negligence."

rent to the general public on either an hourly, daily or weekly basis (collectively, "Covered Facilities"). Covered Facilities are subject to

Washoe are required to inspect Covered Facilities for compliance with the provisions of the bill and are authorized to impose

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SB-4 COVID-19 LIABILITY PROTECTION Continued from page 4

intermediate care facilities are all excluded, as are K-12 Public schools, public school districts and charter schools.

Consequently, injuries to visitors at any of these facilities will be litigated under typical negligence standards rather than the enhanced standards set forth in Senate Bill 4.

While SB 4 provides an additional defense to Covered Entities, it may not be a panacea. For one thing, controlling health standards are frequently modified and sometimes conflict.

Further, because SB 4 sets forth new standards related to COVID-19, courts will need to interpret terms like "substantial compliance" or "controlling health standards." Even terms like "business," "non-profit" and "governmental entity" have not been analyzed by courts in the context of SB 4.

By the time clarification on these issues comes from appeals, the pandemic may be long over. Perhaps most importantly, however, is one section of the bill stating that a "court shall determine as a matter of law whether an entity was in substantial compliance with controlling health standards ..." This language was not discussed during the special session despite being a linchpin to the operation of the bill.

The Nevada Constitution provides that questions of fact should be decided by a jury, while questions of law should be decided by a judge. Generally, a question of whether a defendant has met a minimum standard of care is a question of fact. SB 4 transforms that traditional fact-based jury inquiry into a question of law to be decided by a judge.

While this seems to call into question the constitutionality of SB 4, the bill can be read in harmony with the constitution if a jury makes all requisite findings of fact

before the judge makes a determination whether the defendant was in substantial compliance with controlling health standards.

This means that questions of fact, such as what health standards were in place and what actions the defendant took to meet those standards will need to be developed before a judge can make a final determination as a matter of law.

And, because answering those questions requires the development of facts, those findings will by necessity be made after the discovery phase, a lengthy and expensive process in any lawsuit.

As a practical matter, this means that a bill purportedly designed to provide a frontend shield to businesses against expensive litigation will not fully accomplish that goal.

While a defendant receives the benefit of additional defenses in a

COVID-19 lawsuit, it will be difficult to prevail on those defenses until the back-end of the case when the facts are fully developed. While the bill will likely discourage frivolous lawsuits due to the difficulty of proving the case, many defendants may find themselves in the same place as a traditional personal injury lawsuit - seeking a settlement instead of going through protracted litigation.

Due to the rapid nature of the recent special sessions, coupled with a limited time for legislators to review and ask questions on the bill, it is not surprising that SB 4 falls short of its goal to provide strong liability protection to Nevada businesses and government entities.

Still, it represents a starting point, and something that can be expanded upon in future legislative sessions.



George Washington is the only president who didn't blame the previous administration for his troubles. — Author Unknown



Nevada Notes

THREE FASHION SHOW MALL STORES FINED FOR CORONAVIRUS SAFETY NONCOMPLIANCE

Three stores in the Fashion Show mall were each fined \$8,501 for not complying with OSHA's pandemic measures. OSHA first warned the retailers prior to fining them. When they didn't comply, they were fined. If they are again found to be in noncompliance they will be closed until which time they come into compliance.

NV OFFERS RENT RELIEF

NV offered rent relief grants to small businesses due to a \$20 million-dollar COVID-19 relief fund. Those who qualified had no more than 50 full-time workers and at least a 30 percent loss of gross monthly revenue due to the pandemic. Landlords of those who qualified received direct payments and agreed to not start eviction proceedings for 90 days. *LVRJ*

NEVADA'S SECOND SPECIAL SESSION

Nevada's second special session, as compared to the first session, seemed more efficient at getting its work done. However, given the global pandemic wherein the state has limited how businesses can operate, it seems ironic legislators were called into a situation that required travel and put them in harm's way when the regular session is only five months away.

Highlights of the just concluded second special session include:

Police Reform: This bill reformed several police practices which included banning choke holds, created a "duty to intervene," requires a drug test for officer involved shootings, and allows recording of police activities if the recording does not interfere with police proceedings.

Election Reform:

Expands mail in voting during an emergency, mandates a minimum of inperson voting polling places, and provides \$3 million to help conduct the election in November.

Mining Taxes: Three bills regarding mining were passed. They are somewhat complicated. What is important to know is that all significantly raise taxes on the mining industry. All three will have to be reconsidered and passed in the next legislative session and then sent to voters for approval in 2022 in order to become law. They have a long way to go in order to change the situation. This is due to the fact they involve constitutional changes. One, in particular, is of significant concern as it changes the ability to raise taxes with a simple majority of the legislature rather than require a two-thirds vote. In other words, if eventually approved raising taxes in Nevada would be made significantly easier. Katy bar the door.

Unemployment
Insurance: This bill expands
access to unemployment
insurance by expanding
DETR's authority to deem
reasons for not working as
good causes. The bill also
accesses seven weeks of
additional federal aid for
regular unemployment
applicants.

COVID-19 Limited
Liability: The intent of the bill is to protect businesses which follow all federal, state, and local requirements from lawsuits. Specific information on this bill can be found on page 4 in this newsletter.

RAN supported Limited Liability in the session.

CORONAVIRUS LEADS TO MORE USE OF CONTACTLESS CREDIT CARDS AND MOBILE PAYMENTS DESPITE COST AND SECURITY CONCERNS

CONSUMERS WORRIED ABOUT touching surfaces during

touching surfaces during the coronavirus pandemic, the use of mobile payments and contactless credit or debit cards has significantly increased in the past few months, according to research released today by the National Retail Federation and Forrester. "Health experts say there is no clear evidence that COVID-19 is transmitted by cash or credit cards but retailers are putting health and safety first and have rolled out a variety of no-touch payment options in order to err on the side of caution," NRF Vice President for Government Relations, Banking and Financial

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National Notes

TARGET CLOSES ON THANKSGIVING

Target, in response to COVID-19, will ramp up holiday sales early and close on Thanksgiving Day. To ramp up early Target says it will offer the lowest prices of the season in in-store and online - starting in October in an attempt to stay ahead of the holiday rush and to make the shopping season as safe as possible for everyone.

Chain Store Age

WALMART CLOSES ON THANKSGIVING

Walmart will close on Thanksgiving Day. This in part to COVID-19, and also to thank employees for their work in trying times. In addition, employees in the U.S. will receive a bonus of \$300 for full time hourly workers and \$150 for parttime hourly workers.

WSJ

TARGET, WALMART, AND CVS WORK TOGETHER TO REPLACE PLASTIC BAGS

Target announced it is working with other major retailers to replace the ubiquitous plastic bag. Beyond the Bag will work to identify, test and implement viable alternatives. Other partners joining the efforts include CVS, Walmart, Kroger, and Walgreens. Collectively, the partners have committed more than

\$15 million to the efforts.

Minneapolis Star Tribune

FRAUD COSTS INCREASED 7.3 PERCENT YEAR-OVER-YEAR

Covid-19 has changed everything, including how criminals defraud retailers. Mainly, this has translated to online and mobile transactions. This according to "Lexis/Nexis Solutions for 2020 True Cost of Fraud Study: E-commerce/Retail Edition." Accordingly, fraud volumes increased 7.3 percent year-over-year. Worse, the cost of theft increased due to fees, interest, and so forth. This is an increase of \$.96 to \$3.36 per every dollar lost.

Chain Store Age

WALMART RESTRUCTURES CORPORATE POSITIONS

Walmart is working at its omnichannel enterprise. As a result, it is cutting positions in its corporate offices in an attempt to better align itself to increase "innovation, speed, and productivity."

Chain Store Age

PANDEMIC DRIVES APPS

Adoption of apps, driven by the pandemic, has driven retailers to improving their apps. Many apps are part and parcel of the store experience. For instance, the grocery industry has had millions of grocery app downloads representing over 100 percent growth. Not only do the downloaded apps allow consumers to order grocery by delivery or pickup, they help instore shoppers have a more enjoyable experience.

Walmart saw 460 percent growth in daily downloads and Target saw a 98 percent increase in daily downloads early in the pandemic. Overall, retailers have been able to use these kinds of numbers to drive online sales and brand engagement.

Grocery Dive

MAKING MILK CHEAPER

Everyone wants lower milk prices and retailers are working to make it cheaper and cheaper in order to get consumers into their stores. However, low prices are changing the dairy industry.

Most consumers simply grab the lowest price product which, for the most part, is a store brand. Some larger grocers, including Kroger and Walmart, have built their own milk-bottling plants. This threatens some of the largest and oldest dairies which have relied upon steady pricing over the years. Further exacerbating the situation are non-dairy milks, such as flax, oat, almond milks, which have eroded milk's standing with consumers.

Simply put, Americans are consuming less milk per person and those who consume milk want to buy it as cheaply as possible. As a result, the dairy industry from farmers to bottlers, is consolidating, closing, or adapting in some manner in order to stay in business. WSJ

POLL: CORPORATE TRUST IN PANDEMIC INCREASES

No surprise trust in the medical industry including doctors and nurses – increased in the pandemic. However, grocers and retailers trust levels increased as well. According to Axios Polling this was due to a shift from profits to values. The pandemic has increased and sped up this consumer driven dynamic, and many retailers are seen as working to solve pandemic problems from a values related perspective. This in comparison to the federal government which is seen by consumers as inept at addressing problems regarding the pandemic.

Axios Polling

EMPLOYERS BEING SUED FOR COVID-19

Employers are being sued by employees' families who say COVID-19 was contracted on jobsites. Surviving family members say employers failed to protect workers and should be compensated. Workers Continued on page 11



SAFE AT-HOME MEDICINE DISPOSAL DAY

Do you have prescription drugs you need to dispose of safely? Your local community coalition will be providing biodegradable prescription drug deactivation and disposal kits for free.



DATE

Saturday, September 26 10 a.m. - noon

LOCATION

Various Smith's Food and Drug stores and other locations

Stop by the store and pick up your free, easy-to-use at-home drug disposal kit.

Visit healthiernv.org for a list of participating sites.





























CORONAVIRUS LEADS TO MORE USE OF CONTACTLESS CREDIT CARDS... Continued from page 6

Services Leon Buck said.

"While mobile payments and contactless cards have accounted for a minority of payments in the past, the pandemic has clearly driven consumers to change their behavior and retailers to accelerate their adoption of the technology."

"Touchless payment methods are an important part of ensuring the health of retail workers and consumers but they do raise concerns about the security of payments and the fees charged to merchants to process transactions," Buck said.

"Retailers, banks and card companies need to work together to ensure that these transactions remain secure. And the card industry should not take advantage of this situation to rake in extra fees merchants would not pay otherwise. Card processing fees already drive up costs for retailers by far too much and ultimately increase prices paid by consumers."

The State of Retail
Payments study, conducted for NRF every other year by Forrester, found 67 percent of retailers surveyed now accept some form of no-touch payment. That includes 58 percent that accept contactless cards that can be waved past a card reader or tapped on the reader, up from 40

percent last year, and 56 percent that take digital wallet payments on mobile phones, up from 44 percent. Many retailers also allow customers to pay online or over the phone and then pick up merchandise in-store or at curbside, avoiding the need to touch card readers, sign for transactions or enter a PIN.

Since January, no-touch payments have increased for 69 percent of retailers surveyed. Among retailers that had implemented contactless payments, 94 percent expect the increase to continue over the next 18 months. As of the time of the survey, 19 percent said no-touch accounted for more than half of their in-store transactions while

they were satisfied with the experience while 57 percent would likely continue once the pandemic has subsided.

According to the joint research, higher costs, including fees for processing transactions, are the top concern for 67 percent of retailers that accept no-touch payments, followed by cybersecurity and data privacy risks at 65 percent, increased fraud at 63 percent, and increased chargebacks of disputed purchases at 61 percent.

Banks charge merchants a fee averaging about 2.5 percent when a credit card is used to make a purchase in-person, and the fee is the same regardless of whether the card is inserted, tapped/ waved, or used via a mobile

in-store transactions while waved, or used via a mobile

"Touchless payment methods are an important part of ensuring the health of retail workers and consumers but they do raise concerns about the security of payments and the fees charged to

Leon Buck, NRF Vice President for Government Relations, Banking and Financial Services

merchants to process transactions."

30 percent said it was 10 percent or less.

Among U.S. consumers, 19 percent surveyed via Forrester Consumer Technographics said they made a digital payment in a store for the first time this May. Of those, 62 percent used their phone and 56 percent used a contactless card. And 67 percent said device. But a higher fee of about 2.8 percent is charged if the same card is used online or over the phone. With the increase in purchases paid for that way but picked up in-store, retailers are expected to pay about \$1.6 billion more this year, according to payments analysis firm CMSPI.

"Curbside pickup

and buy online, pick up in-store transactions are treated as 'card not present' online transactions by the processors, so retailers are paying an online rate even when these purchases are picked up at the store," Forrester Senior Analyst Lily Varon said. "Retailers feel these are really in-store transactions so there's some pain there."

No-touch debit card transactions are also costing retailers more because the transactions often have to be processed over networks run by Visa and MasterCard when a PIN isn't used. CMSPI estimates retailers could save \$2 billion a year if more banks that issue the cards turned on PIN-less capability and the transactions could be routed over the lower-cost ATM networks available when a PIN is used.

Senator Richard Durbin. D-III., said in a letter to the Federal Reserve last month that the lack of PIN-less capability denies merchants their right under federal law he authored to route debit card transactions to the card processor of their choice. "U.S. retailers and restaurants cannot afford to pay unnecessarily high fees for debit card transactions at a time when they have been hard hit by the pandemic and its economic effects," he said. NRF

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.

> American Patriot Cleaning LLC **Bloc Star Evolution LLC** Interior Services NV LLC **Precision Armory Inc** Rhino's Auto Repair

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.

What is Labor Day and why do we celebrate it?

Labor Day, the first Monday in September, is a creation of the labor movement and is dedicated to the social and economic achievements of American workers. It constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of our country.



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NATIONAL NOTES Continued from page 7

who survived the virus have also been suing employers. In response, employers say they took steps to protect workers. The cases are part of an unfolding liability threat. Senate republicans have rolled out new legislation which would protect employers, unless they acted with willful misconduct or grossly negligent behavior. The bill would cap liability and push lawsuits into the federal arena. At this time, the future and outcome of the legislation is unclear.

WSJ

BEST BUY LAUNCHES ONLINE HUB FOR STUDENTS/PARENTS

Recognizing families will likely be at home this fall for work and school: Best Buy launched an online hub to help with technology. Parents can get help with technology and tips to support work and education. Students can get deals on remote learning technology and help to find the right computer. Each hub is designed to assist the particular generation in meeting the challenges the pandemic presents. Access the hubs at **Bestbuy.com**

Chain Store Age

TARGET PARTNERS TO ADVANCE RACIAL EQUALITY IN IT EMPLOYMENT

Target is partnering with Minneapolis-based vocational training school Summit Academy OIC in an effort to advance racial equality in IT employment. It's partner, North Star Innovation Center, will lease Target's space in order to serve as a learning and training center for Black students and students of color preparing for careers in IT. Target pledged \$10 million and ongoing resources in efforts to advance racial equality. The electronics giant is also providing 10,000 hours of pro bono consulting for Black, indigenous, and people of color-owned small businesses, and they are helping with rebuilding efforts in the Twin Cities.

Chain Store Age

AS US READIES FOR COVID-19 VACCINE PHARMACY CAN LEAD CHARGE

As manufactures bring new vaccines to market in record time, pharmacies are well placed to administer millions of doses. "By any measure, America's pharmacies present patients and the nation with an efficient, effective and essential component of vaccine deployment," said Steve Anderson, president and CEO of NACDS.,They will need to be part of the delivery plan for COVID-19 vaccines and treatments when available. There's a community pharmacy within five miles of 90% of Americans, and that has

powerful implications for reaching rural populations and those suffering from disparities in healthcare."

Drug Store News

WALMART; OLD FASHIONED DRIVE-IN MOVIES AND A SURPRISE FOR THOSE ATTENDING

Why not? Pandemics can create opportunity. Couple an old-fashioned drive-in movie and a new product and you have some safe fun, and possibly a marketing opportunity. Simple. It all seems very logical now, but six months ago we all understood drive-in movies were a thing that went away in the late sixties. Now we find them entertaining. Walmart has teased consumers, at their sites that show parking lot movies, with a surprise as they have shrink wrapped boxes ready to go for their next showing. You have to give it to the retail giant for their creativity and ability to engage their customers.

Chain Store Age

KROGER ADDRESSES WISHCYCLING

Everybody throws something into the recycling that isn't recyclable in curbside recycling containers. Mostly, this includes food containers and plastic bags that gum up recycling sorting machines. Kroger aims to change some of that with their new Simple

Truth Recycling Program. When you sign up at Terracycle.com/simpletruth, you can send your nonrecyclable curbside Kroger private brand material in for recycling. There is no cost for program participants. This in an attempt to reach Kroger's sustainable packaging goals. Better yet, one does not need to leave home in order to recycle these previously unrecyclable items and shipping is free as long as you follow the instructions.

Progressive Grocer

RETAIL LANDSCAPE POSSIBILITIES

COVID-19 will bring change to retail as we know it. This includes a wave of bankruptcies and evictions that will change main street and malls. We may not recognize our favorite retail landscape once the pandemic has receded but there will be opportunities for those who seek them. These include lower rents. cleaner buildings, and for those who have invested to outperform their competitors. Additionally, some may find that less is more. Cities will still have brick and mortar stores: it will always be part of the shopping experience. However, some spaces may be converted to other purposes such as fulfillment centers or service centers. To be sure, retail is here to stay but it will look and feel different. Retail Dive



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NEVADA NEWS

Nevada News is published by the Retail Association of Nevada, a nonpartisan, nonprofit corporation founded in 1969 representing the Retail Community, the Chain Drug Council and the Grocery Industry Council.

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CONSUMER CONFIDENCE DOWN IN AUGUST

Chain Store Age

Consumer confidence dropped last month after holding steady in July. Measured by the Refinitiv/Ipsos Primary Consumer Sentiment Index, consumer confidence is at 47.1 for the month of August, down 2.5 points from July (49.6) and down 13.4 percent year-over-year. After holding flat from June to July, the downward move suggests that consumers are once again losing confidence in their personal situations as well as the economy overall, according to Refinitiv.