



Retail Association of Nevada

NEVADA NEWS

NEVADA RETAILERS ARE TAKING ACTION TO KEEP YOU SAFE THIS HOLIDAY SEASON

By Mary Lau

SINCE LAST SPRING, NEVADA'S RETAILERS HAVE BEEN ON THE FRONTLINES OF

this pandemic, and we have made a lot of changes to the shopping experience to keep our customers and employees safe. Some of these new safety precautions are clearly visible throughout the stores while some new technology is working behind the scenes. This holiday season, Nevada's retailers are ready to do our part to keep our communities safe.

Shopping during the pandemic looks much different than it did a year ago. When you visit a retailer, you will likely now find dedicated parking for curbside pickup, directional markers throughout the store, spaced at least 6 feet apart, and plastic partitions at each cash register.

In addition to what you see in-store, there are countless other precautions taking place behind the scenes to keep you safe. E-commerce availability and popularity has exploded, making it easier for retailers



Mary Lau, RAN CEO

to efficiently fulfil orders with fewer touchpoints and exposure. Additionally, many stores have adopted new employee health screenings where employees are encouraged to take their temperature before they arrive at work and stay home if they are experiencing any symptoms of COVID.

The newest technologies being added this year use infrared sensors and artificial intelligence to monitor the number of customers in store at any given time. This means retailers are able to make real-time decisions based on not just how many people are entering the store but how quickly they are, on

average, completing their shopping. This is allowing retailers to increase or slow traffic into stores to keep their occupancy well below current restrictive limits.

These are just a few of the things retailers are doing to keep their customers safe this holiday shopping season, but we can't do it alone. There is no connection between an increase in cases from the shopping experience, but

Continued on page 2

INSIDE

New York Retailer Asks Congress to Approve Pandemic Risk Insurance Act2

Retail is a Steady Eddy in a World Awash in Uncertainty3

Electronic Prescribing Regulations in Nevada4

RAN Judicial Endorsements5

NRF Chief Economist Says Strong Retail Sales Growth Points to the Resiliency of Consumers5

Nevada Retailers Adjust for 2020 Holiday Shopping Season8

Wall Street Journal Recognizes Kroger Family of Stores9



NEW YORK RETAILER ASKS CONGRESS TO APPROVE PANDEMIC RISK INSURANCE ACT

A NEW YORK CITY GIFT SHOP OWNER TESTIFYING

on behalf of the National Retail Federation today called on Congress to approve legislation that would help businesses obtain insurance coverage for future pandemics.

"When my team and I discussed closing on Friday, March 13 — yes, Friday the 13th — I immediately called my insurance company," said Ann Cantrell, owner of Annie's Blue Ribbon General Store in Brooklyn.

"However, harsh reality soon set in. I quickly learned that viruses and pandemics were excluded from insurance policies like mine years ago and even though we were ordered to close our business by the governor, there would be no relief from our insurance company. As I

read back through the email conversations, my heart just sinks at the desperation in my tone as I slowly realized what was happening."

Cantrell said her claim was denied even though she pays over \$6,000 a year for business insurance, including a business interruption clause she thought would cover lost income in "crisis situations."

"The past few months have been the darkest in my life," she said. "Navigating the uncertainty of a business I have dedicated years of my life to has been so sad and stressful."

Cantrell testified before the House Financial Services Committee during an online subcommittee hearing on the Pandemic Risk Insurance Act.

Developed with input from NRF and sponsored by Representative Carolyn Maloney, D-N.Y., the legislation is modeled on

the Terrorism Risk Insurance Act, which was enacted after the attacks of September 11, 2001, made it difficult for businesses to obtain insurance coverage against acts of terrorism.

The new measure would require that insurance companies offer business interruption policies that cover pandemics but would create a federal backstop program that would reimburse insurers when claims related to a pandemic or epidemic exceed \$250 million nationwide.

Covered businesses would have to demonstrate that they had suffered significant business interruption with a sharp decline in revenue. Coverage would also be required for large gatherings, ranging from sporting events to concerts to conventions, that are canceled. The program would cover only future pandemics, not claims

from the current COVID-19 pandemic, and would be capped at \$750 billion.

Cantrell, who eventually obtained a Paycheck Protection Program loan and was able to reopen this summer after being closed for three months through Easter and Mother's Day, said she lost nearly half of the more than \$300,000 in sales she made during the same period last year.

While PRIA would cover only future pandemics, Cantrell said it "still needs to be passed as soon as possible because we never know when the next pandemic will come — we certainly didn't see this one coming."

She urged Congress to pass some form of aid for businesses affected by COVID-19 in the meantime even if not in the form of business interruption insurance assistance as such. ■ NRF

NEVADA RETAILERS TAKING ACTION *Continued from page 1*

that doesn't mean we can't make greater efforts to "shop smart" this holiday season. If all Nevadans took a few more precautions, we can all work together to reduce the spread of COVID.

This holiday season take advantage of the new technology to not just get some great deals but also do your part to slow the spread of COVID. By utilizing e-commerce and app-based shopping, you

can score some great deals from your own home, and when you do visit a store, make a plan to limit the amount of time you need to complete your shopping. Nevada retailers are

working hard to keep their stores safe this holiday season. With a little preparation and a lot of cooperation, we can all work together to make this a memorable and safe holiday season. ■



RETAIL IS A STEADY EDDY IN A WORLD AWASH IN UNCERTAINTY

NO SURPRISE HERE; THE RETAIL INDUSTRY

has provided some degree of certainty in an uncertain world. Sure, there was a brief period when people stopped shopping except for the basics. Yet, when reflecting upon the last many months, retail became an outlet for those stuck at home.

Witness the sales and earnings reports from the major home improvement



chains. They have had a few banner quarters when others have struggled. This is due, in large part,

to people wanting to fill their time, and who did so by completing a home improvement project which previously remained uncompleted.

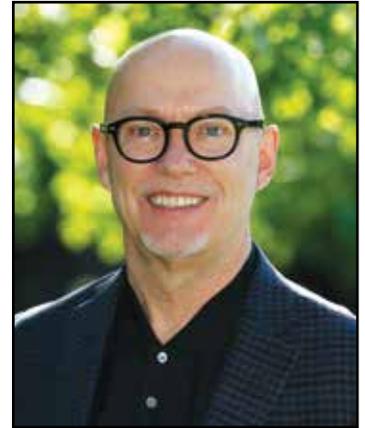
As essential businesses they remained open at a time when others were only able to offer online or curbside sales. To be fair, others would also have made gains had they been able to remain open as well. Some businesses were disadvantaged, and some closed as a result. However,

as an industry retail remains strong. Aside from the fairness of who was able to remain

open during the early stages of the COVID-19 pandemic, it's interesting to note Americans get something out of shopping. And, let's face it, even the poorest amongst us — as compared to the less fortunate people in other parts of the world — have plenty of material goods.

Shopping provides some psychological fulfillment in people's lives. Perhaps it is an abundance of choice, the ability for

comfort was hard to come by. Comfort, however one might describe it, is the



Andy Peterson

commodity we all seek. Whether choice, control, or absolute certainty is your thing, retail helps provide them. Given what we've all been through, and continue to experience, retail's strength, as demonstrated by its ability to deliver, will continue to be a source of comfort to Americans.

We all are happy supply lines remained relatively intact, that we were able to get most things we wanted, and that we could count on the retail industry in a world awash with uncertainty.

The next time you walk into a store, or shop online, you can be grateful one of the most reliable industries of all time is there for you.



ELECTRONIC PRESCRIBING REGULATIONS IN NEVADA

By Liz MacMenamin

THE NEVADA BOARD OF PHARMACY PASSED

LCB File No. R083-20. Beginning January 1, 2021, the regulation is being promulgated because of passage AB310 in 2019 and becomes effective January 1, 2021.

This law requires providers to employ electronic prescribing when prescribing controlled substances.

There was a provision for exemptions for the period of one year under the oversight of the Board of Pharmacy. This regulation will require the completion of a form that can be obtained through the Board for the exemption from this statutory requirement.

This exemption will be for a period of one year and can only be obtained once, giving the prescriber one additional year to set up operations to submit their prescriptions



Liz MacMenamin

electronically.

There were prescribers on the call that voiced their opposition to this regulation but, as stated by the board staff, this is a law that was passed in the 2019 legislative session and the board cannot alter or change that law.

One of the comments that a prescriber gave was that this would cost

"The big question is how much of a hardship is \$39 a month against the safety that electronic prescribing gives to the patient?"

them \$39 a month. The big question is how much of a hardship is \$39 a month against the safety that electronic prescribing gives to the patient? One would hope that patient safety would be

the biggest concern of a prescriber as it is for the pharmacist

Electronic prescribing has been proven to be safer than a handwritten prescription in that the pharmacist will no longer have to try to

decipher the prescribers illegible handwriting. It will also be a more secure system in submitting prescriptions for controlled substances.

This was one of the main reasons for passing this law in Nevada.

This will be a small step in addressing the opioid issue in our state.

This regulation simply sets up the rules for obtaining an exemption and, after evaluation, it appears to be a fairly simple process and

will give the prescriber another year in which to set up their system to electronically prescribe.

Medicare has also adopted this and will require this for all Medicare patients' prescriptions, not just



controlled substances. Medicare recently allowed for an extension of their requirements until January 1, 2021 as well.

This regulation will not have to appear at the next Legislative Commission before becoming law in our state.

RAN will continue following this regulation through the adoption process. ■



RAN JUDICIAL ENDORSEMENTS

A PART OF THE ELECTORAL PROCESS, RAN MADE

endorsements of judicial candidates.

In making these endorsements, RAN looked to several key principles. First, we thought the judicial candidate should be independent, impartial, fair and ethical. Second, we thought the judicial candidate should be well-versed in the law, prepared, and treat all parties with dignity and courtesy. Third, the judicial candidate should be dedicated to the betterment of his or her community.

With those guiding principles in mind, RAN endorsed the following judicial candidates:

Nevada Supreme Court

• **Doug Herndon**
Seat D..... Won

Nevada Supreme Court

• **Kristina Pickering**
Seat B..... Won

Court of Appeals

• **Bonnie Bulla**
Seat 3..... Won

2nd Judicial District (Washoe County)

• **Elliott Sattler**
Department 10..... Lost

8th Judicial District (Clark County)

• **Bitu Yeager**
Department 1..... Won

• **Richard Scott**
Department 2..... Lost

• **Phil Aurbach**
Department 4..... Lost

• **Terry Coffing**
Department 5..... Lost

• **Jacqueline Bluth**
Department 6..... Won

• **Trevor Atkin**
Department 8..... Lost

• **Joe Hardy Jr.**
Department 15..... Won

• **Michael Villani**
Department 17..... Won

• **Mary Kay Holthus**
Department 18..... Won

• **William "Bill" Kephart**
Department 19..... Lost

• **Eric Johnson**
Department 20..... Won

• **Jacob Reynolds**
Department 21..... Lost

• **Susan Johnson**
Department 22..... Won

• **Alexandra Beth McLeod**
Department 28..... NA

• **David Jones**
Department 29..... Won

• **Joanna Kishner**
Department 31..... Won

• **Rob Bare**
Department 32..... Lost

NRF CHIEF ECONOMIST SAYS STRONG RETAIL SALES GROWTH POINTS TO THE RESILIENCY OF CONSUMERS

RETAIL SALES HAVE LARGELY RECOVERED FROM THE

pandemic heading into the holiday season but the growing number of coronavirus cases remain a threat and additional federal stimulus could help keep the economy on track, National Retail Federation Chief Economist Jack Kleinhenz said today.

“Strong growth in retail sales during the last few months points to the resiliency of consumers even in this disruptive pandemic environment,” Kleinhenz said. “Taking in all the evidence available, the U.S. economic recovery has progressed more quickly than generally expected.”

Kleinhenz agreed with Federal Reserve Chairman Jerome Powell’s

recent call for additional federal stimulus, which the chairman said “will not go to waste” even if it is more than necessary.

“While there might be sufficient momentum and resiliency to propel the economy in the months ahead, additional fiscal policy support is critical to ensure that the recovery doesn’t stall,” Kleinhenz said.

Kleinhenz’s remarks

came in the November issue of NRF’s Monthly Economic Review, which noted that retail sales have been up both month-over-month and year-over-year each month since June. Retail sales have completed a V-shaped recovery and are up 8.6 percent since January, according to data from Harvard University’s Opportunity Insights research project. ■ NRF



Nevada Notes

RETAIL ASSOCIATION OF NEVADA LEGISLATIVE ENDORSEMENT OUTCOMES

In our recent election RAN endorsed candidates in state senate and Assembly races. As members, you are familiar with our Legislative Matrix that is published at the conclusion of each regular session of the Nevada Legislature.

The matrix looks at actual votes taken, and legislative activity conducted by each member of the Nevada Legislature on issues of key importance to our industry. It has been a useful and foundational part of RAN's government affairs advocacy for more than a decade and we will be continuing to publish that report.

Our endorsements, on the other hand, served a more forward-thinking purpose. Rather than as a grade for performance, these endorsements served as tool to understand how the legislature could approach crafting solutions for the real and current problems confronting all Nevadans. The candidates we endorsed have all proposed or crafted solutions to the problems we face, crumbling infrastructure, poor education funding, over

regulation, and fiscal irresponsibility. Many we endorsed faced new challengers who, in some cases, did do not have ideas of their own, or they faced some who have been ineffective in office in crafting meaningful resolutions to problems.

We firmly believe, that with many of our endorsed candidates successfully elected, Nevada will be stronger, and positioned to come out of 2020 with leadership and a vision for a more prosperous future.

State Senate

- **Dina Neal,** Senate District 4 Won
- **Carrie Buck,** Senate District 5 Won
- **April Becker,** Senate District 6 Lost
- **Josh Dowden,** Senate District 11 Lost
- **Heidi Gansert,** Senate District 15 Won
- **Scott Hammond,** Senate District 18 Won
- **Pete Goicoechea,** Senate District 19 Won

State Assembly

- **Heidi Kasama,** Assembly District 2 Lost
- **Jason Frierson,** Assembly District 8 Won
- **Steve Yeager,** Assembly District 9 Won
- **Tom Roberts,** Assembly District 13 ... Won
- **Mellissa Hardy,** Assembly District 22 Won

- **Glen Leavitt,** Assembly District 23 Won
- **Jill Tolles,** Assembly District 25 Won
- **Lisa Krasner,** Assembly District 26 Won
- **Steven Delisle,** Assembly District 29 Lost
- **Jill Dickman,** Assembly District 31 Won
- **Alexis Hansen,** Assembly District 32 Won
- **John Ellison,** Assembly District 33 Won
- **Gregory Hafen,** Assembly District 36 Won
- **Robin Titus,** Assembly District 38 Won
- **Alexander Assefa,**

2020 GENERAL ELECTION BALLOT QUESTIONS AND OUTCOMES

Material originally provided by McDonald Carano and used with permission.

BALLOT QUESTION 1

The Nevada Constitution vests control of the Nevada higher education system with the elected members of the Board of Regents. Ballot Question 1 would have placed control over the Board of Regents, and their duties with respect to higher education, with the State Legislature. The Board of Regents would have continued to be an elected body, but their positions and duties would

be established in statute, and subject to change by the Legislature, rather than in the Nevada Constitution.

The amendment passed the state legislature during two consecutive sessions and would have become part of Nevada's constitution on November 24, 2020 if approved by voters.

Proponents:

Supporters of Question 1 claimed the measure was necessary to provide greater legislative oversight and accountability over the Board of Regents and the higher education system. Proponents point to incidents involving prior regents who used constitutional protections to largely avoid any oversight.

Opponents:

Opponents, which included several current and former regents, claim that Question 1 did little in the way of improving educational outcomes for students and may in the long run allow for the Legislature to do away with elected regents and politicize higher education.

Outcome: The ballot question failed. 50.2 percent of voters opposed .

BALLOT QUESTION 2

The Nevada Constitution provides that a legally recognizable marriage can only exist

Continued on page 11



National Notes

WALMART, KROGER CO., WALGREENS AMONG CHAINS TO ADMINISTER FREE COVID VACCINE

Drug stores and supermarket pharmacies nationwide will be administering free COVID-19 vaccines when they become available. Dozens of retailers are teaming up with the Department of Health and Human Services to administer free COVID-19 vaccines.

As part of the Federal Pharmacy Partnership Strategy for COVID-19 Vaccination, the pharmacies will receive a direct allocation of COVID-19 vaccine once it is authorized or approved and recommended for use in the United States.

The program covers approximately 60 percent of pharmacies throughout the 50 states. The U.S. Department of Health and Human Services (HHS) made the announcement in which it outlined its partnership with grocers and other food retailers to maximize access to COVID-19 vaccines for all Americans.

Currently, there are no vaccines approved by the FDA, but at this time it is anticipated one or may be approved in the near future.

Chain Store Age

U.S. CONSUMER CONFIDENCE LARGELY UNCHANGED IN EARLY OCTOBER

Consumer sentiment in the U.S. stalled in early October and stands 15 percent lower than the same month a year earlier. Slowing employment growth, a resurgence of COVID-19 infections, and the lack of a third stimulus packages are attributed.

The index of consumer expectations — which reflects the balance of respondents anticipating improved business conditions in the next six months—rose to 78.8 from 75.6 the prior month.

The index, despite the recent gain, is still down by 14.4 percent from its February peak.

The inflation expectations components moved in mixed directions compared with the previous month, with consumers expecting prices to increase 2.7 percent next year, up from 2.6 percent in September, and 2.4 percent over the next five years, down from 2.7 percent a month earlier.

WSJ

WALMART HEALTH INSURANCE IS HERE

Walmart Insurance Services will begin selling Medicare insurance plans during this year's Annual Enrollment

Period. Walmart said it is committed to offering quality health services at low, transparent pricing. "We want customers to feel confident in selecting a Medicare plan that best fits their needs, budget and lifestyle," said David Sullivan, general manager of Walmart Insurance Services.

"And we want to be a trusted partner on their health care journey. Helping customers select the right Medicare insurance plan to meet their needs aligns with Walmart's mission of helping people save money and live better."

At launch, Walmart Insurance Services will provide Medicare plans (Part D, Medicare Advantage and Medicare Supplement plans) offered by Humana, UnitedHealthcare, Anthem Blue Cross Blue Shield, Amerigroup, Simply Health, Wellcare (Centene), Clover Health, and Arkansas Blue Cross and Blue Shield. More carriers may be added in the future.

Bentonville, Arkansas-based Walmart operates more than 11,300 stores under 58 banners in 27 countries, and e-commerce websites, employing 2.2 million-plus associates worldwide. Walmart U.S. is No. 1 on

The PG 100, Progressive Grocer's list of the top food and consumables retailers in North America, while Walmart-owned Sam's Club ranks No. 9 on the list.

Progressive Grocer

EXPECTED HOLIDAY SHOPPING SEASON SPENDING IS MIXED

Social distancing and staying home may lead to a more subdued holiday gift giving season.

Holiday sales—usually spanning November and December—represent roughly 20 percent of annual U.S. retail sales each year, according to the National Retail Federation. And retail spending accounts for about 25 percent of consumer spending in a typical year.

As a result, economists are predicting only a small holiday increase in sales. A bright spot may be online sales which may grow 20 to 25 percent overall compared to in-store sales.

WSJ

PACKAGE DELIVERY WILL BE MASSIVE

FedEx and UPS are expected to be over capacity this holiday season due to an increase in online shopping.

"There will be days within the holiday season where the industry will be over capacity," FedEx Chief

Continued on page 11



NEVADA RETAILERS ADJUST FOR 2020 HOLIDAY SHOPPING SEASON

Familiar Deals, Different Look for Black Friday

RAN released the following press release on November 25, 2020

THE HOLIDAY SHOPPING SEASON IN NEVADA

has been tempered by a double-digit unemployment rate, ongoing COVID-19 restrictions and uncertainty about the state's short-term economic outlook.

Given the economic environment and ongoing public health restrictions, the Retail Association of Nevada projects holiday consumer sales at brick-and-mortar locations to decline between 3 percent and 8 percent compared to last year, with online sales expected to help fill in the gap.

In Nevada, non-store retail sales, a measure of online shopping activity, have grown significantly this year as consumer shopping habits shifted during the pandemic.

Total non-store retail sales for January through August (latest data available) totaled \$2.7 billion in 2020, up 143.9 percent compared to the same period in 2019. During the same timeframe, non-store retail sales grew from 7.9

percent of consumer sales to 18.3 percent of sales.

"We're seeing indications that Nevada consumers are feeling the financial effects of the pandemic more than the national average and are beginning to tighten their household budgets," said Bryan Wachter, Senior Vice President of Government and Public Affairs of the Retail Association of Nevada.

"With Nevada being second in the nation for unemployment, we are not expecting that holiday sales in Nevada will be setting any records, and in fact, we might even see numbers decline this year in Nevada."

According to a recent national survey by Deloitte, 57 percent of consumers felt anxious about in-store shopping this holiday season.

Deloitte also noted that 74 percent of consumers planned to shop online to avoid crowds, up from 62 percent last year.

Retailers have adapted to changing consumer preferences by creating safer in-person shopping environments. Many major

retailers, such as Best Buy, Bed Bath and Beyond, Home Depot and Target, will remain closed on Thanksgiving Day, and many retailers have already started their "Doorbuster" Black Friday deals to help mitigate large crowds and keep social distancing measures in place.

On the national level, retail sales for the holiday season are projected to total between \$755.3 billion and \$766.7 billion, a year-over-year increase of between 3.6 percent and 5.2 percent, according to the National Retail Federation (NRF).

Based on a separate survey conducted in October, per-consumer holiday spending is projected to drop 4.8 percent to \$997.79, according to the NRF.

The largest spending category is expected to be gifts with an average of \$650.47 (down 1.2 percent), followed by food at \$230.01 (up 1.2 percent) and non-gift holiday items such as decorations at \$117.31 (down 27.6 percent).

The most-popular shopping categories

are gifts for family (96.0 percent of consumers purchasing) and candy and food (91.0 percent).

Other top categories include greeting cards and postage (69.0 percent), decorations (67.0 percent), gifts for friends (67.0 percent), flowers (46.0 percent) and gifts for co-workers (31.0 percent), according to the NRF.

Due to the ongoing COVID-19 pandemic and the safety protocols that come with it, online shopping is expected to continue to grow in popularity.

According to Adobe Digital Insights, online sales in the United States this holiday shopping season are projected to reach a record \$189.0 billion, a 33.0 percent increase from the \$142.5 billion a year ago. Over the coming week, online sales in the U.S. are projected to reach \$6.0 billion on Thanksgiving Day (up 42.3 percent from 2019), \$10.3 billion on Black Friday (up 39.2 percent) and \$12.7 billion on Cyber Monday (up 35.3 percent). ■



WALL STREET JOURNAL RECOGNIZES KROGER FAMILY OF STORES WITH AWARD FOR DIVERSITY AND INCLUSION AMONG FORTUNE 500 COMPANIES

Kroger strives to reflect the communities we serve and foster a culture that empowers everyone to be their true self, inspires collaboration, and feeds the human spirit. Through our Framework for Action, we are committed to standing together and mobilizing our people, passion, scale and resources to transform our culture and our communities.



Create More Inclusive Culture

1. Create a DE&I Advisory Council to advance our long-term DE&I commitments, reporting to senior leadership.
2. Provide Unconscious Bias training to every leader in 2020 and DE&I training for every associate by May 2021.



Develop Diverse Talent

3. Improve diverse talent recruiting by partnering with Historically Black Colleges & Universities, Hispanic Association Colleges & Universities, and community colleges.
4. Establish two-way mentorship and advocacy program between highpotential diverse talent and senior leaders.



Advance Diverse Partnerships

5. Increase spend with diverse suppliers from \$3.4 billion to \$10 billion by 2030.
6. Ensure our media partners align with Our Values and that we reach diverse customers through our marketing spend, partners and strategy.



Advance Equitable Communities

7. Deploy funds to support impactful approaches to advance racial equity with community partners.
8. Encourage associates to vote and provide voter registration/ballot applications in stores.



Deeply Listen and Report Progress

9. Engage external stakeholders to seek perspective and co-create more just and equitable communities.
10. Provide associates with platforms to continue sharing their stories and feedback with our leaders.



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.

- Apex Linen Holding LLC dba Apex Linen Service**
- Bighorn NV LLC dba Big O Tire #28094**
- Circle Technologies Inc**
- Curiosity Cornor LLC**
- Dynamic UTV & Off-Road LLC**
- Keyes Enterprises LLC dba Class 1 Motorsports**
- Lend A Hand of Boulder City**
- PR Diamond Products Inc**
- Smith Therapy Partners LLC**
- SNS Ventures LLC dba Schat's Bakery & Restaurant**
- Super Carniceria LLC**
- Terra Fiber LLC**
- Tool Services Inc**
- Verdugo Ventures LLC dba CG Bar**

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.




“Workers’ comp that works for you”

Take Control of Your Workers’ Compensation through the Self Insured Group Administered by Pro Group

- Increased workplace safety
- Effective claims management
- Lower claims cost
- Reduced rates
- Full Control of your coverage
- Help you retain your profits
- Protect your Employees
- Comply with State Regulations
- Pay-as-you-go with no annual deposits or renewals
- Reduce interruption in production and services
- Management, Supervisor, and Employee Training

Talk with one of Pro Group's specialists today.
Give them a call at **(800) 859-3177**, Monday - Friday
8:00 a.m. to 5:00 p.m. or email at info@pgmnv.com.




www.pgmnv.com | info@pgmnv.com

Carson City Office
575 S. Saliman Road, Carson City, NV 89701
(800) 859-3177 or (775) 887-2480

Las Vegas Office
175 E. Reno Avenue, Suite C9, Las Vegas, NV 89119
(800) 480-1846 or (702) 740-4380

Elko Office
557 W. Silver Street, #206, Elko, NV 89801
(775) 753-7771

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



NEVADA NOTES *Continued from page 6*

between a man and a woman. That provision has not been enforced since 2015, when the United States Supreme Court determined that such restrictions on marriage are unconstitutional.

As a result of that decision, Nevada issues marriage certificates to same-sex couples on the same basis as opposite-sex couples, and also recognizes marriages

between same-sex couples who were married in another state.

Ballot Question 2 would delete the provision in the Nevada Constitution restricting marriage to opposite-sex couples and would also add new language to the Nevada Constitution providing that members of the clergy cannot be required to perform a marriage ceremony. The

amendment passed the state legislature during two consecutive sessions and will become part of Nevada's constitution in November if approved by the voters.

Proponents:

Supporters of Question 2 purported approval would take discriminatory language out of Nevada's constitution, while confirming religious freedom for members of

the clergy who may be uncomfortable performing a marriage ceremony. Proponents additionally argued that recognizing all legal marriages, regardless of gender, would ensure marriage equality for all Nevadans.

Opponents:

Opponents of Question 2 claimed that the measure is unnecessary since same-sex marriages are already recognized in Nevada.

NATIONAL NOTES *Continued from page 7*

Marketing Officer Brie Carere said in an interview. Other smaller shippers are also expected to be overwhelmed leaving the already strained U.S. Postal Service to pick up the slack.

The outlook has sent retailers on the hunt for alternatives with little luck.

Smaller carriers in the U.S. like LaserShip Inc. and DHL eCommerce Solutions said they booked up their capacity for the holidays months earlier than usual and aren't taking new customers until next year.

The capacity shortfall could average as much as seven million packages a day between Thanksgiving and Christmas, estimates ShipMatrix Inc., a software provider that crunches parcel shipping data.

Satish Jindel, the firm's

president, estimates that total shipping capacity for the industry will be 79.1 million parcels a day during that period, with 86.3 million packages looking for space. Last year, total capacity was 65.3 million packages with 67.9 million looking for space.

WSJ

TARGET GIVES NEW BONUSES TO WORKERS

Target is handing out more bonuses which reflects an investment of more than \$70 million dollars.

Mostly, the bonuses will go to frontline workers in stores and distribution centers. "In a year like no other, I'm proud of what this team has accomplished and grateful for the care and connection they've provided our guests and communities," says Melissa

Kremer, Target's chief HR officer.

"Target's success this year is a direct result of our team members turning our purpose into action and meeting our guests' changing needs day after day."

Target operates more than 1,800 stores, 39 distribution centers and Target.com. The Minneapolis-based company is No. 7 on The PG 100, Progressive Grocer's 2020 list of the top food retailers in North America.

Progressive Grocer

STAY-AT-HOME SUNDAY: HOW THE PANDEMIC HAS CHANGED GROCERY SHOPPING

Wars and pandemics change everything, and

COVID-19 has changed American retailing.

A new report from Placer.ai, which studies retail foot traffic, has found what it calls "fundamental and unprecedented changes" in grocery shopping habits.

A new report shed light on how shoppers changed habits. In 2019, Sunday was the busiest grocery shopping day of the week, with 17.4 percent of shoppers picking up food and other items to start the week. Now, only 15.7 percent of shoppers are going out on Sundays to shop for food. By contrast, Tuesday, Thursday, Friday and Saturday have all seen year-over-year increases in grocery shopping, with Saturday now the most popular shopping day.



Retail Association of Nevada
410 South Minnesota Street
Carson City, Nevada 89703-4272

PRESORTED
STANDARD
U.S. POSTAGE PAID
RENO, NV
PERMIT NO. 931

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.

Mary F. Lau
President/CEO

Bryan Wachter
*Senior Vice President of
Public and Government Affairs*

Elizabeth MacMenamin
Vice President of Government Affairs

Andy Peterson
Vice President of Government Affairs

Piper Brown
*Director,
Finance and Administration*

Andy Peterson
Editor

Sue Arzillo, Alphabet Soup Inc.
Newsletter Design & Layout

CONSUMERS WORRIED ABOUT FINANCES, RISING FOOD PRICES

CONCERN ABOUT PERSONAL FINANCES

and the economy in general is on the mind of U.S. consumers.

Forty-nine percent of U.S. consumers reported that their personal finances were poor, up 20 percent since July, according to dunnhumby's latest Consumer Pulse Survey, a multi-phased, worldwide study of the impact of COVID-19 on customer

attitudes and behavior.

In addition, 68 percent reported that the economy wasn't doing well and 91 percent said they are closely watching store prices.

Customers are shopping at stores they think have low prices, some are buying the lowest priced items, some are using coupons, and many are buying private label brands.

Chain Store Age

