The Voice

of the Nebraska Grocery Industry

January/February 2013

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Contact Steve Dillard, VP Corporate Sales at 913-288-1510

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Important News Regarding the USDA, Food and Nutrition Service (FNS), Supplemental Nutrition Assistance Program (SNAP), Investigative Analysis Branch (formerly Field Operations)

Effective January 1, 2013, the USDA, Food and Nutrition Service (FNS), Supplemental Nutrition Assistance Program, (SNAP), is undergoing a major organizational shift.

FNS is directly responsible for the authorization, management and oversight of retailers who participate in SNAP. In fiscal year 2012, close to $75 billion in client benefits were redeemed in the over 246,000 participating stores, farmers' markets, direct marketing farmers, homeless meal providers, treatment centers, group homes, and others authorized to accept SNAP.

FNS goals are to:

- Enhance management of retailer authorization/reauthorization activities;
- Enhance retailer integrity activities;
- Continue to incorporate technology advances to ensure program integrity;
- Provide exemplary customer service.

Beginning on January 1, 2013, FNS will have a national operations team in place to manage all SNAP authorization, reauthorization, and program integrity monitoring activities.

As a result of this organizational shift, please note the following points of contact for compliance matters involving SNAP retailers:

- **STATE: CT, DC, DE, ME, MA, MD, NH, NJ, PA, RI, VT**
  CONTACT: Gilda Torres, Section Chief. Phone: 212-620-6686. Email: Gilda.Torres@fns.usda.gov
- **STATE: NY**
  CONTACT: Denise Thomas, Section Chief. Phone: 212-620-6338. Email: Denise.Thomas@fns.usda.gov
- **STATE: IN, KY, MI, NC, OH, TN, VA, WV**
  CONTACT: Michael ("Mike") Skaer, Section Chief. Phone: 608-662-3361. Email: Michael.Skaer@fns.usda.gov
- **STATE: AL, GA, FL, LA, MS, SC, US Virgin Islands**
  CONTACT: Marchee Briant, Section Chief. Phone: 856-845-8256. Email: Marchee.Briant@fns.usda.gov
- **STATE: AR, IL, IA, KS, MN, MO, MT, NE, ND, OK, SD, TX, WI, WY**
  CONTACT: Jolene Stavropoulos-Kuhn, Section Chief. Phone: 402-437-5268. Email: Jolene.Stavropoulos-Kuhn@fns.usda.gov
- **STATE: AK, AZ, CA, CO, HI, ID, NV, NM, OR, UT, WA, Guam**
  CONTACT: Jocelyn Keh, Section Chief. Phone: 213-894-7837. Email: Jocelyn.Keh@fns.usda.gov.

Neva Terry
Director
Regional Operations & Support
Retailer Operations Division

Andrea Gold
Director
Supplemental Nutrition Assistance Program (SNAP)
Retailer Policy & Management Division

Entrepreneurs Play by Different Rules in Uncertain Times

Tips for Capitalizing on Unpredictability

By Donna Every

As we pass the five-year anniversary of the start of the economic recession in December 2007, many observers focus on what was lost:

- 8 million jobs
- 146,000 employer businesses
- 17.5 percent average individual earnings

But the businesses that survived the Great Recession and are thriving today didn't focus on losses then – and they aren't now, says Donna Every, a financial expert who has published three non-fiction business books and recently released her first novel, "The Merger Mogul," (www.donnaevery.com).

"The entrepreneurs who are successful during times of uncertainty are so because they don't rely on the standard approaches they'd use in predictable times, and they look for opportunities – the positives -- in situations that would have been considered negatives five years ago," Every says.

"It's similar to how we deal with the weather. In places where it's sunny most of the summer, we wouldn't leave our house each morning packing coats and umbrellas just in case. The weather's predictable. But in the winter and other seasons when the weather can quickly change, we head out with a different mindset."

For businesses, switching gears to deal with inclement economic conditions involves adopting new perspectives and practices, she says.

"I incorporated some of these in 'The Merger Mogul' because it's set during the recession and my protagonist, the mogul, had to adapt," Every says. "He used many of the strategies I recommend to real-life business people for thriving during economic uncertainty."

What are some of those strategies? Every outlines them:

- Build on what you have, not toward what you want: Instead of setting goals and then seeking out the resources you'll need to meet them, assess what you have available and decide what you can achieve with that. This not only saves you the time and expense of pulling together resources you may not have, it also gives you the advantage of working from your business's individual and unique strengths.
- Follow the Las Vegas rule: Tourists planning a weekend in Las Vegas will often set aside the amount of money they're willing to gamble – and lose -- on cards or the slots. That way, they won't lose more than they can afford. During an uncertain economy, entrepreneurs should calculate their risks the same way. Rather than going for the biggest opportunities as you would in prosperous times, look for the opportunities that won't require as much of your resources. Calculate how much you can afford to lose, and always consider the worst-case scenario.
- Join hands and hearts: Competition is fine when things are going well, but when times are tough, you need allies. Explore forming partnerships with other entrepreneurs so you can strategize to create opportunities together. With what your partners bring to the table, you'll have more strength and new options to work with.
- Capitalize on the unexpected: Surprises can have positive outcomes if you handle them nimbly by finding ways to use them to your advantage. Instead of planning damage control for the next unexpected contingency, look at it as an opportunity. Get creative as you look for the positives it presents.
- When life is unpredictable, don't try to forecast: Focus on what you can do and create now rather than what you can expect based on what happened in the past. In good times, that information can be a helpful and reliable way to make predictions, but savvy entrepreneurs don't count on that in uncertain times.

"While the U.S. economy certainly is improving, there's still too much uncertainty both here and abroad to go back to the old ways of doing business just yet," Every says.

"If you've survived the past five years, you've probably been relying on many of these strategies – maybe without even realizing it," she says. "Don't abandon them yet, and if there are some here you aren't using, work toward incorporating them, too."

About Donna Every

Donna Every worked with Ernst & Young for 10 years before starting Arise Consulting Inc., a company that offers business training, and consulting services. She is a Chartered Certified Accountant with a master's in business administration. She is the author of "What Do You Have in Your House?"; "The Promise Keeper"; "Arise & Shine"; and her first novel, "The Merger Mogul."

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*June 2010 CAG Home Use Test

Does Your Product Have a Lasting Story?

by Jim Signorelli

By the late 1960s, Xerox had risen to become a highly successful global brand. Having a Xerox machine in the office became a necessity. Now, with a well-established name, they decided to cultivate other ambitions. Xerox wanted to get into computer technology and data processing. The company spent many years and millions of dollars before it finally threw in the towel.

It should come as no surprise that once a brand is strongly associated with a certain product, it is difficult, if not impossible to change perceptions. Yet, marketing history is rife with examples of companies expecting their well-established brand names to help them introduce new products. Chiquita had to admit defeat after trying to convince us that Chiquita stands for more than bananas. Country Time Lemonade was forced to stop trying to sell Country Time Apple Cider. Ponds barely got out of the starting gates with Ponds toothpaste before it quit. There are thousands of stories like these.

But one could argue that Apple is proving to be the exception as it has gone from a brand of computers to a brand of phones, iPads, televisions, and who-knows-what's next. Nike is yet another exception as it has grown from making running shoes to becoming a successful seller of athletic equipment and apparel. Branson keeps adding to the list of products with which his brand Virgin is helping make successful. How does this happen?

It happens because Apple has never been just a company selling computers, Nike has never just been about selling running shoes and Virgin can sell just about anything it wants to. Why? Because they aren't selling brands, they are selling stories.

A brand has one layer, a brand story has two. Both have outer layers consisting of functional benefits or the results that can be achieved by using a given product. However, the brand story has an additional inner layer that gives it distance and longevity. It's like the golf ball's compacted core that keeps it in the air longer than a tennis ball when hit. The brand story's inner layer is more than just air. It's made up of very real values and beliefs.

When we buy brands, we buy products differentiated by function. When we buy brands that have become stories, we buy important meanings.

If your brand is nothing more than an outer layer, no doubt, growth has an expiration date. The good news is that it's never too late to find and communicate your brand's meaning, perhaps something Xerox should have thought about before trying to sell computers. That said, there are some challenges that must be met:

Your inner layer must be authentic. It's one thing for your brand's inner layer to be associated with the value of 'wow service.' But that value is quickly devalued when a customer is put on hold for 20 minutes waiting to talk with customer service. It's one thing for your brand's inner layer to be associated with the value of simplicity, yet another when your customer is presented with too many buying restrictions. What you believe and what you do must be inextricably linked. Keep in mind that the truth behind your brand story is constantly being scrutinized via social media. Your truth must therefore be

demonstrated and reinforced through every point of contact. Inconsistency is the bane of authenticity.

Audiences don't care what you think your inner layer is. They care about what they think it is. Unlike outer layers, inner layers are more a function of what your audience sees for themselves as opposed to what you tell them to see. When we purchase a given brand, in effect we are hiring it. How much credence would you put in a job candidate who proclaims, "I believe in teamwork" or "I value hard work"? It's not enough to be told what someone believes. That belief must be shown or demonstrated.

Too often, we see advertising tag lines like, "excellence is all around you," or "where service matters." However, the best brands don't get in their own way with brag and boast statements of self-description. Instead, they communicate their inner layers through mantra's like, "Think Different," "Just Do it," or "Never Stop Exploring," ideals that resonate with existing beliefs that their audiences share. These are more than just tag lines. They are true theme lines that speak to the significance of their brands' stories.

Your brand must solve problems and provide opportunities. But if all you're doing is telling prospects about what your product does and/or how it does it is better than similar products, you are telling them a story that is all plot with no important theme. To standout as special, your brand must complete the story with the consistent proof of your brand's belief system. Every product then becomes a new chapter of a bigger story. Think story, not brand or product and you'll last longer and go further.

ABOUT THE AUTHOR

Jim Signorelli is CEO and founder of esw StoryLab Marketing, one of Chicago's top advertising agencies according to Crain's Chicago Business. Prior to starting his own agency, Jim crafted a successful career at major advertising agencies throughout the U.S. His agency has been named to Inc.'s top 5000 list three years running. Jim is also a speaker and author of the best-seller, "StoryBranding: Creating Stand-Out Brands Through the Power of Story." Visit www.jimsignorelli.com for more information.

In Memory of Moe Handleman

Aug 28, 1929 - Jan 1, 2013

Moe Handleman passed away peacefully with his loving wife and children at his side. Survived by wife, Renee; brother Eddie Handleman (Peg) San Francisco; son Allan Handleman (Maureen); daughters, Judy Shkolnick (Stuart) Des Moines, Gail Lobin (Peter), Evanston, IL; grandchildren Jake, Jordan, Jillian, Abagail, Tom, Isadore and Luci; "Groovy" nieces and nephews and grand nieces and nephews. Born in Omaha. Graduate of Central High School. Veteran of Korean Conflict. Long-time Omaha grocer and former president of the NE Grocers Association. He was preceded in death by parents Abe and Jennie, brother Phil Handleman.

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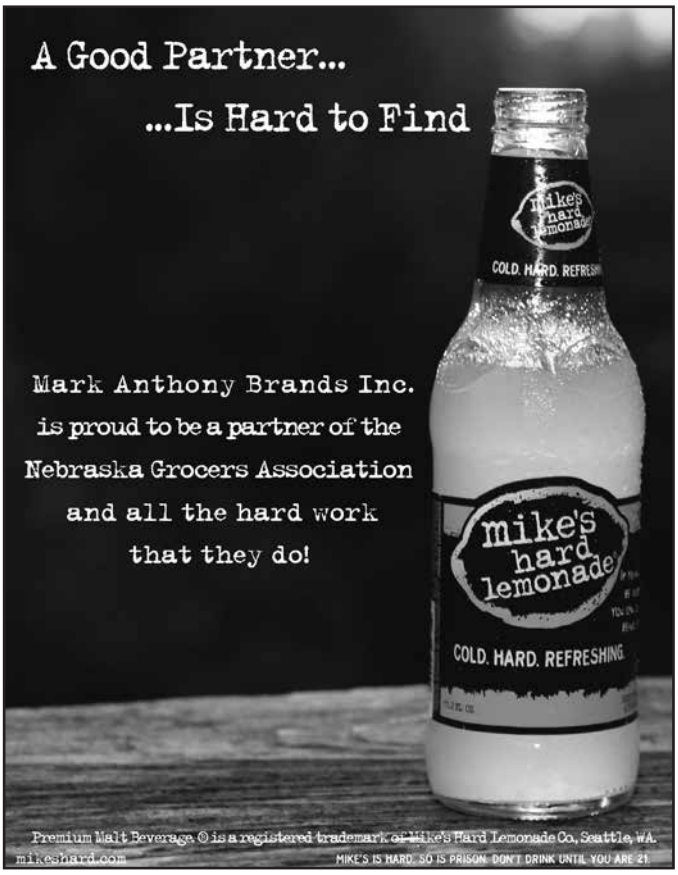
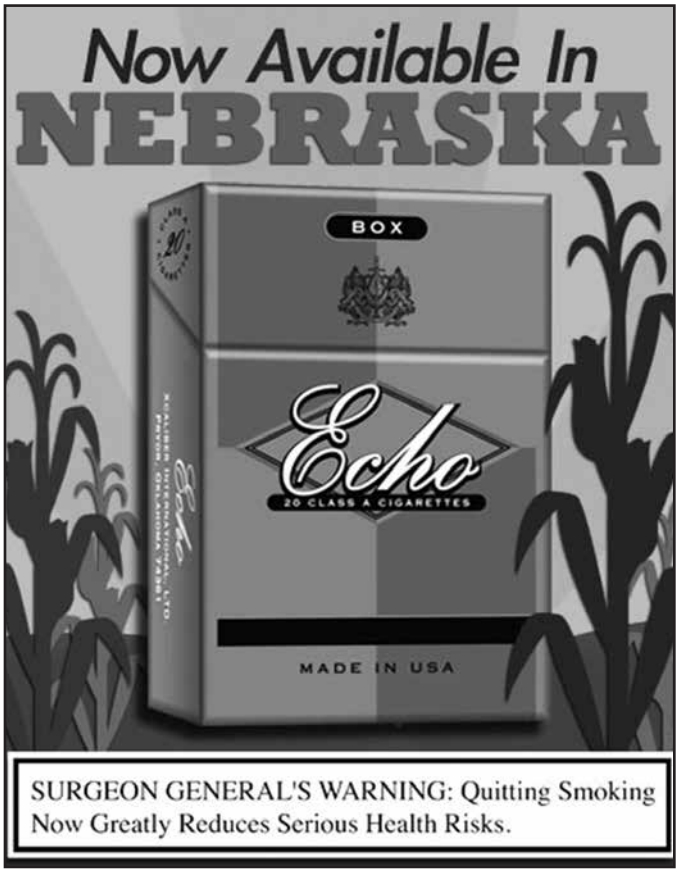
2013 Legislative Bills That May Affect NGIA Members

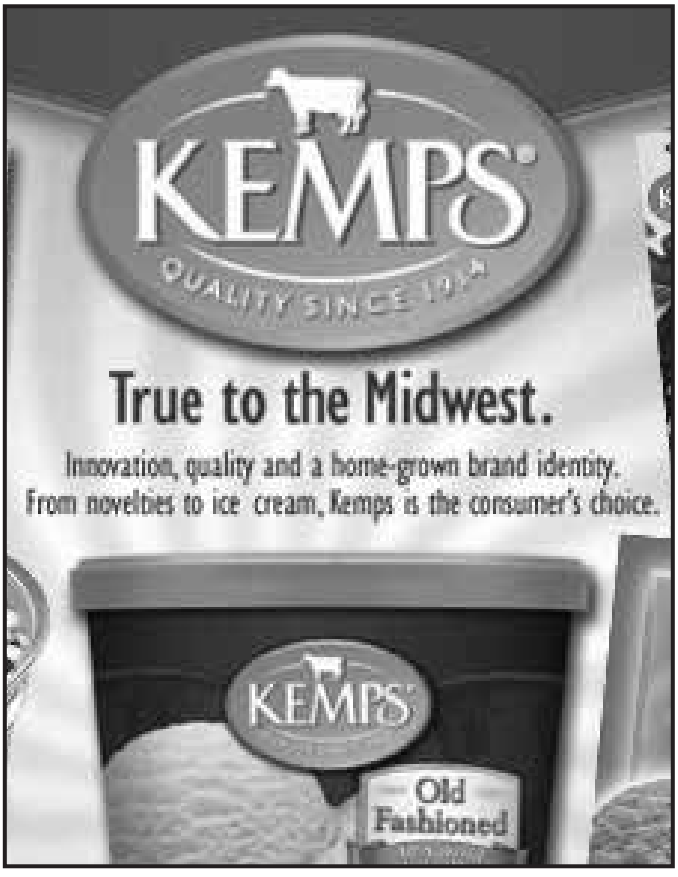
M = Monitor S = Support O = Oppose

NGIA Position	Bill #	One Liner – Description 01-23-13 Deadline for bill introduction 06-02-13 Tentative Adjournment	Introduced By	Committee	Hearing Date
M	2CA	Tax – any legislation that increases or imposes a tax must be approved by a majority of the legislature plus 4 (29).	Pirsch		
M	21	Employment law –would remove the sunset provision that defined personal injuries under the Nebraska Workers Compensation Act to mean mental injuries and mental illness unaccompanied by physical injury for an employee who is a first responder.. Department of Administrative Services has not had notice of cases potentially qualifying under this law prior to July 15, 2010. Any Work Comp claims that result from LB 21 would be paid by Work Comp funds that are administered by the local government. If it is a volunteer fire department or rescue squad they would be affiliated with a village, a city, or a county.	Lathrop	Business	01-28-13
S	25	Tax Tobacco – Changes tax payment date from the 10th of the month to the 15th of the month and allows for a surety bond rather than COD for tobacco tax payment.	Hadley	Revenue	01-24-13
S	26	Tax Tobacco - increases stamping agent collection fee from 1.85 to 3% (2003 changed from 3.4%)	Hadley	Revenue	01-24-13
M/S	53	Tax Sales – when a business is sold the tax liability shall not include liens against real or personal property if the tax commissioner has not file a notice of a lien prior to the time of sale	Hadley	Revenue	02-22-13
S	100	ATM Signage – removes signage requirement from the outside of an ATM regarding fees that will be charged to the consumer	Watermeier	Revenue	01-22-13
S	173	Liquor – allows other State ID cards as a valid ID in Nebraska when purchasing alcohol	Coash	General Affairs	01-28-13
M	177	Bus & Labor – allows the Commissioner of Bus & Labor to enforce the NE Wage Payment and Collection Act and assess a civil penalty of up to $1000 per violation if an employer does not pay wages owed, plus damages of up to 50% of the wage owed. Class IV misdemeanor.	Smith	Bus & Labor	02-04-13
M	282	Tax sales – exempts car wash from sales tax	Pirsch	Revenue	03-15-13
O	297	Work Com p – Current law provides Workers' Compensation benefits for mental injury for an employee who is a first responder. LB297 would add coroners to the law providing them with coverage consistent with that of first responders in the event of such injury.	Bolz	Bus & Labor	01-28-13
S	298	Pharmacy – changes controlled substances.	McCoy	Judiciary	
O	302	Provides for a cost of living adjustment (annual percentage increase) to the total disability rate.	Wallman	Bus & Labor	02-25-13
M	307	Work Comp – if an employee refuses treatment or does not follow up with treatment the injury shall be treated as if the disability would have been reduced.	Nelson	Bus & Labor	03-18-13

NGIA Position	Bill #	One Liner – Description 01-23-13 Deadline for bill introduction 06-02-13 Tentative Adjournment	Introduced By	Committee	Hearing Date
O	310	Work comp – the loss of an arm shall not include loss of a shoulder and injury to a shoulder shall be treated separately. The intent is to increase work comp benefits regarding a shoulder injury.	Bolz	Bus & Labor	02-25-13
M	324	Work Comp – changes the rate of interest due to an attorney representing a work comp case. Protects the privacy of an employee. No compensation is allowed if it is proven the employee lied.	Lautenbaugh	Bus & Labor	03-18-13
S	326	Pharmacy – allow a pharmacy tech to be supervised by real time technology. Allows Long Term Care facility to use an automated medication system and provides guidelines.	Howard	Health	02-01-13
M	330	SNAP – removes language that prohibits an increase in income eligibility limits	Howard	Health	03-14-13
S	333	Increase the sales and use tax collection fees to 2.5% of the first $3000 and .5% over $3000 (per month)	Schumacher	Revenue	03-20-13
O	403	Lighters – prohibit the resale of novelty lighters	Seiler	Judiciary	02-07-13
S	413	Liquor – If a licensee is guilty of selling to a minor in a compliance check, that violation shall not be considered when calculating the penalty of future violations.	Schumacher	General Affairs	02-04-13
M	431	Pure Food Act – allow 5 game animals to be processed, stored or sold by an individual without an inspection. This change would remove the current exemption and would require anyone who processes 5 or more game animals to be a 'food establishment' that would result in licensing and inspections	Karpisek	Ag	02-05-13
O	439	Tax Tobacco – increases tobacco tax from $ .64 to $1.36 and earmarks funds	Gloor	Revenue	03-13-13
O	444	Liquor – Mandates server/seller training of ALL who handle alcohol, including security. Effective 1-11-14.	Krist	General Affairs	03-04-13
O	447	Tax Sales – allows for a sales tax to be assessed on soft drinks	Avery	Revenue	03-15-13
S	474	Tax Occupation - Changes definition of Occupation Tax and limits how it can be used.	Krist	Revenue	03-13-13
S	488	Eliminates cities ability to assess an occupation tax on individual products	Revenue Committee	Revenue	03-13-13
M	524	Pharmacy - Adopt the Pharmacy Audit Integrity Act	Christensen	Health	02-06-13
M/O	535	Pharmacy – Adopt Prescription Monitoring program	Lathrop	Health	03-15-13
M	579	Liquor – allows the NE Liquor Control Commission to hire up to 15 officers to focus on liquor issues.	Karpisek	General Affairs	02-04-13
M	600	Tax Inheritance – change the rate of any value over $10,000 from the current 18% to 13%.	Wightman	Revenue	02-27-13
M	616	Banking – adopt the Nebraska Money Transmitters Act and eliminate the Nebraska Sale of Checks and Funds Transmission Act. NGIA worked with Banking to improve the bill before it was introduced.	Schumacher	Banking	02-05-13
O	653	Liquor – increases the tax on beer by 5¢	Davis	General Affairs	03-04-13







2012 Scholarships Awarded to Seven High School Seniors

The Nebraska Grocery Industry Association established the Nebraska Grocery Industry Association Scholarship award Program in 1996. This program recognizes and aids deserving students who are related to Nebraska's food industry by virtue of parents' employment or their own part-time employment by firms who are members of the Nebraska Grocery Industry Association (NGIA). This scholarship program was established as an expression of appreciation to the members of NGIA and as a service to its members. In 2012, seven $1000 scholarships were awarded to the following high school seniors:

Marissa Dennis
Drickey's GW Market

Rachel Cedar
Fritz's Market

Jared Anderson
Hy-Vee, Inc.

Eric Roberts
Hy-Vee Norfolk West

Kayla Kallenbach
Nash Finch

Austin Nider
Nider's Thriftway

Stefanie Ruybalid
Thramer's Grocery Store

NGIA OFFERS SCHOLARSHIP PROGRAM FOR DUES PAYING MEMBERS

Purpose/Philosophy

The Nebraska Grocery Industry Association has established the Nebraska Grocery Industry Association Scholarship Program to achieve a number of highly desirable objectives. It recognizes and aids deserving students who are related to Nebraska's food industry by virtue of their parents' employment or their own part-time employment by businesses which are **dues paying members of the Nebraska Grocery Industry Association (NGIA)**. This scholarship program was established as an expression of appreciation to the members of NGIA and as a service to its members.

Eligibility

1. Employees or children of employees of **businesses which pay dues to Nebraska Grocery Industry** are eligible to apply for a scholarship.

2. Employees must have been employed for at least one year as of the scholarship deadline in the year in which the scholarship is awarded. They must also still be employed at the time the scholarship is awarded.

3. Applicants must **be high school seniors** that have a minimum 2.5 GPA on a 4.0 scale who plan to enroll in a full-time undergraduate course of study at an accredited two or four year college, university, or vocational-technical school.

Scholarship Award

1. The scholarship award will be a one-time, non-renewable grant of $1,000 which must be use in the year following graduation from high school.

2. The NGIA scholarship must be applied toward tuition and fees to be tax free.

Application Procedure

1. Members are asked to make copies of this request for application for*m* available to their employees.

2. Applicants should mail this form to NGIA. NGIA will then mail a scholarship application to them **or** you can visit our **website at www.nebgrocery.com**.

3. Completed applications must be received in the NGIA office by April 1. Applications received after this date will not be considered.

Selection of Winners

1. An impartial Selection Committee composed of educators will meet in April to select the winner(s).

2. In evaluating the applicants, the committee will consider each applicant's academic record, test scores, extracurricular or workplace activities, recommendations, and a personal essay.

3. All applicants are notified of the results of the competition by May 1.

Responsibilities of Recipients

1. Scholarship recipients must enroll as a full-time student in the fall of the year in which the scholarship is awarded.

2. Recipient is responsible for having an Enrollment Certificate completed at the beginning of the term.

3. Enrollment Certificates are used to verify enrollment and to trigger payment.

Payment of Scholarship Funds

Payment is made directly to the student at the beginning of the academic term upon receipt of an Enrollment Certificate. Any refund of scholarship funds will be made to NGIA and placed back into the fund for re-distribution.

Scholarship Application Request Form

Please send an application for a NGIA Scholarship to the address below or you can download a form on our website www.nebgrocery.com. **Note: application must be completed and returned to NGIA before April 1 to be considered**.

Applicant's name _____
First MI Last

Home address _____

City, State, and Zip _____

Home phone number ( ) _____

Name of person employed by NGIA member company _____

Employed by (Company Name) _____

Please complete and return to: NGIA 5935 S 56th Street Suite B, Lincoln, NE 68516-3307
OR go to our website at www.nebgrocery.com to download application.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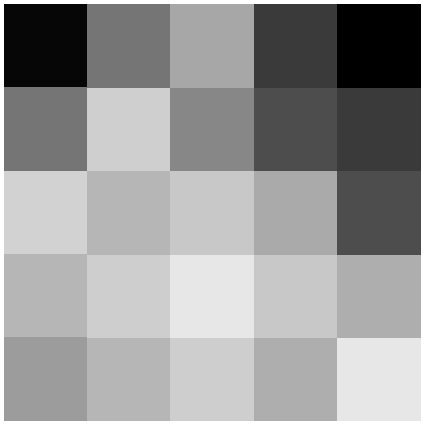
Nebraska Grocery Industry Association
2013 Calendar of Events

Mar. 1-2	Affiliated Foods Midwest Trade Show, Omaha
April 17	AWG Kansas City Summer Show
April 17-18	Washington Public Policy Conference
April 24	AWG Springfield Summer Show
April 30–May 2	FMI's Future Connect, Orlando, FL
April 30	NGIA Spring Golf Outing at Quarry Oaks
June 5	Tentative Adjournment for Nebraska Legislative Session
June 11	NGIA Annual Conference at Tiburon, Omaha
June 12	NGIA Sand Bagger Golf Outing at Tiburon, Omaha
July 22	No Frills Supermarkets Golf Outing
Aug. 20-22	Nash Finch Fall Trade Show in Minneapolis
Aug. 21	AWG Kansas City Holiday Show
Sept. 13-14	Affiliated Foods Midwest Fall Trade Show in Omaha
Sept. 10-11	AWG Springfield Holiday Show
Sept. (TBD)	Tobacco & Candy Golf Outing

2014 June 10 - 13 . . . FMI 2014, McCormick Place (South Hall), Chicago, Illinois

If you would like to have your event listed on the calendar, please contact the NGIA office



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