



RAN

Retail Association of Nevada

NOVEMBER/DECEMBER 2015

LOOKING OUT FOR BUSINESS

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NEVADA NEWS

HOW RETAILERS ARE HELPING OTHERS THIS HOLIDAY SEASON

By Amanda Schweisthal

‘T IS THE SEASON TO BE JOLLY AND TO GIVE BACK TO THE

community.

According to the Giving USA Foundation, charitable giving has hit a record high at \$358.38 billion in 2014. Not only has charitable giving increased across the board, but corporate charitable contributions have increased exponentially as well. According to the National Philanthropic Trust, corporate giving alone increased to \$17.77 billion, a 13.7% increase.

Bryan Wachter, senior vice president of RAN, says, “We’re proud to represent members that help contribute more than \$20 million to our local communities. The retail industry not only collects the majority of taxes delivered to the state general fund, but we’re more excited about the partnerships our members develop with Nevadans.”

Following are details of just some of our members’ contributions and the impacts they have made on communities.

LOWE’S

The Lowe’s Heroes program offers Lowe’s

employees volunteer opportunities to support local community improvement projects across the nation. In Nevada, there are 17 Heroes projects, which contribute \$42,500 back into local communities, in addition to countless hours of donated time and labor. Projects vary from refurbishments to safety upgrades and renovations, all designed to help meet the critical needs at the partnered organization.

SMITH’S FOOD AND DRUG

Smith’s Food and Drug, serving the Southern Nevada community for 40 years, has 4,400 associates in 37 stores across the valley. On Wednesday, October 14, 2015, the Hualapai and Tropicana Store had an event showcasing their \$2 million remodel. The opening ceremony featured a \$400,000 donation to St. Rose Children’s Unit, a \$260,000 pledge to the American Cancer Society, and \$500 gift cards to three elementary schools in the area (Frank Kim E.S., Marion Earl E.S., and Helen Jydstrup E.S.), which will go towards fall festivals and a school garden.

Marsha Gilford, Smith’s Vice President of Public

Affairs, said this about the store remodel: “We now offer another delicious Murray’s Cheese shop and other fine additions for the enjoyment of this store’s customers. We appreciated the community joining with us as we cut the ribbon to this \$2 million investment.” Also in attendance were Ken Minster from Congressman Heck’s office, and Clark County Commissioner Susan Brager.

To date, Smith’s Food & Drug, through its Community Rewards program, has sent

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checks totaling \$106,532 to more than 200 Nevada nonprofit organizations, schools and churches. Starting last year in Nevada, the Smith's Community Rewards program offered customers the opportunity to direct some of the \$1.5 million Smith's is giving to local groups throughout its operational areas, by linking their rewards cards to their favorite organizations. Checks are sent quarterly and each registered group may earn up to \$10,000 per year. And customers still keep all of their earned fuel rewards points!

Additionally, in November, Smith's donated \$50,000 to the Three Square Food Bank to purchase a delivery van.

WALMART

In October, the Walmart Foundation partnered with Opportunity Village, providing a \$50,000 grant to expand its unique food-service curriculum that teaches individualized skills to those with intellectual disabilities. Opportunity Village clients learn about nutrition, money management, healthy eating, and basic food preparation in order to gain valuable skills needed for employment.

"We are proud to partner with Opportunity Village and are continually inspired by the work they do in the communities they



Edward Guthrie, Chief Executive Officer of Opportunity Village; Amelia McLearn, Director of Public Affairs for Walmart; Bob Brown, President of the Opportunity Village Foundation.

serve," said Amelia McLearn, Director of Public Affairs for Walmart in Nevada. "Walmart is thrilled to support Opportunity Village as they make a difference and improve the everyday lives of their clients."

Ed Guthrie, Chief Operating Officer of Opportunity Village, said: "Opportunity Village is honored to receive a grant from the Walmart Foundation in support of our food service training program for Nevadans with disabilities. Like our other vocational programs, this program will help open doors to employment opportunities and provide Nevadans with disabilities important skills that they can use in their everyday

lives. We are truly thankful for our community's support and for businesses that offer folks with disabilities the opportunity to work and earn a paycheck."

Attending the event were Keith Hughes district director for Congressman Heck, Clark County Commissioner

Marilyn Kirkpatrick and Assemblywoman Victoria Seaman.

Walmart employs 14,840 associates in Nevada, at an average hourly wage of \$13.51. Walmart has collected \$144.3 million in taxes and fees on behalf of Nevada, and gave \$15.8 million to local organizations in 2014. ■

SMITH'S DONATES \$75K FOR FAMILY FINANCIAL ASSISTANCE

For the second year in a row, Smith's Food & Drug presented a \$75,000 check to Renown Children's Hospital. The funds are used by Renown Health to assist families with their child's medical costs.

"Our Northern Nevada stores have done an outstanding job collecting donations for Renown Children's Hospital, and we certainly couldn't have done it without the support of the local community," said Marsha Gilford, vice president of public affairs for Smith's.

Reno Gazette-Journal



NEVADA RETAILERS TO ADD UP TO 6,500 SEASONAL JOBS THIS YEAR

TAXABLE SALES GROWTH POINTS TO STRONG HOLIDAY SHOPPING SEASON

THE THANKSGIVING AND CHRISTMAS DISPLAYS

Popping up at your local stores mean the holiday shopping season is approaching fast, and retailers in Nevada and across the nation are hiring workers in preparation for the busiest shopping season of the year. With low gas prices and strong employment growth expected to spur holiday spending, retailers in the United States are projected to add 755,000 seasonal employees from October through December 2015, which is on par with the number of seasonal hires reported in 2014, according to outplacement firm Challenger, Gray & Christmas Inc.

Based on hiring announcements by major national retailers, the Retail Association of Nevada (RAN) projects 6,500 seasonal employees will be put to work in the Silver State, which is roughly the same as the number of holiday hires reported a year ago. During the last three months of 2014, new jobs in the retail trade sector accounted for seven out of every 10 new jobs added in Nevada.

“Retail trade provides work for nearly 140,000 Nevadans, and we expect that number to grow this holiday season as employees find new work or take on additional part-time jobs to boost their income during the holidays,” said Bryan Wachter, Senior Vice President of RAN.

The holiday season arrives as Nevada’s consumer spending has reached record levels. Taxable retail sales for the 12 months ending July 2015 (latest available data) climbed to \$50.7 billion, which is an all-time high and 6.3-percent higher than the prior year. In fact, year-over-year taxable sales have risen for 61 consecutive months, as the state has emerged from the recession. This growth is expected to continue going into the final months of the year as taxable retail sales reported during the October-to-December holiday season account for more than a quarter of all sales in Nevada during the year. Detailed spending projections will be released as we move closer to the holiday shopping season.

Consolidating the hiring announcements made by retailers thus

far, RAN estimates major national retailers will hire about 3,400 seasonal workers in 2015, accounting for half of total seasonal hiring estimates. While most new staffers will work in stores, a growing number of positions will be dedicated to online shopping fulfillment. Macy’s will hire 85,000 workers nationwide this holiday season, with about 12,000 assigned to company fulfillment centers. Target and Walmart plan to hire 70,000 and 60,000 seasonal workers, respectively, which is flat compared to 2014. This year, however, both retailers will use more seasonal positions to fulfill online shopping orders, both in stores and at fulfillment centers. Kohl’s announced plans to add 69,000 seasonal employees, with 9,500

of those assigned to distribution and fulfillment centers, while JCPenney will hire 30,000 workers. Rounding out the major retail hiring list are Toys ‘R’ Us, which expects to hire 40,000 workers, and GameStop, which will add 28,000 seasonal employees.

Online retail giant Amazon has yet to announce its 2015 holiday hiring plans, but last year, the company added 80,000 seasonal workers nationwide. Shipping companies UPS and FedEx will both staff up for the holiday period as well. UPS plans to hire between 90,000 and 95,000 workers, and FedEx announced it will try to fill 55,000 positions. Both figures are similar to last year’s estimates for each company. ■

National Retailer	Estimated Statewide Hiring
Macy’s	800
Target	646
Walmart	583
Kohl’s	550
Toys ‘R’ Us	342
GameStop	264
JCPenney	203
	3,388



EMV CREDIT CARDS 'OVERWHELMING' FOR SMALL RETAILERS

A GIFT SHOP OWNER TOLD CONGRESS THAT MAKING

the change to chip-and-signature credit cards has been "overwhelming" for many small businesses and that owners are disappointed that without PINs they are being pressured to make an expensive investment without receiving the full level of security that could be provided.

"EMV is all new to me, and banks and the networks are not contacting small businesses to help the transition in any way," Keith Lipert, owner of The Keith Lipert Gallery, a single-location, three-employee

store in Washington, said. "No one from my bank, processor or existing supplier even contacted me about the need to add a new EMV device, let alone a deadline by which to do so."

Lipert testified on behalf of the National Retail Federation before the House Small Business Committee during a hearing on how Europay MasterCard Visa cards will affect small businesses. The hearing follows this month's deadline set by the card industry for merchants to install chip-card readers or face increased fraud liability if a chip card is used in a non-chip reader.

"We find it extremely

frustrating that the card industry expects retailers and other businesses to upgrade when it will not allow the U.S. to adopt the most secure form of this technology—chips with PINs," Lipert said.

Lipert said small businesses in particular are seeing "significant delays" in obtaining chip card readers or getting them certified once they are installed.

"Small business updates are simply not a priority for the hardware manufacturers, the software providers or the certification entities," he said. "I asked my payment technology rep when I could expect new devices if I ordered

it this month and was told the equipment is on backorder."

With each chip card terminal costing as much as \$2,000 when installation, software and other expenses are included, Lipert said the price is "extremely high." And without PIN, "it makes little sense in any serious customer protection or basic return-on-investment analysis."

While the chips make the cards more difficult to counterfeit, Lipert said they do nothing to protect lost or stolen cards, while a PIN alone could prevent all three types of fraud. ■

EMV UPDATE

By Lea Tauchen

OCTOBER 1 MARKED THE CREDIT CARD INDUSTRY

deadline for merchants to upgrade their credit card terminals to accept EMV credit cards that contain embedded "chip" technology. Now, the counterfeit fraud liability has shifted to businesses that have not made the transition. The retail industry in Nevada has

spent millions of dollars to convert their point-of-sale equipment. However, issuing banks have opted to provide their customers with Chip and Signature cards, rather than Chip and PIN cards. Chip and Signature cards require only a signature for authentication. Such transactions are far less secure than requiring a four-digit personal identification number

(PIN). It is unfortunate that the credit card industry is not providing the most secure product to their customers now that merchants are equipped to process the latest technology with the most advanced form of protection.

The retail industry is committed to protecting their customers. Retailers are urging card networks and banks to migrate to

chip and PIN technology because Chip and Signature is just not secure enough. Here is some additional information about Chip and PIN cards from Chip & PIN Security Now! They are an organization that educates and advocates for the enactment of the CHIP and PIN technology as the standard security practice for all credit

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EMV UPDATE *Continued from page 4*

card companies. Learn even more at **www.chipandpinsecuritynow.**

● The United States processes only about one-quarter of the world's credit card transactions, yet we account for roughly 50 percent of all card fraud.

● Chip and PIN technology replaces the magnetic stripe on the back of a credit/debit card with one where the cardholder's information is embedded on an encrypted microchip. Requiring a Personal Identification Number (PIN) for every transaction eliminates fraud based on forgery and renders a stolen credit card useless

to a thief who attempts to make a purchase at a local store. This two-factor authentication process that requires a Chip and a PIN is sorely needed in the U.S. to protect consumers.

● According to the Federal Reserve, Chip and PIN cards are 700 percent more secure than Chip and signature. (Federal Reserve, "2011 Interchange Fee Revenue, Covered Issuer Costs and Covered Issuer and Merchant Fraud Losses Related to Debit Card Transactions" 3/5/13).

● Chip and signature cards do not go far enough to protect American consumers and will continue to make the

U.S. an attractive target for criminals who can no longer be successful in compromising credit card data elsewhere. Chip and PIN employs a two-factor authentication process, requiring a chip and a PIN is only available outside the United States. This needs to change.

● Chip and PIN technology makes transactions safer and is in use in nearly every G-20 nation, other than the U.S. Since the UK started using Chip and PIN technology, fraud losses at retailers have fallen 67 percent and lost or stolen card fraud has fallen 58 percent.

● American

customers should have the same protections from fraud that our European counterparts enjoy.

● The push to introduce Chip and PIN nationwide is gaining momentum. Retailers are working to have Chip and PIN card readers in their stores this fall.

● The federal government has implemented Chip and PIN for all new and existing government credit and debit cards.

● It's time the United States catches up with the rest of the modern world and implements Chip and PIN to better protect American consumers. ■

TO BUY OR NOT TO BUY

By James Larsen

HOW LONG DOES IT TAKE TO MAKE A PURCHASING

decision . . . seconds? minutes? hours? Whatever the length, this period of pondering is probably the most studied mental event in all of psychology. Wouldn't you like to listen in . . . to crawl inside the minds of customers as they consider your product and listen to the reasoning they employ?

Retail business owners can't do this, but scientists have found ways to get close. The careful experiments they conduct

and the procedures they follow can yield truly impressive insights. Jiewen Hong from Hong Kong University is the most recent researcher to tackle the challenge. Hong studied the effect of one's self view regarding others on purchasing decisions.

What is one's self view regarding one's place within the social environment? Of the many possible emphases, Hong chose two to study carefully. The first she named independent. This emphasis finds people thinking primarily of themselves as unique

individuals as they make purchasing decisions. The second she named interdependent. This emphasis finds people thinking of themselves as part of a social context of close social relationships as they make purchasing decisions—ties to family and friends.

Each of these emphases can be fleeting, but they can also be enduring. A person who typically feels independent can be reminded of family and think of these social ties yet find his/her thoughts drifting back to independence within a

few minutes. Conversely, an interdependent can be reminded of his/her independence and experience this feeling until thoughts drift back to ties with family and friends.

Social emphases can be easily prompted. Hong used pronouns like "me" and "I" to trigger feelings of independence. She used pronouns like "we" and "us" to trigger feelings of interdependence. Manipulating images or language in presenting products in displays can also prompt a particular social emphasis.

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Nevada Notes

RENO-SPARKS FOUNDING CHAIRMAN INDUCTED INTO ATHLETICS HALL OF FAME

On October 8, the Reno-Sparks Indian Colony inducted 21 athletes into its inaugural Athletics Hall of Fame. The mission is not only to honor past athletes and its culture, but also to inspire current generations of athletes.

Minor league baseball player Harry Sampson, founding chairman of the Reno-Sparks Indian Colony, is now a member of its Athletics Hall of Fame. Harry Sampson, who set records at Stewart Indian School in 1915, played in the A's minor leagues, and ended up serving as the Colony's first tribal chairman.

*Indian Country Today
Media Network*

RETAILERS NEAR UNLV STADIUM SITE CHEER POTENTIAL FOR BUSINESS

Next door to the McCarran Village shopping center is a vacant 42-acre site that could one-day host to a University of Nevada, Las Vegas football stadium.

And the retailers at McCarran Village would welcome the stadium — and the site's proposed commercial development such as restaurants, which they believe would generate more foot and vehicular traffic for the shopping center that sits between the airport exit on Tropicana Avenue and the Strip.

UNLV wants to buy the 42 acres for \$50 million by

Dec. 18. The Board of Regents would have to approve UNLV borrowing money for the university to close on the land purchase.

A stadium committee controlled by gaming industry representatives last year recommended a \$523 million, 45,000-seat open-air stadium with a shade system for UNLV. But event promoters suggested before a different tourism infrastructure board that a covered stadium with seating for 55,000-60,000 is the way to go.

The McCarran Village stores supported the stadium. Regent James Dean Leavitt, who is a big stadium advocate, said the neighboring shopping center would benefit from a stadium next door.

Las Vegas Review-Journal

LAU LOOKING OUT FOR BUSINESS

Mary Lau, president and CEO of the Retail Association of Nevada, said the Retail Association lobbies on everything that impacts the business community at the state legislative sessions.

"Anything that affects the business community, affects retail," she said.

"About 1,200 bills are introduced each session, and we lobbied on 900 this past session."

Since Lau took over the helm of the Retail Association of Nevada, she's noticed the industry change drastically, however, she doesn't think brick

and mortar stores will vanish anytime soon.

"A lot is changing and as the environment changes, retail will always change," she said. "You'll always have brick-and-mortar retail because people are tactical."

Lau added, "shopping is an experience and people will always stop by a store and grab something on their way home."

The Retail Association of Nevada is in the midst of expanding into other areas to take on a larger administrative role with neighboring states.

"Some other states have expressed interest in receiving some assistance and because there are few other state-wide associations, we have the ability to do certain things," she said. "We just want to continue to represent Nevada businesses in the retail sector as best as we can."

Las Vegas Business Press

LOWE'S VOLUNTEERS WORK ON HERITAGE PARK GARDENS

Despite wet weather, more than a dozen volunteers from the Carson City Lowe's worked on a fence for the Heritage Park Gardens.

Lowe's of Carson City's Store Manager Daniel Goff authorized a beautification project at the gardens through their Community Outreach Program.

Wearing their red shirts, volunteers will complete the fencing around the Children's Garden and also

create an events area in front of the garden gazebo. Lowe's provided all materials and labor.

Heritage Park Gardens is a project of Main Street Gardnerville in cooperation with the Town of Gardnerville. It's located just east of Heritage Park.

The Record-Courier

RULING IN MINIMUM WAGE CASE STANDS AS APPEAL MOVES FORWARD

Labor Commissioner Shannon Chambers told a forum that her office must enforce Carson District Judge James Wilson's decision barring employers from counting tips to determine a worker's minimum wage.

Under the Nevada Constitution, if the employer provides a health plan costing 10 percent or less of the worker's take-home pay, the minimum wage is \$7.25 an hour. If not, the minimum wage is \$8.25 an hour.

That minimum wage is set according to a formula including inflation contained in an amendment to the Nevada Constitution.

"The drafters of the amendment expressly excluded tips and gratuities from the calculation of the minimum wage," Wilson ruled.

He also ruled that the employer can't simply offer health insurance to qualify for the lower pay rate, that the worker must accept it.

*Nevada Appeal
Continued on page 11*



National Notes

HOW RETAILERS PLAN FOR THE HOLIDAYS

For consumers, February means digging out from snow and planning special Valentine's Day dinners, but for retailers, February means determining holiday assortments and evaluating past performance and new creative.

Come May, consumers may be savoring spring weather and looking forward to celebrating Mother's Day, while retailers are already solidifying holiday offers, tracking production, reviewing and photographing samples.

Accounting for more than 20 percent of their annual sales, it's little surprise that for retailers, the next holiday season starts on December 26.

NRF

U.S. RETAIL SALES RISE 0.2%, AS CONSUMERS SHOW MORE CONFIDENCE

Retail sales haven't dropped for six consecutive months. American consumers are propping up the U.S. economy, buffering it from a global slowdown and limiting repercussions from a struggling manufacturing sector.

Sales at retailers and restaurants have recovered after a bumpy start to the year, posting a 0.2% monthly gain in August and a 2.2% annual increase, the Commerce Department said.

That improvement likely will be enough to offset a slowdown at factories and oil fields, signaling continued economic growth in the third quarter.

Households have been enjoying cheaper imports thanks to a stronger dollar, and fatter wallets thanks to low gasoline prices. But those same forces are hurting manufacturers, particularly exporters or firms in the oil and gas sector. Industrial production, which measures output in the manufacturing, utilities and mining sectors, fell a seasonally adjusted 0.4% in August from July, the Federal Reserve said, the sixth monthly drop over the past eight.

Economists expect the strong retail numbers will be enough to keep the economy humming, largely because consumer spending accounts for roughly 70% of economic output.

WSJ

NEW MARKETING STRATEGIES NEEDED FOR TODAY'S SHOPPER

Today's grocery shopper is much different than ever before, which means new marketing strategies are needed to reach this consumer.

That is the common theme running through the latest Grocery Shopping Trend Survey conducted by the Food Marketing Institute (FMI). In a webinar detailing the study .FMI Senior Vice President Susan Borra said a generation ago it was easy for retailers and product marketers to reach a majority of grocery shoppers. All they needed to do was to target moms and they would reach half the households and even a greater

percentage of consumers.

Today, households composed of children under 18 represent just 28 percent of all homes, which is the exact same percentage of single-member households.

And even reaching the traditional home makeup has become more complicated, because there has been "a paradigm shift" in the roles assumed by husbands and wives.

In fact, 50 percent of men claim they have a primary role in shopping, with even more women saying the same thing. The oddity of that statistic is that when you extrapolate the numbers, 203 million people in a country of only 123 million households claim they are the "primary" shopper for their family.

FMI

DATA SHOW SPENDING AT RESTAURANTS HAS OVERTAKEN GROCERIES

Restaurant spending earlier this year overtook grocery spending for the first time on record. That number excludes the superstores that sell far more than groceries, like Wal-Mart and Target, but the trend seems to be the same at those outlets as well.

A study released last week by the J.P. Morgan Chase Institute found that the bank's 25 million customers spent more of their gasoline savings on restaurants (18%) than groceries (10%).

There are a number of reasons for the shift. There are

more people working, and further, wages when adjusted for inflation are increasing, albeit not rapidly. The Labor Department reported a 2.2% rise in real weekly earnings in the year ending September.

What does this mean for the grocery companies? It means trying out new initiatives. — in other words, discount more — improve the offerings of fresh food, and boost the online grocery program to cater to those who will then pick up food on the way home.

NYT

ARE YOU READY TO BUY STOCKS AT YOUR GROCERY STORE?

Now selling at the checkout counter: breath mints, hand sanitizer and...\$25 of Berkshire Hathaway stock?

In a new twist on the bustling gift-card business, retailers such as Kmart and Office Depot are starting to roll out cards that give the recipients small amounts of stock in some of the country's best-known companies. The cards will be available ahead of the holiday shopping season at other retailers, including Toys "R" Us and Lowe's Cos.

The idea that shoppers might want to pick up some Apple Inc. along with their apples is the brainchild of Stockpile Inc., a Palo Alto, Calif.-based startup. Avi Lele, a former patent attorney and founder of the company, said

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CSRA ANNUAL MEETING RECAP

By Lea Tauchen

LEA TAUCHEN AND AMANDA SCHWEISTHAL ATTENDED THE

Council of State Retail Associations' (CSRA) annual meeting in Scottsdale, Arizona in October. CSRA is the national association that supports state retail associations. The mission of the organization is to "improve and advance the retail industry through close cooperation and mutual assistance among state retail association executives."

CSRA facilitates "the exchange of general and technical information on issues of importance to

the associations and the members they represent." The annual meeting serves as a forum for state associations, national associations, and retailers to discuss current state and federal legislative and regulatory issues affecting the retail industry. CSRA also provides an opportunity for the state executives to compare "best practices" in association management operations and programs, as well as any other topics of significance to the associations.

This year's meeting boasted record-breaking attendance. There were 175 attendees with

approximately 39 state associations represented, 16 national trade associations represented, and 24 retail businesses represented. Attendees were provided with several panels of industry and subject matter experts debating issues addressing cyber security, labor, pharmacy, social media, and federal legislation.

More specifically, the really hot topics were chip-and-pin credit card technology, predictive scheduling, paid sick leave, minimum wage, medication synchronization, drug take back programs, Main Street fairness, and the presidential

candidates and their potential impact on the retail industry.

This was Amanda Schweisthal's first CSRA meeting since joining the RAN team. Amanda's reaction to the event was enthusiastic as she explained, "I was excited to attend this meeting. I really enjoyed networking with my colleagues from across the country. It was beneficial to learn what issues other states are focusing on and to gain a better understanding of the concerns and trends that the retail industry is experiencing." ■

NEVADA BOARD OF PHARMACY UPDATE

By Liz MacMenamin

THE BOARD OF PHARMACY MET IN LAS VEGAS ON

October 13th and 14th. The agenda was comprised of disciplinary hearings, a workshop on proposed regulations, and public hearings on adoption of regulations that have been through the workshop process.

The workshop was dedicated to discussing language in conformity to Senate Bill 459, which requires the board to set educational requirements and standardized

procedures for a pharmacy that chooses to dispense the opioid antagonist, better known by the brand name Naloxone. This drug is used in the treatment of an opioid-related overdose cases. This would allow a family member, friend or other person in a position to assist a person at risk of dying from an overdose of an opioid.

RAN discussed during the public hearing that there is some concern about how the regulation is written regarding record keeping and the absence of the need for

a prescription, or written protocol, to be able to acquire this drug from a pharmacy. The first draft of the regulation that board staff proposed was mirrored after the immunization regulations adopted in Nevada. The immunization regulations are very clear guidelines for a pharmacy. The regulations presented at this meeting brought up questions about implementation and intent of the statute. RAN will continue to monitor this regulation to ascertain ease and clarity for

compliance by pharmacies in Nevada.

The board heard four different regulations during the public hearing:

● LCB File No. R142-14

This regulation adds any newly identified synthetic drugs to the list of controlled substance. This regulation passed unanimously and will now be sent back to the Legislative Counsel Bureau and brought before the Legislative Commission for final adoption.

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NEVADA GIFT CARD LAW

Source: Page 31 of the Nevada Holder Reporting Manual
at the Office of the Nevada State Treasurer
Compiled by Lea Tauchen

GIFT CERTIFICATES AND GIFT CARDS ARE

subject to the state of Nevada's unclaimed property laws contained in NRS 598.0921 and NRS 120A.520.

If the gift card/certificate was issued before October 1, 2007, the following rule applies:

● If the card/certificate has not been used for at least three years, it is subject to escheatment at 100% of

the remaining face value. These cards have a three-year dormancy period. It includes all gift cards/certificates whether they expire or not.

If the card/certificate was issued on or after October 1, 2007, the following rule applies:

● The card/certificate is escheated in the time period in which it expires. There is no dormancy period. It is escheated at 60% of the remaining face value (businesses are allowed to retain 40%). If

the card/certificate has no expiration date, it is not subject to escheatment and 100% of the remaining value must be honored indefinitely.

IMPORTANT UPDATE:

Gift cards and gift certificates may contain expiration dates and impose dormancy or any other fees that reduce the value only if the expiration dates or fees are printed in 10-point font on the card/certificate or it contains a toll-free number the owner

can call to obtain the expiration date, unused balance and/or dormancy fee information. If the dormancy fee is based on inactivity, the duration of such inactivity cannot be less than three years, cannot be imposed in the first 12 months after issuance and cannot exceed \$1 per month. cannot be imposed in the first 12 months after issuance and cannot exceed \$1 per month. ■

BOARD OF PHARMACY *Continued from page 8*

● LCB File No. R001-15

This regulation would require a new licensure for "third-party logistics provider" as defined by the federal Drug Supply Chain Security Act. This entity either provides or coordinates warehousing, or other logistic services on behalf of the manufacturer, wholesaler, or disperser of a product (within the drug supply chain). Presently, these businesses are licensed as a manufacturer in Nevada.

Paul Enos, with the Nevada Trucking Association, testified on behalf of his members that there are currently

federal guidelines being established and should be in place on November 26, 2015, and requested that the board wait until after that date to move forward with these regulations.

That would give the federal government the burden of implementing the guidelines needed to allow the industry to comply with rules they wrote two years ago. The board agreed to table this until the board meeting in December.

● LCB File No. R002-15

The board is adopting regulations governing the storage, handling

and security of drugs that a facility may collect in accordance with the DEA ruling (12 C.F.R. parts 1300,1301, 1304 1305, 1307, 1317) allowing a pharmacy to take back controlled substances under very stringent conditions. This is enabling language for those that may choose to meet DEA standards within the pharmacy. Nothing in this language mandates that a pharmacy must take back these products. This passed unanimously and will now be sent back to the Legislative Counsel Bureau and brought before the Legislative Commission

for final adoption.

● LCB File No. R003-15

This regulation will require an outsourcing facility to obtain a license in Nevada as a manufacturer if they are compounding sterile drugs. This passed unanimously and will now be sent back to the Legislative Counsel Bureau and brought before the Legislative Commission for final adoption.

If you have any questions regarding these regulations, please contact Liz MacMenamin at lizm@rannv.org. ■



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.*

- | | |
|---|--|
| Above The Rest Home Care Inc. | Mathwig Investments dba Crossroads Lounge |
| Andelin Family Farm, LLC | Micone Staffing Resources Inc |
| BCMN LLC dba Aliante Animal Hospital | MIRI dba Newport Café |
| Creative Communication Technologies of NV Inc | Nevada Seal and Pump |
| Cycladex Inc | Northern Nevada Restoration Services LLC |
| D. Procyon, LLC dba Embassy Nightclub | Optim, Inc. |
| Dental Arte Studio Inc | Ron Wood Family Resources Center |
| Edge Technology | State of Nevada Board of Examiners for Audiology
Speech Pathology |
| Group GSL LLC dba Right at Home | State of Nevada Board of Occupational Therapy |
| Grush Inspections LLC | Tahoe-Reno Botanicals, LLC |
| Guardianship Services of Nevada | Tahoe-Reno Extractions LLC |
| H&L Phoenix Inc dba Z-Marine | The Compound LLC dba MGV |
| JCN Courier Services Inc. | Washoe Wellness LLC |
| Marc Hollar dba Hollar's Automotive & 4WD | |

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
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TO BUY OR NOT TO BUY *Continued from page 5*

Hong conducted six experiments exploring the effect of this thinking on purchasing decisions. Here's what she learned.

When people experience independent thoughts as they make purchasing decisions, they rely more on feelings to help them decide. Their reasoning is affective: how will this purchase make me feel? When people experience interdependent thoughts as they make purchasing decisions, they rely upon logical, analytical thinking to help them decide. Their reasoning is cognitive: how will I justify this decision

to others in my social environment?
Independents can make decisions very quickly. It doesn't take long to decide how one feels. Interdependents can take a long time to make decisions. There are many people to consider.

When Hong prompted people before a purchasing decision with a social emphasis that happened to match the emphasis they typically experienced, it dramatically affected their willingness to pay. It increased 53%.

Marketing/Sales messages are most effective when they

target people correctly and present consistent messages. For example, a middle aged male, by himself, examining a convertible in an auto showroom would be most responsive to a visual image of him driving the car by himself in some exotic location. You would assume his thinking is independent and his decision process will rely upon feelings.

You can expect little price resistance, and you can expect a quick decision. But if you offer him a visual image of his wife next to him and his kids in the backseat, you've

prompted an entirely different purchasing decision strategy, an interdependent strategy. He'll be thinking about justifying this purchase to his family, and most likely, he'll walk away from the car and not look back.

Getting everything right is a challenge, and you'll occasionally miss, but now, thanks to Ms. Hong, you'll also occasionally be getting it right. Remember, an independent emphasis—appeal to emotions... an interdependent emphasis—appeal to reason. ■

Reference: *Businesspsych.org*

NEVADA NOTES *Continued from page 6*

WE HAVE A PRESCRIPTION PILL PROBLEM

Nevadans have long struggled with prescription drugs. Studies place Nevada in the top tier of states for the highest number of painkiller prescriptions written, the worst prescription painkiller abuse problems and the most deaths due

to drug overdoses — the majority due to prescription drugs. Data from the state pharmacy board place Nevada second in the nation for number of prescriptions written for oxycodone, sold commercially as OxyContin and Percocet, and hydrocodone, sold as Lortab and Vicodin.

Prescription painkiller

use has been on the rise nationally over the past decade and a half, but there's no consensus from experts on why the problem is worse in Nevada. Some say Las Vegas' reputation as a party city and Nevada's more liberal attitude toward drugs and alcohol may play a role. Others say states with a large rural population tend to have

more severe pill problems. **Legally prescribed medications in Nevada, January 2010–August 2013**

14,861,946 prescriptions filled
1,071,677,298 pills prescribed

Source: Final Report on the Reno Police Department's Smart Policing Initiative to Reduce Prescription Drug Abuse

Las Vegas Sun

NATIONAL NOTES *Continued from page 9*

he came up with the idea when he wanted to give a Christmas gift of stock to his nieces and nephews, and found the need to first gather personal information such as their Social Security numbers too burdensome.

The cards work like tradi-

tional gift cards but recipients receive stock instead of merchandise when they cash them in. If they want, customers can swap the shares they have received for other stock.

Only 13.8% of American families own stock directly,

down from nearly 18% before the financial crisis, according to a study released by the Federal Reserve last year. Most Americans prefer to invest through mutual funds and retirement accounts.

Gift cards are a different

story. That product has exploded, with \$93.9 billion loaded on to retail gift cards last year, nearly double the \$51.8 billion in 2005, according to Mercator Advisory Group, a consulting firm that specializes in the payments industry. *WSJ* ◆ 11



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WASHINGTON RETAIL INSIGHT

NRF TO “KEY VOTE” BUDGET RECONCILIATION ACTION IN HOUSE

REPEAL OF EMPLOYER MANDATE, CADILLAC TAX ARE IMPORTANT TO RETAILERS

WASHINGTON:
THE NATIONAL RETAIL

Federation (NRF) sent a letter to leadership in the House of Representatives voicing its strong support for provisions of the Restoring Americans’ Healthcare Freedom Reconciliation Act of 2015 (H.R. 3762). NRF said it may consider votes on the bill as Opportunity Index Votes for its annual voting scorecard.

“Many important retail priorities to change and improve the [Affordable Care Act] are included in H.R. 3762,” wrote Senior Vice President

for Government Relations David French. “Repealing the employer mandate, the already harmful Cadillac Tax and automatic enrollment provisions are all strong NRF-endorsed goals.”

NRF also noted the strategic importance of passing H.R. 3762, saying “Budget Reconciliation offers an expedited path past the Senate procedural hurdles that have hampered progress on many of these priorities and advance them to the president’s desk.”

NRF is the world’s largest retail trade association, representing discount and department stores, home

goods and specialty stores, Main Street merchants, grocers, wholesalers, chain restaurants and Internet retailers from the United States and more than 45 countries. Retail is the nation’s largest private sector employer, supporting one in four U.S. jobs—42 million working Americans. Contributing \$2.6 trillion to annual GDP, retail is a daily barometer for the nation’s economy. NRF’s This is Retail campaign highlights the industry’s opportunities for life-long careers, how retailers strengthen communities, and the critical role that retail plays in driving innovation. www.NRF.com ■

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