



RAN

Retail Association of Nevada

November/December 2016

LOOKING OUT FOR BUSINESS

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NEVADA NEWS

HOLIDAY SALES IN NEVADA EXPECTED TO GROW 4.2 PERCENT, OUTPACING NATIONAL ESTIMATES

ONLINE SALES ON BLACK FRIDAY, CYBER MONDAY SET NEW RECORDS

THE HOLIDAY SHOPPING SEASON KICKED INTO HIGH GEAR

over the Thanksgiving weekend as millions of consumers across the United States spent billions of dollars in stores and online. In the Silver State, the Retail Association of Nevada (RAN) estimates that nearly 1.4 million people took advantage of discounts and promotions during the holiday weekend, spending \$400.5 million on gifts, decorations and other items.

The busy four-day weekend is a positive sign for the holiday shopping season. RAN projects Nevada consumer spending during the season will grow by 4.2 percent this year and surpass \$4.5 billion for the first time.

On the national level, holiday spending is projected to increase by 3.6 percent over last year to reach \$655 billion, according to National Retail Federation (NRF) estimates. The holiday shopping season spans November and December, and consumer spending figures exclude auto sales, restaurants and gasoline.

"Thanks to an improving statewide employment picture and rising wages, Nevadans will be able to take advantage of the many holiday discounts and promotions offered by retailers throughout the state," said Bryan Wachter, Senior Vice President of RAN.

Nationwide, an estimated 154.4 million consumers shopped during the Thanksgiving weekend, according to NRF survey data. That figure exceeded NRF's initial projection of 137.4 million. During the weekend, the average American consumer spent \$289.19, the NRF said. An estimated 74 percent of weekend spending went toward gifts for others and holiday fare such as decorations and food, while the remaining 26 percent was spent on non-gift items. Average spending was down 3.5 percent from the \$299.60 reported last year due to deeper discounts and better bargains available to shoppers both in stores and online, according to the NRF.

In Nevada, online shoppers outnumbered in-store shoppers 973,600 to 889,100 as many retailers

offered the same door-buster prices on both their sales floors and websites. Online and mobile shopping was especially attractive to U.S. consumers, who spent an estimated \$5.27 billion on Thanksgiving and Black Friday, according to Adobe Digital Insights. That figure was 17.7 percent higher than a year ago and included a record \$3.34 billion in spending during Black Friday alone.

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HOLIDAY SALES *Continued from page 1*

The strong Thanksgiving weekend online shopping activity continued on Cyber Monday, which the NRF predicted would attract 122 million consumers across the United States. In Nevada, nearly 1.1 million adults were expected to

shop online during Cyber Monday, according to RAN. The online spending record set on Black Friday was quickly eclipsed on Cyber Monday, which recorded a new one-day high of \$3.39 billion, Adobe Digital Insights said. Overall, total online

spending in November reached \$39.9 billion, a 7.4 percent increase over a year ago, according to Adobe Digital Insights.

In Nevada, non-store retail sales, which include online retailers, are trending up by 16.7 percent year-over-year and

have surpassed \$1 billion in the 12 months through August. Based on these trends, RAN estimates that total non-store sales in the state could approach \$300 million this holiday season, surpassing last year's total of \$236.8 million. ■

SAFE MEDICATION KIOSKS FOR DRUG DISPOSAL *By Liz MacMenamin*

THE RETAIL ASSOCIATION OF NEVADA HAS BEEN

involved in finding solutions to the opioid crisis in Nevada. RAN, along with many of its members, has also been an active participant in the Take Back Drug Program in northern Nevada since its inception.

Walgreens, in conjunction with the Safe Medication Disposal Kiosk program, has made the decision to install kiosks in five locations in Las Vegas and one location in Reno. This will enable citizens in the larger metropolitan areas of the state to safely dispose of their controlled substances in locations that are open 24 hours.

The Safe Medication Disposal Kiosk program is operating in 35 states (Nevada will be #36) and has collected 10 tons

of medication since the program began in April of 2016. Walgreens is committed to its role in

addressing the opioid crisis nationwide and in our state.

Please look for

locations listed on the following chart for the kiosks in your area. ■

Walgreens
AT THE CORNER OF HAPPY & HEALTHY™

Walgreens Leads Fight Against Prescription Drug Abuse in Nevada

Walgreens Safe Medication Disposal Program

- The safe medication disposal receptacles allow individuals to safely and conveniently dispose of their unwanted, unused or expired prescriptions, including controlled substances and over-the-counter medications, at no cost.
- The receptacles at Walgreens pharmacies will be available during regular pharmacy hours.

By the end of the year, Walgreens will install safe medication disposal receptacles at drugstores in the following cities and locations:

Las Vegas 3339 Las Vegas Blvd S	Las Vegas 8500 W Cheyenne Ave	Las Vegas 9415 W Desert Inn Rd
Las Vegas 4470 E Bonanza Rd	Las Vegas 1180 E Flamingo Rd	Reno 750 N Virginia St

Please Note: *State specific regulations prevent Walgreens from installing safe medication disposal receptacles at this time in certain states. *Information is subject to change



CVS HEALTH MAKES OVERDOSE-REVERSAL DRUG AVAILABLE WITHOUT A PRESCRIPTION AT ALL CVS PHARMACY LOCATIONS IN NEVADA

MORE THAN 100 CVS PHARMACY LOCATIONS IN NEVADA CAN NOW DISPENSE NALOXONE

WOONSOCKET, R.I., DECEMBER 12, 2016 —

CVS Health (NYSE: CVS) announced today that the opioid overdose-reversal medication naloxone is now available without a prescription at all CVS Pharmacy locations in Nevada. CVS Health has established a standing order with physicians in Nevada that allows CVS Pharmacy to expand access to the medication across the state.

"Naloxone is a safe and effective antidote to opioid overdoses and by expanding access to this medication in our Nevada pharmacies by the use of a physician's standing order for patients without a prescription, we can help save lives," said Tom Davis, RPh, Vice President of Pharmacy Professional Practices at CVS Pharmacy.

"We are dedicated to helping the communities we serve address and prevent drug abuse and we are expanding access to naloxone to give more people a chance to get the help they need for recovery."

The move to expand access to naloxone builds on CVS Health's longstanding commitment

to help communities address and prevent drug abuse through education, outreach and safe medication disposal.

CVS Health's commitment to drug abuse prevention education extends from online resources for patients visiting CVS.com to a commitment to youth prevention programs. Launched in 2015, CVS Health's Pharmacists Teach program gives its pharmacists the opportunity to volunteer to speak to local students about the dangers of drug abuse. More than 150,000 students have already been part of the program. The CVS Health Foundation is also working with **DoSomething.org** to create a peer-to-peer prevention and intervention program delivered to young people via text message and online.

CVS Health has also joined with the Partnership for Drug-Free Kids to create the Medication Disposal for Safer Communities Program, which has donated more than 600 drug disposal units to police departments around the country. The program gives members of the community a safe and environmentally friendly way to dispose



of unwanted medication and has already collected more than 47 metric tons of prescription drugs.

"CVS Health has been a leader in the work of helping communities prevent prescription drug abuse," said Marcia Lee Taylor, President and CEO, Partnership for Drug-Free Kids. "In addition to proper disposal of unwanted medication, increasing access to naloxone is a critical public health priority that allows patients and their families to prevent opioid fatalities and recognize when people need help working towards recovery from the disease of addiction."

With the addition of Nevada, CVS Pharmacy now dispenses naloxone in a total of 37 states: Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Florida, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon,

Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.

ABOUT CVS HEALTH

CVS Health is a pharmacy innovation company helping people on their path to better health. Through its more than 9,600 retail pharmacies, more than 1,100 walk-in medical clinics, a leading pharmacy benefits manager with nearly 80 million plan members, a dedicated senior pharmacy care business serving more than one million patients per year, and expanding specialty pharmacy services, the Company enables people, businesses and communities to manage health in more affordable and effective ways. This unique integrated model increases access to quality care, delivers better health outcomes and lowers overall health care costs. Find more information about how CVS Health is shaping the future of health at **www.cvshealth.com.**



Leading the Fight to Prevent Drug Diversion and Drug Abuse

Drug abuse continues to be a public health and safety risk. The National Survey on Drug Use and Health estimated 6.5 million Americans misused a prescription drug in 2014, while the Centers for Disease Control and Prevention reported nearly 50,000 prescription and illicit drug overdose deaths in the same year—a 140% increase since 2000. Most people who misuse prescription drugs first obtain them from a family member or friend, often from a home medicine cabinet, and can eventually graduate to using illicit drugs such as heroin. Federal, state, and local policymakers are seeking solutions to aid their efforts to combat drug abuse and overdose deaths in communities across America, and Walgreens stands ready to help.

Our Commitment

Walgreens is leading the fight against prescription drug abuse with new programs to help curb misuse of medications and the rise in overdose deaths. Our pharmacists play a significant role in counseling patients on the safe use of medications, and we understand the challenges our communities face in the fight against drug abuse.



Safe Drug Disposal

- We are committed to helping our patients and customers lead safe, healthy lives. As a reflection of that commitment, Walgreens will install safe medication disposal receptacles in more than 500 pharmacies in 39 states and Washington, DC.
- Customers and patients can safely and conveniently dispose of unwanted, unused or expired prescriptions, including controlled substances
- Receptacles will be available during regular pharmacy hours.



Increasing Access to Naloxone

- Walgreens will also make Naloxone, a life-saving opioid antidote, available without a prescription in 35 states and Washington, DC, in accordance with each state's pharmacy regulations.



We Ask Lawmakers

To work with us to implement voluntary, statewide safe medication disposal programs and to increase access to Naloxone by eliminating prescription requirements.



Key Facts

An estimated 6.5 million Americans misused a prescription drug and nearly 50,000 died of an overdose in 2014.

Most people who misuse prescription drugs first obtain them from a family member or friend, often from a home medicine cabinet.



PRESCRIPTION DRUG ABUSE PREVENTION SUMMIT

By Liz Macmenamin

GOVERNOR **BRIAN SANDOVAL** HOSTED A Prescription Drug Abuse Prevention Summit in Las Vegas, Nevada August 31 and September 1, 2016, that brought together policy makers, health care providers, law enforcement, industry representatives, and other

interested stakeholders, to discuss the prescription drug abuse problems in Nevada. The purpose of this summit was to discuss and gather recommendations on how Nevada can tackle this epidemic. The Summit was well attended and after two days of discourse there was a collective agreement that

the problems need to be addressed on multi-levels. There is no easy answer or “one size fits all” solution to these issues. Summary of the link to the report on this summit is: <https://www.regonline.com/> This report is a concise and abbreviated summary of the background and problems that were discussed during the two-

day summit. The Governor and his staff produced very succinct discussions with an inclusive group of stakeholders. Follow-up and further work on the issues in the report will be done during the upcoming 2017 legislative session. ■

WASHOE COUNTY WORKSHOPS: SERVICE ANIMALS AND FOOD FACILITIES INCLUDING GROCERY STORES AND RESTAURANTS

By Lea Tauchen

THE WASHOE COUNTY HEALTH DISTRICT, Environmental Health Services (EHS), will be holding several FREE workshops that focus on how service animal laws affect grocery stores and restaurants. No registration is required. To learn more about these laws and how to protect your business, you may attend any of the following sessions:

- January 10, 2017 from 3:00-4:00pm at the Nevada Restaurant Association, 401 Ryland Street, Reno
- January 11, 2017 from 9:30-10:30am at

the Nevada Restaurant Association, 401 Ryland Street, Reno

- January 11, 2017 from 6:00-7:00pm at the Washoe County Complex, Building B, 1001 East Ninth Street, Reno

Grocery stores and restaurants are seeing more frequent instances of customers bringing their pets inside with them to shop. The Retail Association of Nevada has received several inquiries from members that want to know what to do when someone comes into their business with a pet. Fortunately, the federal, state, and local laws are very clear on

this subject. Only service animals are allowed in food establishments. At these workshops, you will learn about how service animals are regulated in the American’s with Disabilities Act (ADA). Title II covers state and local government services and Title III covers public accommodations and commercial facilities. Here is the Department’s publication providing guidance on their website at www.ada.gov.

How Is “Service Animal” Defined?

Service animals are defined as dogs that are individually trained

to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack, or performing other duties. Service animals are working animals, not pets. The work or task a dog has been trained to provide must be directly related

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SERVICE ANIMALS *Continued from page 5*

to the person's disability. Dogs whose sole function is to provide comfort or emotional support do not qualify as service animals under the ADA.

Where Are Service Animals Allowed?

Under the ADA, State and local governments, businesses, and nonprofit organizations that serve the public generally must allow service animals to accompany people with disabilities in all areas of the facility where the public is normally allowed to go. For example, in a hospital it would be inappropriate to exclude a service animal from areas such as patient rooms, clinics, cafeterias, or examination rooms.

However, it may be appropriate to exclude a service animal from operating rooms or burn units where the animal's presence may compromise a sterile environment.

Service Animals Must Be Under Control

Under the ADA, service animals must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the animal through voice, signal, or other effective controls.

Inquiries, Exclusions, and Other Rules

● When it is not obvious what service an animal provides, only limited inquiries are allowed. Staff may ask two questions: (1) is the dog a service animal required because of a disability, and (2) what work or task has the dog been trained to perform. Staff cannot ask about the person's disability, require medical documentation, require a special identification card or training documentation for the dog, or ask that the dog demonstrate its ability to perform the work or task.

● Allergies and fear of dogs are not valid reasons for denying access or refusing service to people using service animals. When a person who is allergic to dog dander and a person who uses a service animal must spend time in the same room or facility, for example, in a school classroom or at a homeless shelter, they both should be accommodated by assigning them, if possible, to different locations within the room or different rooms in the facility.

● A person with a disability cannot be asked to remove his service animal from the premises unless: (1) the dog is out of control and

the handler does not take effective action to control it or (2) the dog is not housebroken. When there is a legitimate reason to ask that a service animal be removed, staff must offer the person with the disability the opportunity to obtain goods or services without the animal's presence.

● Establishments that sell or prepare food must allow service animals in public areas even if state or local health codes prohibit animals on the premises.

● People with disabilities who use service animals cannot be isolated from other patrons, treated less favorably than other patrons, or charged fees that are not charged to other patrons without animals. In addition, if a business requires a deposit or fee to be paid by patrons with pets, it must waive the charge for service animals.

● If a business such as a hotel normally charges guests for damage that they cause, a customer with a disability may also be charged for damage caused by himself or his service animal.

● Staffs are not required to provide care or food for a service animal.

Miniature Horses

In addition to the provisions about service dogs, ADA regulations

have a separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. (Miniature horses generally range in height from 24 inches to 34 inches measured to the shoulders and generally weigh between 70 and 100 pounds.) Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility.

The assessment factors are (1) whether the miniature horse is housebroken; (2) whether the miniature horse is under the owner's control; (3) whether the facility can accommodate the miniature horse's type, size, and weight; and (4) whether the miniature horse's presence will not compromise legitimate safety requirements necessary for safe operation of the facility.

If you have any questions, please contact Lea Tauchen at RAN.

Please note that this is not legal advice, as it is intended for information purposes only. ■



COURT HALTS U.S. LABOR OVERTIME RULE

O N NOVEMBER 22, THE U.S. FEDERAL COURT

for the Eastern District of Texas granted an injunction against the U.S. Department of Labor overtime rule, which was going into effect on December 1, 2016.

The Court's order was issued in response to a lawsuit filed in September by Nevada Attorney General Adam Laxalt and Texas Attorney General Ken Paxton on behalf of 21 attorneys general.

The National Retail Federation (NRF), National Federation of Independent Businesses, U.S. Chamber of Commerce, the U.S. Manufacturers Association, among others, filed a separate lawsuit the same month. In October the Court joined the two suits into one.

"Federal Agencies cannot unilaterally reinterpret federal law to impose burdens on state governments and businesses, and today's preliminary injunction reinforces the importance of the rules of law and constitutional government," said Laxalt.

The proposed rule was issued by the Department

of Labor in response to President Obama's directive to revisit the overtime rule. The new rule categorically denied an overtime exemption for any employee earning less than \$46,476 per year regardless of the employee's job duties, raising the cap from \$23,660.

Upon the filing of the new rule, Congressional Republicans pointed out how the rule would hurt small businesses and be an absolute disaster to the economy. In response, the U.S. House of Representatives passed the Regulatory Relief for Small Businesses, Schools and Nonprofits Act which would halt implementation of the rule for six months to enable employers more time to implement it. The bill was pending in the U.S. Senate and President Obama promised to veto it.

Prior to the Court's order, businesses were racing to try to comply. In some cases, employees have already been given raises. In other cases, plans to change full-time employees to part-time can now be scrapped.

According to the Wall Street Journal, Wal-Mart Stores recently raised the



Nevada Attorney General Adam Laxalt

salaries of its assistant managers and certain other managers from \$45,000 to \$48,500.

Although the law included local and state governments, according to a story in the Nevada Appeal, Nevada's state government would not have been affected, nor Washoe County. Only one employee in Carson City would have been affected by the change. There was no information on Clark County or other counties.

NRF Senior Vice President for Government Affairs David French said, "The Labor Department's

overtime changes are a reckless and aggressive overreach of executive power, and retailers are pleased with the judge's decision."

President-elect Trump has been quoted as saying he will change or get rid of those regulations he deemed to hurt businesses.

"Businesses and state and local governments across the country can breathe a sigh of relief now that this rule has been halted," said Laxalt. ■



Nevada Notes

CLARK COUNTY COMMISSION ENACTS STATE STADIUM REQUIREMENTS

A majority of Clark County commissioners voted to codify two hotel room tax increases to fund the upgrade of the Las Vegas Convention Center and the construction of a 65,000-seat stadium.

That vote will increase hotel room taxes on the Las Vegas Strip by 0.88 percent and elsewhere in the county by half a percentage point to fund the stadium's construction.

Additionally, room taxes countywide will go up an additional half a percentage point for renovations and expansions to the Las Vegas Convention Center. The new hotel room taxes go into effect on Jan. 1.

LVRJ

SALES TAX INCREASE WILL FUND POLICE HIRES

Commissioners unanimously approved raising the county's sales tax next year to fund the hiring of more than 300 Metropolitan Police Department officers and purchasing police equipment. That easily met the two-thirds vote of the commission required for approval.

The county's sales tax will increase by one-tenth

of a percentage point beginning April 1. That comes to about a penny for every \$10 of sales. LVRJ

GUN SHOPS WANT GUIDANCE

Las Vegas gun shops are looking for guidance after Nevada voters approved a ballot question extending firearm background check requirements.

Question 1 passed on Election Day by a narrow margin — much more narrow than polls predicted — cementing background check requirements for private-party sales and transfers into state law.

The new background checks law takes effect Jan. 1, but some gun store owners said they aren't sure what to do then.

Some owners thought it had to go to the Legislature first for the passage of regulations.

There's uncertainty as to how it would work with in-store purchases going through a state-run background check system and private sales and transfers going through the FBI system. There's been no guidance or clarification.

LVRJ

BARGAIN HUNTERS ON THE PROWL

Off-price retailers are

gaining ground in the retail apparel industry. NPD's Checkout Tracking report, which analyzes receipts and follows consumer-purchasing behavior over time, found that consumers age 45 and above represent over half of off-price apparel buyers. Off-price is second only to the online channel in terms of growth rate.

Many of department stores are also in the outlet business. They use the outlets to get rid of out-of-season and discontinued merchandise. They also have seconds, or lower quality products, in the outlet stores.

At their full-line locations, the department stores provide a higher level of service and cater to more affluent customers who want the most current and highest-quality merchandise.

Many manufacturers are cutting special labels to be sold as off-price goods. The growing popularity of off-price has made the business tougher.

The key to attracting and keeping customers in the off-price segment is to consistently wow customers with great deals. The 'treasure hunt' excitement is what will continue to keep customers coming back.

Another interesting approach might be to

adopt the old Filene's Basement automatic markdown cadence, where the price automatically drops 25 percent every 15 days until it is sold or sent to Goodwill.

The biggest mistakes for off-price apparel retailers are stale assortments, unorganized and messy stores, and too much focus on price.

VegasInc.

ATTORNEY GENERAL LAXALT WARNS OF COUNTERFEIT RETAIL APPS

Nevada Attorney General Adam Paul Laxalt warns Nevada's consumers of counterfeit retail apps during the holiday shopping season. Retail apps can be helpful to consumers looking to purchase items online or pick up an item in-store, and can often contain access to exclusive sales or limited products.

However, Apple's App Store and Google Play have witnessed a recent surge in counterfeit retail apps that impersonate well-known retailers.

Counterfeit apps can steal credit card or banking information and can access users' social media accounts. Some fraudulent apps install malware onto users' smartphones and can even lock a user's

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National Notes

STORES WANT REVIEWS

Retailers care more than ever about the commentary shoppers leave on their websites, and they are stepping up efforts to encourage more customers to share their thoughts.

At the same time, the chains are doing more to make the reviews useful and engaging, adding photos and other features, while discouraging anonymous commenters by verifying actual customers.

Some 66% of shoppers who research online say they read customer reviews on websites, according to the Deloitte 2016 Holiday Survey, an online poll of more than 5,000 consumers.

Yet only about 4% of shoppers who make a purchase will write a review when asked to do so.

Retailers want more authentic reviews from real shoppers on their sites, and fewer fake reviews from people with an agenda, who may create an account solely to leave derogatory comments or hype.

Retailers are doing more to make reviews useful to the shoppers who read them. Best Buy's website now pulls out the most common words into sortable, clickable lists of "pros" and "cons."

Target has added

descriptors so reviewers can award stars in categories such as "ease of assembly" for furniture, or "design" for home decor items. The big box retailer has also simplified voting so other users can deem a review "helpful" or "not helpful," as a way for shoppers who don't write reviews to still engage with them, a spokesman says.

WSJ

WAL-MART KICKED OFF CYBER MONDAY ON FRIDAY

Cyber Monday is starting earlier and earlier. Wal-Mart Stores Inc. said it kicked off its so-called Cyber Monday deals at 12:01 a.m. EST Friday for the first time ever as it aims to grab customers ahead of its competitors.

Last year, the world's largest retailer pulled up the Cyber Monday deals on the Sunday evening after Thanksgiving for the first time.

Cyber Monday, which falls on the Monday after Thanksgiving, is typically the busiest day of the year for online shopping.

The phrase was coined in 2005 by the National Retail Federation's online arm, **Shop.org**, to encourage online buying when people returned to offices where they had high-speed internet connections.

Since then, the proliferation of smart-phones has given shoppers constant web access, and now Cyber Monday is being used by retailers to pull in shoppers hungry for deals continually.

Wal-Mart's online business has been helped in part by its growth in product assortment. It now offers 23 million products online, nearly triple from last year's holiday shopping season. AP

FCC WARNING: BEWARE THE GOVERNMENT GIFT CARD SCAM

The FCC is warning consumers to be on the lookout for telephone scam artists who impersonate government officials, such as law enforcement or other government representatives, demanding payment in the form of gift cards.

Usually the impersonator will threaten that you or a family member will be arrested or face some other legal action unless a payment is made to them. The scammers then demand you purchase gift cards and provide them the redemption codes over the phone.

While the FCC provided some basic common sense safety tips,

the most important one to remember is that no government official is ever going to accept a gift card as payment for anything. If a caller claiming to be from the government demands you pay for anything using a gift card, it's safe to just hang up the phone and report the call to the FCC.

FCC Press Release

TRUMP'S WIN CONCERNS AD AGENCIES

Advertisers are grappling with a stark realization: After spending years courting U.S. consumers with aspirational images of upscale urban living, they may have misjudged the yearnings of much of their audience.

In the wake of Donald Trump's election as U.S. president with a wave of support from Middle American voters, advertisers are reflecting on whether they are out of touch with the same people—rural, economically frustrated, elite-distrusting, anti-globalization voters—who propelled the businessman into the White House.

One takeaway was that too much advertising falsely assumes that all U.S. consumers desire to be like coastal elites.

Marketing needs to

Continued on page 11



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.

ACS Associated Inc

Alejandro Alvarez Torres & Juana Claudia Patino dba Patino's Janitorial Cleaning Services

Emerson GeoSciences LLC

Flycatcher LLC dba Exotics Racing

Genesis Handyman LLC

Goldy LLC dba Sophia's Las Vegas

Gupta Heart & Vascular

High Sierra Communications Inc

International Pipeline LLC

JMM/RKG LTD dba John Mull Meats

Mommies and Daddies Preschool

Toiyabe Golf Club LLC

Your Perfect Auto LLC

NRNSIG members who wish to register a negative vote on a new group member, please write NRNSIG at 575 S. Saliman Road, Carson City, NV 89701, indicating which member and the reason(s) for the negative vote.



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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**,

10 ♦ or the RAN office at **775-882-1700** (toll free in Nevada 800-690-5959). Don't forget to check out our website, www.RANNV.org.



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phone and demand a fee to unlock the device.

“Now that many credit cards have computer chips, fraudsters looking to collect personal or financial information are going to get the data any way they can, including creating counterfeit apps for smartphones,” said Laxalt.

Consumers looking to avoid falling victim to this scam can take the following steps:

- Check the retailer’s website for direct links to its own app. Never click on an email link to download a new app.
- Run a search for

- reviews of the app and who published the app. If the app has not yet been reviewed, that should serve as an indicator that the app was recently created. Few or bad reviews are also red flags.

- Be cautious of any misspelled words in the description of an app. Fake apps are often created quickly and may contain grammatical errors.

- Be wary of linking your credit card to any app. If the app turns out to be counterfeit, fraudsters can have easy access to your financial information.

- Monitor your credit card statements more

frequently during the holidays.

Fraudsters can obtain credit card information even if you have not shopped online.

Those who believe they have been victimized by this scam can file a complaint with the Federal Trade Commission.

AG Press Release

SMITH’S SOUTHERN NEVADA GROCERY STORES

Smith’s donated more than 2,500 pumpkin pies to Three Square Food Bank on Nov 15.

The pies were distributed to Three Square’s

network of community partners, reaching families on the frontlines of hunger.

Smith’s and Three Square want to make sure the valley’s most vulnerable residents experience the joys of the holiday season.

Smith’s charitable giving, in partnership with more than 5,000 Nevada associates, generous customers and suppliers, totaled \$4.2 million in cash and food products to nonprofit organizations in 2015.

Las Vegas Business Press

NATIONAL NOTES *Continued from page 9*

reflect less of New York and Los Angeles culture, and more of “Des Moines and Scranton.”

Some marketers, concerned that data isn’t telling them everything they need to know, are considering increasing their use of personal interviews in research.

Meanwhile, some ad agencies are looking to hire more people from rural areas as they rethink the popular use of aspirational messaging showcasing a ritzy life on the two metropolitan coasts.

“If you want to understand how a lion

hunts you don’t go to the zoo, you go to the jungle,” said one ad agency executive. *WSJ*

CDC FINDS DECLINES IN THREE OF FIVE PREVENTABLE CAUSES OF DEATH

The number of potentially preventable deaths in the U.S. decreased for three of the five leading categories from 2010 to 2014, according to the Center for Disease Control (CDC).

They were cancer (down 25%), stroke (11%) and heart disease (4%). However, deaths from unintentional injuries,

including drug poisonings and falls, increased 23%, while the rate of deaths from chronic lower respiratory diseases (CLRD) remained essentially the same.

“Fewer Americans are dying young from preventable causes of death,” said CDC Director Dr. Tom Frieden. “Tragically, deaths from overdose are increasing because of the opioid epidemic, and there are still large differences between states in all preventable causes of death, indicating that many more lives can be saved through use of prevention and treatment

available today.” *NACDS/CDC*





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 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.

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RETAILERS READY TO WORK WITH NEW PRESIDENT, CONGRESS

NRF HOPEFUL 'PRAGMATISM WILL PREVAIL OVER IDEOLOGY'

NATIONAL RETAIL FEDERATION (NRF)

President and CEO Matthew Shay congratulated the winners of the federal elections and pledged to work with President-elect Donald Trump and the new Congress on a pro-growth, pro-jobs agenda:

"With the holiday season upon us, retailers are glad that this unprecedented election is over, along with the divisive rhetoric and the impact it had on

consumers concerned about their future. It is time to bring all Americans together, working in a bipartisan fashion to address the pressing needs of the day.

"The next few months will offer many opportunities for us to educate lawmakers on our priorities, such as tax reform and investment in our nation's infrastructure, as well as pro-growth policies that create jobs and reward capital investment. If this election taught us anything, it is the importance of focusing

on policies and programs that not only benefit today's economy, but the economy of the future and our next generation of workers.

"As President Trump begins staffing his administration, we are hopeful that pragmatism will prevail over ideology so that all branches of government can work together for the benefit of retailers, their associates, the consumers they serve and the communities where they live and work."

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. ■