

# Newsletter



## Midterm Election Update

Vermont's election season has concluded with many of the expected results across the state. With nearly 1/3 of Vermont's House and Senate departed after the 2022 session bringing many new faces to the statehouse this coming January. Statewide candidates, however, are all relatively well-known and again, the election earlier this month turned out as anticipated. [Read the full recap here.](#)

## Super Majority in Montpelier

Democrats (including five Progressives) have solidified their super-majority power in the House bringing in 9 more seats for a total of 109 (104 Democrats, 5 Progressives). The count ensures a veto-proof majority, or the ability to override any bills vetoed by Governor Scott. The Senate saw no change in Democrats versus Republicans, but we do anticipate the dynamic will be different with ten new Senators in place. Gone are the days where procedure outranks desire and ego and some newer Senators - and some yet-to-be-installed Senators, have already started jockeying for positions of power. Read more and [view a 2022/2023 comparison chart between house and senate here.](#)

## Legislative Day

February 9, 2023  
Montpelier, VT

You don't want to miss this impactful afternoon! Connect with lawmakers and government officials during the legislative session, network with fellow members, and taste some incredible specialty food and beverage products made right here in Vermont. Sponsorship opportunities are available through the registration form.

[Register now](#)

**CHAMPION SPONSORS**



# Association News

Newsletter—November 2022



## Save the Date!

February 9, 2023  
Legislative Day and Food  
& Beverage Tasting

June 6, 2023  
Annual Meeting

June 7, 2023  
32nd Annual Scholarship  
Golf Tournament



[Register for events](#)



## Small Business Saturday Resources

Small Business Saturday is November 26th. The Small Business Administration (SBA) and AMEX offer an array of hassle-free marketing materials that your business can use throughout the holiday season.

[Find resources here.](#)

## Now Accepting Applications!

The application deadline is April 21st, 2023. Applications must be postmarked or emailed no later than April 21st, 2023 for consideration. All parts of the application including 2023 VRGA Scholarship Application, Photo Release, and Checklist must be submitted by this deadline. Partial applications will not be considered.

[Start your application](#)

## About the Program

Supported solely by VRGA Members, our scholarship fund provides financial assistance to eligible students embarking on a path toward higher education

## VRGA IS UPGRADING

AND WE NEED YOUR HELP

PLEASE TAKE A MOMENT TO  
UPDATE YOUR MEMBER  
PROFILE AND CONTACT INFO  
USING OUR APPLICATIONS



[UPDATE HERE!](#)

# Available Funding

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## Healthy Food Financing Initiative

USDA increased funding to the [Healthy Food Financing Initiative](#) by \$135 million. Many communities lack adequate, affordable access to healthy food and are 'food deserts'. This program provides grants and loans to entities that offer healthy food in communities that are underserved by grocery stores and other food retailers. The program increases access to healthy foods, provides new market opportunities for farmers and ranchers, stabilizes small and independent retailers, and creates quality jobs and economic opportunity in low-income communities. More details will be coming soon.



## \$25 million to support SNAP technology improvements

will be forthcoming soon. The funds will be available to modernize the delivery of incentive programs through SNAP's electronic benefit transfer (EBT) technology. Reliable, affordable, user-friendly technology is important to enabling producers and food businesses to accept SNAP benefits from customers. This will support more project funds going to incentives rather than the administrative costs of delivering the incentive. More details will be coming soon.



## Commercial Kitchen Equipment Program

Launched in 2020, through this program Efficiency Vermont partners with kitchen supply distributors to provide incentives designed to increase the adoption of high efficiency refrigerators, walk-in coolers, freezers, and cooking equipment. [Learn more here.](#)



## Vermont-Based Funding

### Reimbursement for Employee COVID Paid Leave

If you have had employees out with COVID-19 but have continued to pay them, you may be eligible to be reimbursed. There is just over \$14 million in ARPA funds to reimburse businesses that pay their employees for COVID-19-related leave.

If you have employees that have been out with COVID-19 and you have been paying them for their missed time (outside of vacation time) We strongly encourage you to be compiling

- Employee information (name, DOB, SSN, Address, etc.)
- Amount of leave each employee has been reimbursed for (hours, dates, payroll taxes)

Unfortunately, the application window opening for Quarter 1 is still delayed due to technical issues. However, we strongly encourage members to be prepared to apply for reimbursement. To learn more and apply for reimbursement, [check back here.](#)

# Member Benefits

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## Business Insurance Program

MMG Insurance offers a comprehensive and competitive insurance program designed for your business. Exclusive 5% discount for members.



## Multi-state 401K Program

Provide great retirement plans to yourself and your staff, without the high cost, liability, and time drain of paperwork oversight. Member Chris Henry, President of The Medical Store, shares, "we ended up saving over \$12,000 annually" [Learn more.](#)



## Dental Insurance

Access to a variety of affordable plan options with no minimum enrollments. Plans starting at \$38/mo.



## Credit-Debit Card Processing

New programs where you pass the processing fees onto your customers are available. Members report a savings of 10-40%.



## HR, Policy, and OSHA Guidance

Looking to reduce your workers comp rate or develop an employee handbook? The Richards Group can help with everything from planning and document preparation to OSHA certification for employees and owners. [Learn more.](#)



## Vision Insurance

Low cost vision program with major benefits. Monthly premiums starting at \$5.95/mo.



## Get the most out of your membership

The Vermont Retail and Grocers Association has partnered with these organizations after careful consideration and review. VRGA believes these organizations can offer superior customer service along with considerable savings to member businesses. In addition to these benefits, we offer a comprehensive package of services. [Learn more about our services here.](#)

[Discover benefits](#)

## Payroll Services

A Vermont company offering easy and economical payroll services. Services include payroll checks, tax filings, reports, new hire reporting and more. Member discount & savings of up to \$150. [Learn more.](#)



For more information about various benefits please email [info@vtrga.org](mailto:info@vtrga.org).

## Grocery

Thanksgiving celebrations are back this year. 76% of consumers report they plan to celebrate the holiday like they did before the COVID-19 pandemic, according to IRI's 2022 Thanksgiving Tracker report.

While people are hosting larger meals again, inflation is a top concern for consumers, and 38% expect to pay more for groceries this year but intend to buy the same amount of food. IRI reports that traditional Thanksgiving meal items are estimated to cost 13.5% more than they did a year ago.

In response to inflation, consumers are shopping earlier. Eighteen percent will likely get an earlier start; 33% will be looking for deals on Thanksgiving meal items before the holiday week and make spot purchases of specific items as they see them go on sale or if they have a coupon.

Overall, food and beverage costs were up 13.3% year over year in October. Additionally, this year could become the worst year ever of avian flu outbreaks for poultry, skyrocketing turkey prices. Wholesale turkey prices are at \$1.79 a pound in October, which is 40 cents higher than last year's peak. (Walmart is keeping whole turkeys at \$1 a pound.) IRI research shows pies and side dishes are up 19.6% and 18.8%, respectively.

## Shoppers fine-tune holiday grocery spending plans

With food prices still elevated, consumers have reported that they will adjust their holiday meal shopping, which signals that most shoppers are taking more control of their grocery budgets but can still find cost-savvy items to meet their needs. Read more about this FMI (The Food Industry Association) study and the various strategies consumers are embracing to offset high prices [here](#).



## SBA Accepting Nominations For VT Annual Small Business Awards

The SBA Vermont District Office is accepting nominations for its 2023 small business awards. Previous Vermont winners include Ben and Jerry's, Mamava and Blake Hill Preserves. The annual awards recognize the achievements of SBA-assisted small businesses and the contributions they have made to their communities and Vermont's economy.

For more information and how to nominate go [here](#).

## Retail

### Holiday Shopping

Consumers have already started looking towards the holiday season, and many shoppers started early. As many as 30% of shoppers planned to start shopping before November 1, and 43% planned to start before Black Friday. The two biggest factors are consumers' desire to have more time to find bargain deals, and concern over potential shipping delays.

Retailers should already be prepared for shoppers and their holiday plans. Shoppers are looking to get ahead of the game this year, due to global supply chain issues and market uncertainties. They are also deal hunters, looking to find good bargains. This gives retailers a number of ways to entice shoppers to shop today, as shoppers reported taking a

multitude of steps to find details, including using coupons or other discounts (45%), shopping during Black Friday or Cyber Monday (57%), and shopping over a longer time period (45%).

Consumers are ready to spend, but have more ways to spend than ever. There is no longer a single way shoppers purchase the products they want. The most successful retailers are the ones who simply know their customers the best, who build long-lasting relationships and provide cohesive, positive shopping experiences. [Read more at the National Retail Federation.](#)

## SBA Webinar: How to Plan for and Implement Revenue

Nov. 17 at 2PM

Explore solutions and tips to diversify your revenue and improve your bottom line with the SBA. Learn different ways to identify opportunities for maximizing revenue growth. [Register here.](#)

### Watch On Demand Webinars:

The Bottom Line: Operational Efficiency and Why Your Small Business Needs it  
Ensuring that all components of your business are operating efficiently can help increase your ability to offer quality service to your customers while reinforcing your bottom line.

The Bottom Line: How to Become Cybersecure and Resilient for Your Small Business  
as business owners continue to adapt to the ever changing landscape of operating a business, they can be exposed to cyberattacks and other scams that put their success at risk.



# Member News

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## SEND A PIECE OF VERMONT ANYWHERE!

Now Offering Free Nationwide Shipping and Statewide Delivery\*

Choose from our Gift Catalog online, pre-made in-store options or Build Your Own Basket!

Breakfast in Bed Basket



\$84.99

Mac & Cheese Basket



\$119.99

Build Your Own Beer Crate



\$89.99

\*For catalog gift baskets only

Vermont Wine Basket



\$99.99



### CHEESE & WINE TRADERS

*Your Cheese and Wine Place*

Stop in, order online at: [cheeseandwinetraders.com](http://cheeseandwinetraders.com)

or give us a call at 863-0143 x3

1186 Williston Rd., South Burlington VT

## Cold Hollow's Vermont legacy continues under new ownership

Congratulations to Paul and Gayle Brown for selling their iconic business - Cold Hollow Cider Mill in Waterbury Center. We wish them the best in retirement and look forward to working with Dan!

## Dosa Kitchen wins BDCC business plan contest

Dosa Kitchen was crowned the grand prize winner of the 2022 business plan competition hosted by the Brattleboro Development Credit Corporation. While the competition was fierce, Leda and Nash walked away with the grand prize of \$20,000 due to their strong ability of articulating their growth strategy and how that plan would create new jobs and bring outside dollars into Windham County. Dosa Kitchen plans to use the prize money to help build out their production kitchen

## Fantastic Farmer 2022 Baird Farm Maple

Baird Farm has been named the Vermont Fantastic Farmer of the Year Award.

Jenna Baird of Baird Farm Maple was chosen to receive this award for her commitment to sustainable agriculture, land-use diversity, and environmental stewardship. Jenna, her partner Jacob Powsner, and extended family also raise Christmas trees and cut flowers, as well as hosting a local beef cattle operation.

## Department of Environmental Conservation Tip of the Month



Thinking about switching your business' fluorescent lights to LEDs?

For a limited time, get the best point-of-sale discounts of the year on high-quality lighting for your business from Efficiency Vermont. Save big on the purchase prices, lower your energy bills, and waste less time replacing used up bulbs.

[Learn more online](#) or contact Colin Santee at [csantee@veic.org](mailto:csantee@veic.org).

## Become a VRGA Sponsor

Sponsorship and advertising is an impactful way to support our members and the work we do while also getting your company recognized.

VRGA offers a variety of sponsorships including annual and event opportunities.

To learn more about specific options visit our [website here](#) or email [info@vtrga.org](mailto:info@vtrga.org).

## Association Staff is here to help!

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**AG**  
**New England**  
Ingredients for a Special Thanksgiving

- One full plate
- A full house
- Full hearts
- Extra big helping of gratitude
- Family traditions
- Sharing favorite memories

Makes being thankful as easy as pie

*Happy Thanksgiving*

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