

# Newsletter



JOIN US!

## Governor Scott Launches Voluntary Paid Family Leave Program

The State of Vermont has hired The Hartford to create the Vermont Family and Medical Leave Insurance Plan (VT-FMLI), a voluntary paid family and medical leave program that will give all working Vermonters access to affordable paid family and medical leave insurance by 2025. State employees will gain access to 60% wage replacement for six weeks beginning in July 2023.

In 2024, private and non-State public employers with two or more employees will have the ability to select from a number of plan design options that allow them to best support the needs of their employees and their business. Beginning in 2025, individuals who work for Vermont employers that do not offer VT-FMLI, self-employed Vermonters, and employers with one employee can purchase coverage through the VT-FMLI individual purchasing pool, which will be insured by The Hartford.

House and Senate Democrats are already showing a fracture within the party about leading priorities. The

Vermont Democratic Party issued a response expressing their frustration that his program doesn't go far enough. However, when asked, Senate Democrats reported childcare as a higher priority for constituents.

## State Economist: Outlook OK for FY23, Not So for 2024

Current and incoming legislators were in Montpelier to receive an overview of Vermont's economic and housing issues during the "All Legislative Briefing" on Wednesday.

State Economist Tom Kavet provided an overview of the State's coffers. Despite all the current risk, FY22 and FY23 revenues to date have benefitted from the vast Federal spending which has been coursing through the Vermont economy in the past 2 years. However, the second half of the year will be more challenging and FY24 could be even worse.

In tandem with a spike in demand, supply constraints caused by the pandemic, including lower labor force participation rates, production bottlenecks in China as it adheres to its zero-COVID policy, and Russia's invasion and war in Ukraine, has

## Legislative Day February 9, 2023 Montpelier, VT



resulted in the highest U.S. and global inflation experienced in 40 years.

This has prompted the Fed to attempt to reduce overall demand via interest rate increases and other monetary measures. It has raised its key federal funds interest rates 6 times this year and will continue to do so until it believes the economy has sufficiently slowed to bring inflation closer to its 2-3% goal. Unfortunately, interest rate increases cannot affect supply chain issues and the lags in implementing policy and its impact on the economy may cause the Fed to overshoot. If it does, a recession is likely.



# Association News

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**SAVE**

**LEGISLATIVE DAY  
AND VT FOOD &  
BEVERAGE TASTING**

*FEB 9, 2023*

**ANNUAL MEETING**

*JUNE 6, 2023*

**THE**

**DATE**

**SCHOLARSHIP GOLF  
TOURNAMENT**

*JUNE 7, 2023*

## Sponsor an Event!

VRGA offers a variety of sponsorships opportunities for our events. A great way to support our work and get in front of members. To learn more about specific options visit [our website here](#) or email [info@vtrga.org](mailto:info@vtrga.org).

## Scanning/Pricing Inspections On the Rise Again

In a conversation with Secretary of the Agency of Agriculture Anson Tebbetts, VRGA learned that the Vermont Weights and Measures Program has reported a recent increase in unit pricing discrepancies.

Please be aware that inspection agents are looking out in force and are not providing warnings if your company has received a warning in the past. Vermont's Weights and Measures Program follows the NIST pricing guidelines, which can be found on our [website here](#).

## 2023 Scholarship Program

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.

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

[Start your application.](#)

## Erin Sigrist selected to lead national group of retail associations

VRGA President Erin Sigrist has been elected Chairwoman of the Board of Directors of the Council of State Retail Associations in 2023. Sigrist's role includes leading the CSRA eight-person Board of Directors as the organization builds on its 18-year history of bringing state retail associations together to enhance the representation of the retail industry across the country.

**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!**

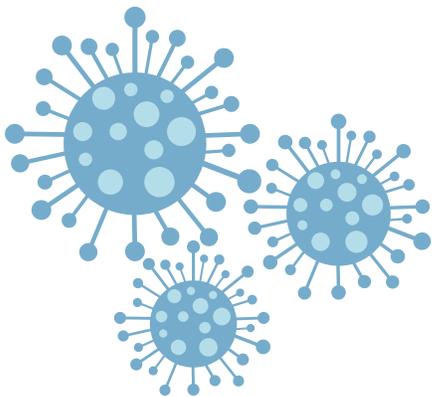
# Available Funding

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## COVID Paid Leave Grants are available for employers paying COVID-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. Program Guidance and Application Instructions are not yet available, but we will continue to monitor the [Department website](#) and alert members when this information is posted.



## New Relocating Worker Grants

New Relocating Worker Grants of up to \$7500 for new workers are available for employees moving to Vermont to take a Vermont job (in addition to the remote worker incentive). The grant is eligible for employees with a wage equal to or exceeding the [Vermont livable wage rate](#), currently \$13.39 per hour. That rate is expected to be updated in January 2023. To learn about the grants to the eligibility requirements, [click here](#).

## The VEDA Short Term Forgivable Loan Program is now open to all businesses

The program provides financial assistance to businesses that continue to demonstrate economic harm due to the COVID pandemic.

Applicants must demonstrate economic harm from lost revenue, increased costs, challenges covering payroll, rent or mortgage interest, or other operating costs that threaten the current capacity of the business to weather financial hardships and result in ongoing financial insecurity due to COVID. Maximum loans will be the lesser of (1) \$350,000.00; (2) six months of eligible operating expenses; or (3) the amount of the cumulative decline in adjusted net operating income during the COVID-19 public health emergency in 2020 and 2021. Loans can be used to pay for eligible operating expenses, but not for capital expenditures. Forgiveness will be determined upon documentation submitted showing that the loan was used to pay for eligible operating expenses. Vermont for-profit and not-for-profit businesses with less than 500 employees are eligible to apply.

## 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](#).



# 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).

### FDA Releases Updated Allergen Labeling Guidance

Our friends at FMI report: Earlier this week, the FDA issued two guidance documents on food allergen labeling requirements to help industry meet the requirements for listing major food allergens on the labels of FDA-regulated foods. The first document is a draft guidance that includes some new questions and answers on topics, such as the labeling of sesame, milk, and eggs; the labeling of major food allergens on dietary supplements; clarification on labeling of tree nuts, fish, and crustacean shellfish; and images that show examples of labeling requirements; etc.

The second document is a final guidance document that FDA has indicated is designed to “preserve the questions and answers from the previous edition (Edition 4) that were not changed, except for editorial changes.” These are a bit confusing, as the draft guidance and final guidance must be read together for the full text (they cross-reference each other many times).

The linked memorandum by Covington helps to summarize what is included in the documents.

### Community College of Vermont Offering Meat Cutting Courses

TVRGA has heard from members that they’re facing a debilitating shortage of butchers and meat cutters. This training will cover the basics of whole-animal butchery with both instruction and hands-on demonstration. Participants will learn how to break down beef, pork, chicken, and lamb into primals, subprimals, and case-ready cuts. Value added processing, such as sausage, smokes hams, and bacon will also be covered, with an emphasis on food safety, sourcing, and maintaining high utilization of whole animals. Learn more here.

### SNAP Card Skimming in Increasing

USDA recently received several reports of SNAP fraud in which thieves use “card skimming” to steal SNAP benefits. Thieves place a device on a retailer’s card-swiping machine to copy EBT card information. Card skimming can happen to anyone that uses a credit, debit or EBT card, including SNAP participants. Be sure to protect yourself and your customers by reviewing this reminder from the USDA.



**AG**

## New England

This holiday seems like the perfect time to say thank you for all the things you’ve done that bring such joy to people’s lives

Enjoy this beautiful time and all the moments that fill it

This is the season of gratitude

Wishing you the joy in the simple things and the peaceful feeling it brings during this holiday

*Happy Holidays*  
from our family to yours!

Associated Grocers of New England • (603) 223-6710 • AGNE.com  
11 Cooperative Way • Pembroke, NH 03275  
Contact Paul Greenan, (603) 223-5430 • pgreenan@agne.com  
or Nathan Beit, (603) 223-5436 • nbeit@agne.com

 Associated Grocers of New England  @AGNewEngland  @AGNewEngland

 Associated Grocers of New England is a full service Cooperative Grocery Wholesaler supplying Supermarkets and Convenience Stores from Maine to New York.

### Live shopping is starting to shake up ecommerce

Live stream commerce or live shopping is revealing massive revenue opportunities. Some Vermont-based retailers successfully hosted live shopping opportunities during the pandemic. Will that practice be the next way to shop for your customers? [Read more here.](#)

### International Freight Shipping Declining in Ports

With most holiday merchandise already on retail shelves or already in their warehouses, December cargo volume at the nation's major container ports is forecasted to be significantly below records set earlier this year, according to the monthly [Global Port Tracker](#) report [released last week](#) by NRF and Hackett Associates. December is forecast to be down 7.2% year-over-year and only the second time this year that monthly cargo has fallen below 2 million containers.

While a freight rail strike that would have disrupted the economy this month was avoided, NRF Vice President for Supply Chain and Customs Policy Jonathan Gold said it's time to settle on a labor contract for West Coast ports so the current lull "doesn't become the calm before the storm."

### Ask Congress to Support Credit Card Competition Act

Visa and Mastercard dominate the U.S. credit card market, accounting for 80% of all credit card volume and have blocked competing networks that offer lower fees and better security from processing transactions made on their cards. This lack of competition has caused credit card swipe fees to rise year after year. And since they are a percentage of the transaction cost, they increase with every cent of inflation. A bipartisan bill in Congress can help fix this broken and unfair system.

The Credit Card Competition Act introduced by Sens. Dick Durbin, D-Ill., and Roger Marshall, R-Kan., in the Senate and Reps. Peter Welch, D-Vt., and Lance Gooden, R-Texas, in the House, makes important reforms to require that there be at least two competing processing networks enabled on each card. One could still be Visa or Mastercard but the other would have to be an unaffiliated independent network like NYCE, Star or Shazam, or even American Express or Discover. These reforms have the potential to save American businesses and consumers an estimated \$11 billion per year. [Contact Congress today and tell lawmakers to co-sponsor the Credit Card Competition Act now.](#)



### Black Friday Through Cyber Monday Shopping Beats 2021

A record 196.7 million Americans shopped in stores and online during the five-day holiday shopping period from Thanksgiving Day through Cyber Monday, according to the annual survey released today by the National Retail Federation and Prosper Insights & Analytics. The total number of shoppers grew by nearly 17 million from 2021 and is the highest figure since NRF first started tracking this data in 2017.

76% of survey respondents said they shopped over the Thanksgiving holiday weekend, up from 70% in 2021. The top destinations for Thanksgiving weekend shoppers were online (42%), department stores (42%), grocery stores and supermarkets (40%), clothing and accessories stores (36%) and discount stores (32%).

Consumers spent an average of \$325.44 on holiday-related purchases over the course of the weekend, up from \$301.27 in 2021. Of that amount, most (\$229.21) was directed specifically toward gifts. To see more data from NRF, [click here.](#)

# 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

## City Market's 25th Annual COTS Tree Sale

City Market celebrates 25 years of their Annual COTS Tree Sale in support of the Committee on Temporary Shelter and their mission to end homelessness.

## Seven Days - The 'Nice' List: Reader Recommendations for Shopping Local in 2022

During Seven Days' annual Gift Local Giveaway, they reached out to readers about gifting local and what their favorite shopping spots are in Vermont. Many VRGA Members made the list including: Cheese and Wine Traders, Homeport, City Market, Klinger's Bread, Lake Champlain Chocolates, Ellis Music, Beverage Warehouse, Pet Food Warehouse.

## VRGA's New Members in 2022

Help us give a warm welcome to our new members who joined our association in 2022!

- AR Market
- Hardwick Convenience & Deli
- Center Market Provisions
- Crossman's General Store
- Vermont Food Collaborative, LLC
- Jerusalem Corners Store
- Nourish LLC

[Check out 2022's newest VSFA Members.](#)

## MINIMUM WAGE INCREASES JANUARY 1ST, 2023

THE STATE'S MINIMUM WAGE  
WILL INCREASE \$0.63. FROM  
\$12.55 TO \$13.18 PER HOUR.

THIS INCREASE IS IN ACCORDANCE  
WITH ACT 86 OF THE 2019 VERMONT  
GENERAL ASSEMBLY.

### Become a VRGA Sponsor

An impactful way to  
support our members  
and the work we do.

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



Sponsors  
Welcome



### 2023 optional standard mileage rates not yet issued

The Internal Revenue Service has not yet issued its 2023 optional standard mileage rates. However, they did increase the standard rate for the second half of 2022 (7/1/22-12/31/22) to 62.5 cents per mile driven for business purposes.

### Association Staff is here to help!

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