

# Newsletter



## Legislative News

With (hopefully) just shy of a month remaining in the legislative session, final committee priorities have come into view. Childcare, paid leave, employee rights and benefits, and environmental issues (including the Affordable Heat Act - formerly the Clean Energy Standard - and the Bottle Bill) are on the docket for the remainder of the session.

The \$8.5 billion budget has passed the House and is awaiting final decisions on policy items before being finalized in the last week of the legislative session during a conference committee between the House and Senate. The budget as passed out of the House represents a 12% increase in spending over past budgets and includes wage and benefit increases for state employees, start-up costs for the House's proposed paid family leave program, funding the clean heat standard/affordable heat act, and more funding for childcare, housing investments and the hotel voucher program.

With that increased budget comes a potential 3.2% increase in taxes for FY24. The Senate Appropriations Committee will be reviewing the various programs and priorities of the full Legislature and identifying the feasibility of paying for everything while impacting tax payers as little as possible. In anticipation of the Governor vetoing several bills, the House has already set a date in June for a veto override session.

## Childcare Bill Needs Funding

Childcare continues to be a top priority for the 2023 legislative session and will take much of the remaining time with the House Human Services and the House Ways & Means Committees. House Ways & Means will consider various tax options to raise the funds necessary to cover the \$70 million the House has budgeted for the new program. With that large of a price tag, every potential tax will be on the table. VRGA will be monitoring the discussion in both committees and will provide members with an update.

## Data Privacy Bill Needs More Time

A bill that proposed to enhance consumer privacy, a priority of Charity Clark prior to her becoming Attorney General, has been placed back "on the wall" for the remainder of the session. This means that the House Commerce and Economic Development Committee will not focus on H.121 and has sought approval from the Speaker's office to consider it later in the year and next legislative session.

## Legislators May Double Pay and Receive Benefits

VT Digger reports that by a vote of 18 to 9, the Vermont Senate has passed a bill that would significantly increase legislative pay by 2027. The bill has caused some buzz around the statehouse for those non-legislators as quite an increase - from \$15,000 a year to \$23,500 a year by 2025, plus an allowance for or (continues on next page)

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reimbursement of expenses for mileage, meals, and lodging expenses and child, dependent, and elder care, as well as health insurance.

Digger reports that "A historic rate of turnover in the Legislature last year has brought renewed energy to a longstanding debate in Montpelier about legislative pay. And a new crop of lawmakers has argued forcefully that unless salaries go up, elected office will remain out of reach for everyday Vermonters."

### **Bill to Enroll Employees in State Retirement Program Passes Senate**

A bill to compel Vermont workers to save for retirement via a payroll deduction has passed the Senate. [S.135](#) will require employers to enroll employees into the VT Saves retirement program, but does not require employers to pay into it on behalf of employees. Covered employees would automatically contribute 5% of their salary or wages to the program and may elect to opt out of the program at any time or contribute at any higher or lower rate.

If the proposal becomes law, the program would apply to employers without an existing plan, include a modest management fee paid for by the employee, and will have a phased rollout. Businesses with 25 and more employees will need to enroll by July 1, 2025; those with 15-24 employees by Jan. 1, 2026, and businesses with 5-14 employees must enroll by July 1, 2026.

### **Bill to Make it Easier to Unionize Passes Senate**

The Senate has passed [S.102](#), a bill that alters current law in a way that will streamline the ability for employees to unionize. If the bill becomes law, Vermont will become the ninth state to have "card check" - a method for employees to organize into a labor union in which a majority of employees in a bargaining unit sign authorization forms, or "cards", stating they wish to be represented by the union, rather than holding a secret ballot.

The bill was introduced and passed out of committee within five days and passed the Senate on a vote of 23-7. At this time, the House General Committee is not planning to consider the bill this year. VRGA will

continue to monitor committee discussions and alert members of any developments.

### **Additional Sticker on Gas Pumps Off the Table**

The proposed requirement of convenience stores to place an additional sticker on gas pumps has been eliminated after lobbying by VPA/VRGA on behalf of its members. The amendment, which was anticipated to be attached to the Transportation Bill, would have required gas stations to "provide notice to the customer if they or a third party will place a hold on a credit or debit card payment that is for an amount larger than the actual retail gasoline purchase." VPA/VRGA testified that such holds were issued by banks and not the retailer and retailers should not be responsible for the banks' actions.

### **Bottle Bill Top Priority for Senate Natural Resources Committee**

The Senate Natural Resources Committee has identified [H.158](#), the proposed Bottle Bill expansion, as a top priority for the remainder of the session. Testimony continues to be the same it has been for the last three years. The bill proposes to establish a producer responsibility organization to manage and oversee the bottle redemption system and would expand the scope of containers covered by the program beginning in 2027. Containers would include all beverage containers (including wine) except milk and milk alternative containers. The bill includes an amendment that would allocate \$3 million of the unclaimed deposits to the clean water fund and any remaining funds to the PRO to assist in standing up the program until 2027, exempts direct-to-consumer wine bottles from the redemption system as well as the need to sticker/label the need to for redemption, among various technical changes.

### **Two Paid Leave Bills - Compromise Needed Between House and Senate**

The House and Senate are at odds on how to proceed with passing legislation that would establish a mandatory paid leave program in Vermont. While the House has passed the most generous paid leave program in the country, the Senate has tacked onto (continues on next page)

# Legislative 3

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the Senate's childcare bill a more limited parental leave provision.

Passed on a 99–32 vote, the House's version will cost \$100 million for initial setup and \$120 million annually. The House proposal would provide employees 12 weeks of paid leave at 100% of their wages (\$1,135 per week max). Eligible employees can use the leave for their own health, the care of a family member or person of which the employee has a "significant personal bond" with, parental leave, or safe leave. Employees have the ability to take up to two of those 12 weeks for bereavement leave as well. H.66 would require a .55% payroll tax, split evenly between the employer and employee and provide employees up to \$1,135 per week during their leave, depending on employee wages.

The Senate version of paid leave would provide 12 weeks of parental leave only, where one parent can take leave at a time for the birth or adoption of a child and would receive a max of \$600 per week during leave. The provision is part of a larger bill, S.56, the universal childcare bill that will expend more than \$100 million in childcare subsidies but fails to provide additional access to childcare in the near future. The cost for the childcare subsidies and paid leave would be a .55% payroll tax with at least 75% of that tax paid for by the employer.

We expect that the final agreement on a paid leave proposal will surface as we near the end of the legislative session without much stakeholder input.

### Product in Sidelined Trucks Could be Held Hostage

A provision within S.99, miscellaneous changes to laws related to vehicles, that raised concern in the distribution/retail realm has been deleted due to the lobbying of VRGA and VPA. The provision would have allowed a towing business that tows a motor vehicle at the request of the owner or an abandoned motor vehicle the ability to place a lien on the vehicle and its contents until the towing business is satisfied that the reasonable charges for towing, storage, and remediation have been paid.

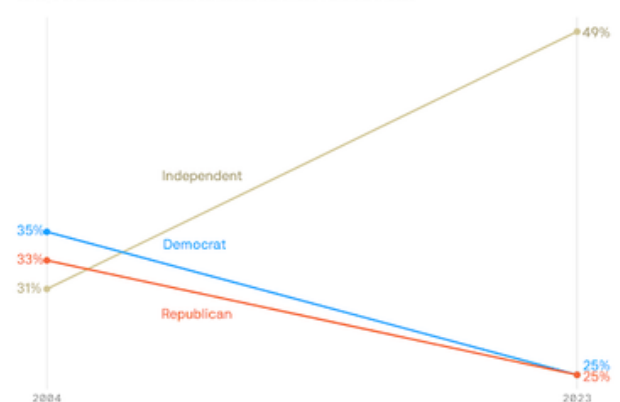
The language would have created a lien on the vehicle that is superior to a bank loan on the vehicle and could be time sensitive (i.e. perishable) and there is no limit on the amount of the lien and is left completely up to the towing company.

### Tobacco Bill Not Moving This Year

After passage by the Senate, S.18, the bill that proposes to ban the sale of all flavored tobacco in Vermont, has lost its fire. Rep. Theresa Wood, the Chairwoman of the House Human Services Committee shared with the committee that the focus for the remainder of the session is childcare, overdose prevention, and another healthcare-related bill. The chairwoman said that S.18 may get a hearing at some point in the next six weeks, but they "will not be acting" on bill this session.

### Share of U.S. adults who identify with select political affiliations

Surveys of at least 10k U.S. adults conducted March 2004 and March 2023



Axios reports that a rising number of Americans identify as politically independent. Gallup polling last month found that a record 49% of Americans see themselves as politically independent — the same as the two major parties put together. This trend means rising future challenges to the might and money of the two traditional parties, and helps explain how volatile and evenly split our politics are. There's no sign either will ebb any time soon. Gallup analyst Jeff Jones explained that "it was never unusual for younger adults to have higher percentages of independents than older adults. What is unusual is that as Gen X and millennials get older, they are staying independent rather than picking a party, as older generations tended to do."



# Association News

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## ANNUAL MEETING

JUNE 6, 2023



MOUNTAIN TOP RESORT | CHITTENDEN

## ANNUAL MEETING

### Catch up with members, staff, & Board of Directors

Spend the evening of June 6th catching up with members, staff, and our Board of Directors while enjoying cocktails, hors d'oeuvres, and conversation. During the event we'll present our Annual Meeting Presentation, induct new board members. We hope to recreate last year's pairing where you'll enjoy Vermont-made food and beverages. [Learn more and register.](#) [Become an Event Sponsor.](#)

### Thank You Annual Meeting Sponsors



## SCHOLARSHIP GOLF TOURNAMENT

### Help us raise funds for our annual Scholarship Program

June 7th we'll raise funds for our Annual Scholarship Program during our Scholarship Golf Tournament at the Green Mountain National Golf Course in Killington. [Learn more and register.](#) [Become an Event Sponsor](#)

### Thank You Golf Sponsors



## SCHOLARSHIP GOLF TOURNAMENT

JUNE 7, 2023



GREEN MOUNTAIN NATIONAL | KILLINGTON

## You're Invited to VSFA's Annual Meeting!

Join the VSFA community on June 6th for a day-long networking and education conference at the Mountain Top Resort in Chittenden. This event provides retailers and distributors access to nearly 100 Vermont-based food producers, and is a valued opportunity for members to connect with each other while learning ways to sustain, grow, and manage their business.

[Learn more and register.](#) Educational sessions coming soon. [Sponsorships are available.](#)



## PROTECTING YOUR PIECE OF THE WORLD

### WHO WE ARE

MMG Insurance has been protecting neighborhood businesses in Vermont since 1981, and we are proud to be the VRGA's endorsed insurance carrier.

Our team of local, experienced, and knowledgeable professionals understand your insurance needs and are committed to providing best-in-class service.



### WHAT WE OFFER

- Premium Savings including a 5% Credit on Business Insurance
- Comprehensive Coverage for Property, Liability, Auto, & More
- Local and Prompt Service
- Ease of Doing Business with Your Agent

### FIND OUT MORE

Contact the VRGA or your local agent and ask about MMG Insurance.





# Funding & Education

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**APPLICATIONS ARE DUE NEXT FRIDAY - APRIL 28th**



## Discover the 4 Learning Styles & Their Impact on Customers & Employees

Eternity Marketing Blog

"As a business owner, you know that your team and your customers are key to your success. But have you ever considered how different people learn and process information?" [In this post, Eternity Marketing discusses](#) the 4 types of learning styles and how to, "tailor your training materials and customer education to better resonate with your audience."

## National Small Business Week 2-Day Virtual Summit

May 2 – May 3, 2023, attend the National Small Business Week Virtual Summit hosted by the U.S. Small Business Administration and SCORE.

Join this free, virtual summit to learn new business strategies, meet other business owners and chat with industry experts! This 2-day, action-packed event will include educational sessions, online business resources, and expert speakers. [Register for free here.](#)

## Apply for SBA's T.H.R.I.V.E. Emerging Leaders Reimagined

T.H.R.I.V.E. Emerging Leaders Reimagined is an executive-level training series designed to accelerate the growth of high-potential small businesses across the United States. This training is not for start-ups or people who are thinking about starting a business. This series is open to small business owners and executives that: have annual revenues of at least \$250,000, have been in business for at least three years, and have at least one employee, other than self.

[Learn more and apply here.](#)

## Sole Proprietor Stabilization Grants

Vermont Community Development Block Grant (CDBG) Cares Act: Third Round of Grants

Two Rivers-Ottawaquechee Regional Commission (TRORC) is collecting applications from interested businesses for technical assistance in 3 areas:

- Website Development / Enhancement
- Financial Management (Bookkeeping) and Record-Keeping
- Branding and Marketing (digital, print, audio)

Business applicants will receive personalized technical assistance, not grant money. Applications are received on a rolling basis and funding is available on a first-come, first serve basis. [Learn more and apply.](#)

# Enhanced Rebates for Commercial LED Lighting Projects



Efficiency  
Vermont

In partnership with Vermont's Regional Development Corporations, Efficiency Vermont is offering enhanced rebates to support Vermont businesses in upgrading to qualified LED lighting in 2023. Projects may be eligible to receive one of two special lighting rebates covering a portion of the project costs as follows:

- 75% of **equipment and installation** costs covered, up to a maximum rebate of \$10,000
- Lighting projects with over 500 linear tube LEDs (TLEDs): 100% of **equipment** cost covered

Pre-approval from Efficiency Vermont is required before purchasing and installing the lighting equipment. This limited-time program is only for lighting projects that complete in 2023. **Applications will be accepted on a first-come, first-served basis until April 30, 2023, or as long as funding is available.**

## Eligibility

- All equipment must be new, installed in Vermont, and listed on the lighting [Qualifying Products List at the time of purchase](#). See [qualifiedproducts.efficiencyvermont.com](#)
- Products must be purchased through a SMARTLIGHT participating distributor. These distributors can help ensure that the products being specified for your project meet Efficiency Vermont eligibility requirements. See [www.efficiencyvermont.com/Media/Default/docs/rebates/qpls/efficiency-vermont-lighting-smartlight-distributors.pdf](#)
- Offer is for commercial customers of Vermont electric utilities. Residential applications and new construction projects are not eligible.
- Businesses located in the City of Burlington are not eligible. Please contact Burlington Electric Department for available rebates.

## Application Process

Pre-approval from Efficiency Vermont is required before purchasing and installing the lighting equipment. **Apply by April 30, 2023.**

1. **Obtain a quote for your lighting project from your contractor\*.** The quote must show the quantity, make, model, and cost of the lighting products you are planning to purchase and install, as well as any associated installation costs. Please confirm with your contractor that the products will be purchased through a SMARTLIGHT participating distributor. **Applications will not be considered without a qualifying quote.** Don't have a contractor yet? Use Efficiency Vermont's Find a Pro or Retailer tool to find a contractor near you. Visit [www.efficiencyvermont.com/find-contractor-retailer](#)

\*If you are purchasing linear TLEDs only and self-installing the equipment, a contractor is not required.

2. **Complete the Application section on the back page of this form, and submit the form with your quote to [info@efficiencyvermont.com](mailto:info@efficiencyvermont.com) by April 30, 2023.** An Efficiency Vermont Account Manager will follow up within 10 business days of receiving your completed form. If any information is missing or incomplete, the Account Manager will work with you and/or your contractor to request the missing information. Once Efficiency Vermont has pre-approved your project your Account Manager will return this form to you with a pre-approval number.

**For projects with over 500 lighting products:** your project will be enrolled with Efficiency Vermont as a custom project and your Account Manager will request additional information about your project. You will receive a custom incentive agreement for your project and will no longer use this form.

3. **Purchase and install your equipment, working with your contractor (if applicable).** The lighting products must be purchased through a SMARTLIGHT participating distributor.
4. **Once all equipment has been installed, complete the Project Completion section of this form and send the form to your Account Manager, along with the final invoices or receipts for your project, by December 31, 2023.** Forms received after December 31, 2023 may not be eligible to receive rebate.
5. **Once Efficiency Vermont has verified that your project is complete, your rebate will be processed.** The rebate amount will be based on the final costs of your project that are submitted in step 4 (excluding sales tax), equal to 75% of the purchase and installation costs (if installed by a contractor), up to a maximum rebate of \$10,000.



Addison County Economic Development Corporation  
Bennington County Industrial Corporation  
Brattleboro Development Credit Corporation  
Central Vermont Economic Development Corporation  
Franklin County Industrial Development Corporation  
Greater Burlington Industrial Corporation

Green Mountain Economic Development Corporation  
Lake Champlain Islands Economic Development Corporation  
Lamoille Economic Development Corporation  
Northeastern Vermont Development Association  
Chamber & Economic Development of the Rutland Region  
Springfield Regional Development Corporation

Efficiency  
Vermont

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# 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).



### Reminder of FMI Grassroots Messages to Congress: Swipe Fee and Interstate Trucking Reform Legislation:

FMI encourages member companies and state associations to engage in advocacy efforts by sending grassroots messages directly to Congress through our platform. Our platform currently houses two messages pertaining to legislation that is of a timely manner in Congress: the [Credit Card Competition Act](#), on [swipe fee reform](#), and the [SHIP IT Act](#), on [interstate trucking reform](#). The Credit Card Competition Act is poised for reintroduction and provisions of the SHIP IT Act could be considered in a larger supply chain package before the House Transportation and Infrastructure Committee next month. FMI appreciates all who have already sent messages to Congress on these issues.

### Here's what shoppers may be missing in your ecommerce offerings

In [this article](#), Supermarket News shares that, "a new ecommerce study reveals that retailers need to do more to make special features visible," and that, "while shoppers are capable enough to order and shop online from a computer, app or a smartphone, most might be missing out on what retailers really want them to see." Read further to see what else this study revealed about consumers and ecommerce shopping.

### The Bureau of Labor Statistics (BLS) released the Consumer Price Index Summary

The Bureau of Labor Statistics (BLS) released the [March 2023 Consumer Price Index summary](#). The pace of U.S. consumer price increases continued to cool down in March from last summer's scorching-hot levels: Annual inflation, as measured by the Consumer Price Index, dropped for the ninth consecutive month in March.

Our friends at FMI report: The Consumer Price Index for All Urban Consumers (CPI-U) rose 0.1 percent in March on a seasonally adjusted basis, after increasing 0.4 percent in February, the U.S. Bureau of Labor Statistics reported today. Over the last 12 months, the all items index increased 5.0 percent before seasonal adjustment.

The index for shelter was by far the largest contributor to the monthly all items increase. This more than offset a decline in the energy index, which decreased 3.5 percent over the month as all major energy component indexes declined. The food index was unchanged in March with the food at home index falling 0.3 percent.



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11 Cooperative Way • Pembroke, NH 03275  
Contact Paul Greenan, (603) 223-5430 • pgreenan@agne.com  
or Nathan Beit, (603) 223-5436 • nbeit@agne.com

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

## Freight Rebound Hopes Are Fading Under an Inventory Glut

Freight Companies are reducing expectations that demand will recover strongly in the second half of the year amid growing economic uncertainty and signs retailers are growing more guarded about placing big orders in 2023. [Read the full Wall Street Journal article here.](#)

## New insights from Bank of America Institute's Small Business Checkpoint:

- Small businesses continue to see squeezed profits.
- Though resilient consumer spending has supported business revenues, the cost of operations for small businesses is still growing.
- Business formations are surging.



Looking for something from a previous newsletter?

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## Small business owners feel the credit crunch

According to the latest Biz2Credit Small Business Lending Index released in February, the approval rates of small business loan requests at big banks have fallen for nine consecutive months. The larger banks approved just 14.2% of applications in February, down from 28.3% in February 2020. Small banks granted about 20% of loan applications this February, but they were approving about half of all requests back in early 2020, before the pandemic hit.

An overall tightening of credit will help slow down the economy and ease inflation, which is what the Federal Reserve hopes to achieve by hiking interest rates, said Rohit Arora, CEO and co-founder of Biz2Credit. But that means that small businesses -- a big job creator and source of innovation for the economy -- will be left in the lurch.

## NRF Forecasts 2023 Retail Sales to Grow Between 4% and 6%

"The National Retail Federation recently issued its annual forecast, anticipating that retail sales will grow between 4% and 6% in 2023. In total, NRF projects that retail sales will reach between \$5.13 trillion and \$5.23 trillion this year

The 2023 figure compares with 7% annual growth to \$4.9 trillion in 2022. The 2023 forecast is above the pre-pandemic, average annual retail sales growth rate of 3.6%.



# Member News | Classifieds

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Our classifieds section  
is free for members



The Vermont Everyone Eats program provided an opportunity for restaurants to continue to purchase from local retailers and grocers in the state.

*With the end of Everyone Eats, Vermont Farmers Food Center has launched our own **RUTLAND COUNTY EATS PROGRAM** to continue the spirit of community supported meals.*

Please consider a financial or food donation to help spread the love and support this new program today!

**Donate Now!**

[vermontfarmersfoodcenter.org/rutlandcountyeats](http://vermontfarmersfoodcenter.org/rutlandcountyeats)

## For Sam Mazza's Bakers, Frank and Kevin Peters, All They Knead is Love

Take a peek behind the scenes at Sam Mazza's Farm Market's bakery where brothers Frank and Kevin Peters pump out close to 15,000 pies a year plus other bakery items like cookies, cakes, breads, rolls and quiches. Learn about how these passionate bakers got their start and continue to grow sales year over year. [Read the full Seven Days article here.](#)

## Lake Champlain Chocolates Plant-Based Truffle Bars

Family-owned company Lake Champlain Chocolates (LCC), known for their award-winning chocolate confections and commitment to Fair Trade ingredients, is excited to release their new Plant-Based Truffle Bars, free of palm oil, artificial ingredients, and GMOs. These vegan truffle bars offer all the creaminess of milk chocolate without the dairy. The Plant-Based Truffle Bars are available in five flavors including Cinnamon, Cold Brew Coffee, Sea Salt Caramel, Raspberry, and Peppermint.

## Bar Harbor recognized by Forbes as one of 'World's Best Banks'

Vermont Business Magazine shares, "Bar Harbor Bankshares (NYSE American: BHB), the parent company of Bar Harbor Bank & Trust, has announced that the bank has been recognized by Forbes as one of the "World's Best Banks" based largely on service and trust metrics.

## Association Staff is here to help!

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