

# Newsletter



## Emergency Flood Grant Checks Being Sent

Governor Phil Scott and the Vermont Department of Economic Development (DED) announced that businesses and nonprofits that suffered physical damage from the July floods have been awarded \$400,000 in Business Emergency Gap Assistance Program (BEGAP) grants to date. The \$20 million BEGAP program is intended to support the reopening of businesses impacted by the floods.

To date, 505 preliminary applications have been submitted since August 3. Among the completed and successfully submitted applications (351):

- 70% are currently being reviewed or in the queue to be reviewed
- 30% are completed and approved for a BEGAP grant
- A total of \$397,136 has been paid out to date, with an average award amount of \$13,694
- Total damage reported within applications is \$134 million, with \$108 million in net damage (damage uncovered by insurance or other grants)

Interested BEGAP applicants should visit the [BEGAP program page](#) and check out the [FAQs](#).

## 2024 Legislative Session Nearing

As we prepare for the 2024 state legislative session, several national trends have emerged as potential topics we will see in the new year.

- **Artificial Intelligence (AI):** The emergence of AI, has led to the introduction of over 150 pieces of legislation across states. Legislators are working to understand AI's impact on citizens, with 19 states establishing committees or task forces to explore the topic.
- **Power Generation and Transition:** Countries aiming for net-zero emissions by 2050 and the US Biden Administration's goal of emission-free electricity by 2035 are pressuring states to adopt greener policies. We've already seen such legislation in Vermont; the Affordable Heat Act imposing regulations to reduce the sale of heating fuels, increasing incentives to purchase electric heat sources and electric vehicles, etc.

continued on next page.

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# Legislative and Regulatory

Newsletter–July 2023



## 2024 Legislative Session Nearing cont.

- **Child Safety on Social Media:** California initiated legislation requiring platforms to assess potential harm to youth before launching products and providing privacy protections. Other states like Connecticut, Louisiana, and Texas followed suit. **PFAS (Polyfluoroalkyl Substances):** PFAS regulation gained momentum, with Minnesota and Maine leading full bans, and Vermont not far behind. PFAS has been banned in food packaging in Vermont, effective July 1, 2023, and next year, we anticipate additional legislation on cosmetics, textiles, and more.
- **Emerging Trend: Microplastics:** Microplastics, small plastic fragments, gained attention. EPA Administrator Michael O'Ragan discussed plastic pollution at the WGA Annual Meeting. NCSL legislators passed a resolution urging federal funding for microplastics research, and a coalition led by Connecticut AG demanded action against plastic microfiber pollution.
- These issues, ranging from AI regulation to environmental concerns, were focal points of this summer's major meetings and will likely shape discussions in the upcoming state legislative sessions.

Further, issues that will again surface in Vermont include the expansion of the bottle bill, banning flavored tobacco, mandatory paid family leave, and other labor related issues. Governor Scott vetoed the expansion of the bottle bill during this summer's special session, but we anticipate that the legislature will attempt to override his veto in January.

VRGA will be hosting calls beginning in October on various legislative issues. Keep an eye out for the invitation to discussions on labor issues, the bottle bill, and more.

## NLRB to Scrutinize Employee Handbooks Under New Standard

According to the National Grocers Association, in early August, the National Labor Relations Board issued [a ruling](#) under which it will begin increasingly evaluating employer handbooks for labor law violations. Under this standard, the NLRB has the right to scrutinize employee handbooks for all policies that could be construed to restrict employee speech and actions inside or outside of the store. The NLRB decision may also include rules addressing insubordination, safety, use of company communication resources, recording of meetings or interactions, circulating petitions or complaints, meeting with co-workers, comments to media or government agencies, or the use of cellphones or other devices.

If you need to update your employee handbook, contact The Richards Group for access to their sample handbook through the HR portal. This is a benefit for VRGA members.

## New Framework for Union Representation Proceedings

The National Labor Relations Board [has announced a new framework](#) for determining when employers are required to bargain with unions without a representation election. Under the new framework, when a union requests recognition on the basis that a majority of employees in an appropriate bargaining unit have designated the union as their representative, an employer must either recognize and bargain with the union or promptly file an RM petition seeking an election. If the employer does not file for election within the two-week period, then the Board can impose an order requiring the employer to recognize and begin bargaining with the union. If the employer does file a request for an election in a timely manner but also commits any unfair labor practice that would require setting aside the election during the time between the filing of an election petition and the occurrence of the election, the NLRB will require the employer to recognize and bargain with the union.

# Funding & Education

Newsletter–August 2023



The retail landscape has changed dramatically over the past three years. The way we do business, the limited ability to find employees, online shopping, social media, and more. Now may be the time to search for help in thinking outside the box to grow your business, set yourself up for success in the near future, get ready to turn it over to new owners or allow a manager to take on the day-to-day management.

[Grow Your Business with a Mentor.](#) SCORE mentors know what it's like to be a small business owner. They know it takes passion and hard work to make your dreams come true, and they're ready to support you every step of your journey.

[Vermont Sustainable Jobs Fund Business Coaching](#) provides tailored business management coaching, entrepreneurial support, and training to position Vermont entrepreneurs for growth and long-term success. Our clients include Vermont-based, value-added food and agricultural, forest-related, renewable energy, waste management, and environmental/clean technology enterprises that are supplying products and services to a diverse marketplace.

[Vermont Employee Ownership Center](#) is a statewide non-profit whose mission is to promote and foster employee ownership in order to broaden capital ownership, deepen employee participation, retain jobs, increase living standards for working families, and stabilize communities. We provide information and resources to owners interested in selling their business to their employees, employee groups interested in purchasing a business, and entrepreneurs who wish to start up a company with broadly shared ownership.

## Flooded Property Buyouts

Grant funding is available to cover 100% of the cost for voluntary buyouts of residential, commercial, and vacant parcels. Eligible properties include those that flooded in July and those that were spared but are at risk of future flooding.

If a property owner is considering pursuing a voluntary buyout, or if a municipality has property owners who may be interested, please fill out this intake form. Vermont Emergency Management will then direct you to the appropriate application materials in the next few weeks.

## Restaurant Disaster Relief – Grant Opportunity

The online food delivery service, DoorDash, has alerted ACCD that Vermont businesses are eligible for their Restaurant Disaster Relief Fund. Eligible restaurants must have a brick-and-mortar location in a state or federally declared disaster area and been open for at least six months before the flood. Recipients could receive a \$10,000 cash grant. Money can be used for rent, utilities, maintenance, supplies, payroll, and other essential expenses. Restaurants do not need to be a DoorDash partner to apply. The deadline for this round of grants is September 29, 2023. Learn more on the [Restaurant Disaster Relief Fund program page](#).



## VRGA 2024 Events

June 4, 2024 VRGA Annual Meeting  
June 5, 2024 33rd Annual Scholarship Golf  
Tournament



# Funding & Education Continued

Newsletter–August 2023



Vermont residents and businesses approved for a disaster loan from the US Small Business Administration due to severe storms and flooding from July 7 through July 17, 2023, have two years from the date of their loan approval to request an increase to prevent or minimize damages from similar disasters in the future. Mitigation funds from the SBA are an affordable way for survivors to rebuild smarter, stronger, and pay for improvements that protect life and property.

Businesses and homeowners may be eligible for a loan increase up to 20 percent of their physical damages, as verified by the SBA, to cover the cost of improvements. Those measures can include regrading or terracing landscaping to improve drainage, installing a French drain, installing a sump pump, installing a diverter to change the path of water flowing from the roof, installing a backflow valve, and more. Also, mitigation can be used to install a safe room or storm shelter built to Federal Emergency Management Agency guidelines. To learn more about mitigation options visit [www.sba.gov/mitigation](https://www.sba.gov/mitigation).

For more information, call the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) and ask about increasing your SBA disaster loan for mitigation purposes.

## New England Made Wholesale Show

FREE buyer registration is open now for the New England Made Giftware & Specialty Food Show, September 12-13, 2023 in Boxboro, Mass. Explore over 112 makers of quality, juried, New England-made products to fill your shelves this Holiday season. Specialty foods including candy, chocolates, baking mixes, snacks, gourmet nuts, spices and blends, granola, sauces, maple products, cookware & serving ware, home décor, kitchen & garden accessories, paper products & stationery, pottery, giftware and so much more! Support local, buy local, sell local. For more info and to register, visit <https://www.nemadeshow.com/>



**Choose New England Products!**

September 12 - 13, 2023 | Boxboro, Massachusetts

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# Tips from our Partners

Newsletter–August 2023



## Attorney General's Office

As businesses rebuild what was lost and purchase replacement items after the floods, we urge businesses with concerns to reach out to the Attorney General's Consumer Assistance Program (CAP) for help. Vermont businesses are covered by our state's consumer protection laws, and CAP can be a helpful resource available to businesses. Through CAP's free complaint mediation service, we can help businesses resolve consumer issues, like getting a refund for faulty equipment or disputes with flood-recovery service providers, as examples. We also have a Small Business Advocate who can help businesses navigate government programs. If you have any questions or could use support from our Small Business Advocate, please contact Emily McDonnell at [ago.smallbusiness@vermont.gov](mailto:ago.smallbusiness@vermont.gov) or call CAP at (800) 649-2424.

## Hunger Free Vermont

One of the best ways for a food retailer to serve their communities, while also supporting their business, is to become a SNAP Authorized Retailer. More than 70,000 Vermonters participate in SNAP, which keeps over \$10 million in federal money in our state every month. It's a win-win for all of us.

Learn more at [vermontfoodhelp.com/learn-more/service-providers](https://vermontfoodhelp.com/learn-more/service-providers).

## 2024 VRGA Scholarship Committee

We are looking for judges for next year's scholarship program! If you know anyone who may be interested, please fill out this [interest form](#).



## Department of Environmental Conservation

Do you have questions about flood recovery and water, waste, hazardous materials, or other natural resources topics? Explore <https://anr.vermont.gov/flood> for information and to get connected with staff who can answer your questions.



# Member Benefits

Newsletter–August 2023



## 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.](#)



## Credit–Debit Card Processing

New programs where you pass the processing fees onto your customers are available. [Members report a savings of 10–40%.](#)



## Vision Insurance

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

**DeltaVision®**

## Dental Insurance

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

### Study: Shoppers vastly overestimate grocers' net profits

Of more than 1,200 consumers polled nationwide in June by The Feedback Group, shoppers on average thought their primary grocery store generated a 35% net profit margin, up from 33% in last year's "Shopper Price/Inflation Perception and Response" study. The Lake Success, New York-based researcher, citing data from FMI-The Food Industry Association, noted that supermarkets' actual net profit has averaged closer to 1% historically, rising as high as 3% in 2020, when grocery sales exploded during the pandemic.

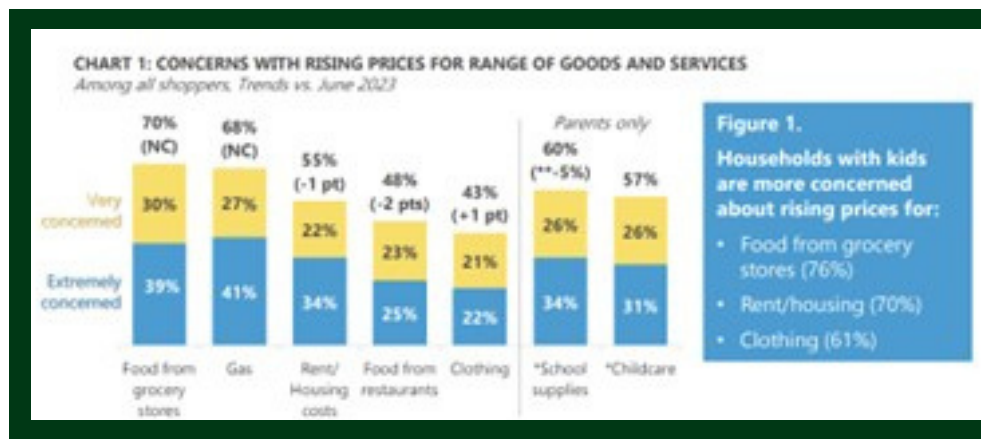
### Data Shows Decline in E-Commerce Trend throughout Food Industry

Recent research shows shoppers want to get back into retail stores to discover new products and connect with their local communities, leading to a decline in ecommerce sales. With perceived lower prices in store versus online, no technology barrier, and lack of delivery fees, customers are turning back to in-person shopping. You can learn more about the projected trends [here](#).

### Inflation concerns remain elevated but have stabilized this summer and have declined since the spring.

FMI's U.S. Grocery Shopper Tracker from Aug 2023 shows that American shoppers continue to be concerned about rising prices for a wide range of everyday goods and services. Among the items tracked by FMI, inflation for food from grocery stores continues to elicit the highest levels of concern (70% extremely or very concerned), on par with gas (68%) and well above restaurants (48%). (See Chart 1.) However, shopper anxiety in these areas has generally stabilized since June, perhaps even subsiding slightly.

Since March 2020, FMI has asked grocery shoppers about a variety of challenges they may face obtaining food, from out-of-stocks to price inflation. Rising prices remain the most widespread concern, as it has been since mid-2021, with 62% of shoppers citing this worry. While this figure is no longer rising and even shows signs of subsiding (down 2% points since June 2023), the portion of shoppers indicating a challenge with "having enough money to pay" for the food they need has continued to rise—now 42%, up from 38% in June. This measure of food insecurity is highest among households who earn less than \$40K (54%), compared to middle-income households at 42%, and 34% for households that earn over \$100K.





# Tips from our Partners

Newsletter–August 2023



## VT Department of Taxes

Taxpayers impacted by flooding and unable to meet Vermont tax deadlines occurring between July 7, 2023, and November 15, 2023, will now have until November 15, 2023, to file and pay these tax types:

- Corporate and business income tax, including estimated payments
- Sales and use tax
- Meals and rooms tax
- Payroll withholding tax
- Estimated personal income tax payments, originally due September 15, 2023
- Filing of 2022 Vermont personal income taxes with a valid federal or Vermont extension

For additional information visit [tax.vermont.gov/flood](https://tax.vermont.gov/flood).

Five municipalities voted to levy new local option taxes in addition to state business taxes, effective July 1, 2023:

- Shelburne
- City of Rutland
- Stowe
- Jamaica
- Londonderry

For more information visit [tax.vermont.gov/business/local-option-tax](https://tax.vermont.gov/business/local-option-tax).

Sign up for the Vermont Department of Taxes newsletter at [tax.vermont.gov/forms-and-publications/news](https://tax.vermont.gov/forms-and-publications/news)

## Bar Harbor Bank

Phishing is when a fraudster calls, sends an email, or a text message that looks like it's from one of your contacts/trustworthy entities. Usually phishing tactics seek to gain your trust in order to get you to share personal information like credit card numbers. Beware of phone calls or messages that you were not expecting and:

- Request sensitive information (SSN, Usernames and Passwords, Personal Identification Codes, One-Time Passcodes)
- Request payment for service/product
- Create a sense of urgency
- Seem too good to be true
- Are threatening or seem suspicious

Do not trust caller ID – phone numbers can be easily masked to look like other numbers

Do not share personal information – your bank or other businesses will not ask you for sensitive information over the phone

If someone contacts you and you are unsure if they are legitimate, call them using a number you trust to verify their identity

If you think you have received an unsolicited phone call, text, or email that could be phishing, do not respond and delete it immediately

# Industry News | Retail

Newsletter–August 2023



## What's working for — and against — retailers heading into the holidays?

So far in 2023, despite inflation, economic uncertainty and a prioritization of spending on experiences over goods, consumers have [come through pretty well](#) for the industry. Yet, even with the first half of the year over, it's hard to know what's ahead.

That's in part because recent holidays aren't providing many clues, according to Meghann Martindale, head of retail research at Madison Marquette. As the season approaches, these are some of the forces that are working both for and against retailers, including:

- The pros: Inflation is down, consumer sentiment is up, A UPS strike has been averted, and consumers are striving to get back to 'normal'
- The cons: consumers are searching for more deals, student loan forgiveness ending will reduce household spending, and no protection against social issue campaigns and boycotts

For a deeper dive, [read the full report here](#).

## Enhancing the Front Line Employee Experience

The National Association of Convenience Stores [released their findings on front line employee experience](#). The report shows that in recent years, higher wages, flexible scheduling, and increased benefits have become commonplace for most job-seekers.

- Store employees are highly motivated by providing a positive shopping experience and believe that fostering a strong customer experience is important for their development.
- Staff believe their store is customer-centric and that they are well-prepared for serving shoppers, but believe they could be recognized more effectively.

## Back to School Shopping Spending Up

Back to school shopping started early this year. It's been a busy summer for everyone, and 55% of consumers polled reported having started their shopping in early to mid-July. The number of people shopping early is way up from last year (45%)

Consumers started early to draw out their spending. They're probably buying a little at a time to stay with in spending plans. Families with children in k-12 plan to spend an average of \$890 on back-to-school items, about \$25 more than last year's record high of \$864. For those heading back to college, an average of \$1,366.95 is expected to be spent per person.

And the most costly back-to-school supplies are electronics items, such as laptops. Those are more expensive than a few notebooks and a calculator.

Spending for electronics this back-to-school season is expected to reach a new record of \$15.2 billion. Of the electronics people are expected to purchase, laptops will take a 51% share, followed by tablets at 36%, and then calculators at 29%.

## Holiday 2023 guide: Seasonal trends to build your marketing strategy

With the Holidays fast approaching, Ibotta [surveyed 2,500 consumers and 400 industry experts to help inform strategies to best break through this Holiday season](#).

- Looking for new customers? 42% of shoppers said that when they tried a brand for the first time, it was the result of a digital offer.
- Looking to drive trial? 76% of shoppers report sticking to brands they like; 75% are willing to try a new brand if it's offered at a lower price (assuming the quality is equal).

An overwhelming majority of shoppers say that it's important for them to save money right now (87%), according to first-party Ibotta research. Unsurprisingly, the top reported reasons all tie back to rising grocery costs and inflation, with "offsetting price increases" (40%), "feeling financially secure" (38%), and simply "getting by" (38%) being the top reasons.

### Growing Retailers Prioritize the Checkout Experience

The checkout experience is a pivotal point of transformation for e-commerce retailers. If you're not already treating it that way, it's time to rethink your position.

Retailers have always known they have to be flexible and responsive to changes, both in the industry and in the needs of customers. But the pace of change over the last decade has taken things to a new level—a [complete reset](#), according to BCG analysts. These changes have origins in the coronavirus pandemic, but also in advanced developments in e-commerce technology. What's now possible for the checkout experience has completely changed.

[Shopify partnered with BCG](#) to identify the elements of a high-converting checkout experience. Here's a look at what it takes to build one. [Read the full article here](#) to find more ways to get more conversions.

There's no single variable that explains conversions (or missed conversions, for that matter). However, data does point to five ways retailers can boost cart conversions at checkout. These lead to conversion uplifts of:

- Up to 50.4% by offering accelerated payment methods like Meta Pay, Amazon Pay, PayPal, Shop Pay, Apple Pay and Google Pay
- Up to 18.9% by offering simplified checkout flows
- Up to 15.5% (at the expense of total traffic) by offering customer accounts and subscriptions
- Up to 7.7% based on device type
- Up to 3.5% based on apps and customizations

How you mix and match elements of the checkout experience can have a significant impact, and there's a lot of opportunity to grow for retailers that have not optimized it.

### Shoplifting and Shrinkage Continues to Rise

The National Retail Federation estimates total annual shrink reached \$94.5 billion in 2021, up from \$90.8 billion from 2020. Nearly half was attributed to large-scale theft of products. The group said retailers on average saw a 26.5% increase in this type of theft over the previous year.

While smaller independent stores have felt the effects of the surge in theft too, some big-box stores, like [Dick's Sporting Goods](#) and Target, are expecting their figures to reflect the rising theft. Brian Cornell, CEO of Target, noted in a May earnings report that shrink was [expected to reduce profits](#) by more than \$500 million this year as compared to last, according to Newsweek.



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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.



# Member News | Classifieds

Newsletter–August 2023



## Seven Daysies Announces Winners 2023

Congratulations to the Seven Daysies 2023 Winners! You can check out members who won below, and for the full list see [here](#).

Best Family Restaurant: American Flatbread

Best Bagel: Myers Bagels

Best chocolate brand: Lake Champlain Chocolates

Best Vermont cheese brand: Cabot Creamery

Best cooking class: Baking school at King Arthur Baking Company

Best Place to Eat Alone: City Market, Onion River Co-op

Best Locally Owned Grocery Store: City Market, Onion River Co-op (Burlington) and Hunger Mountain Co-op (Montpelier)

Best Farmstand: Sam Mazza's Farm Market

## Von Trapp's Oktoberfest

Celebrate Oktoberfest at von Trapp Brewing Bierhall with beer, food, a stein holding contest, and more. Enjoy music by The Inseldudler band and take in the spectacular mountain views at this 2,600-acre mountain resort by the family that inspired "The Sound of Music." Learn more [here](#).

Looking for  
something from a  
previous newsletter?

[CLICK HERE](#)

## New Members this Month

Tomgirl Stowe

Chloe's Market

Wallingford Village Market

New England Food and Farm Photography

Stonybrook WholeHearted Foods

## In Waitsfield, Mehuron's makes Deli Offerings you can't refuse



Patrick Garvin of Mehuron's Market holding #33 sandwich. Photo by Seven Days

## Association Staff is here to help!

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