

# NEWS & FOOD REPORT

JUNE 2015

Communicating Information on the Food Distribution System • Official Publication of NH Grocers Association

## A Beautiful Destination for Travelers

*How New Hampshire the Beautiful is Making a Difference*

See story on page 14



**TRAVELER  
SPENDING  
and the  
NUMBER OF  
VISITORS  
HIT RECORD  
**HIGH****

*INHS FY2014  
Travel Barometer*



**NHGA Board of Directors  
Invitational Golf Tournament**

*Get Your Game On!*

See pages 19-21

# Many small things

**have to come together to be successful at fishing.  
The right lure, the right line, the perfect approach  
and excellent presentation.**

**At AG, we do a lot of small  
things very well, every day.  
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gives our retailers more  
time to concentrate on  
reeling in success.**

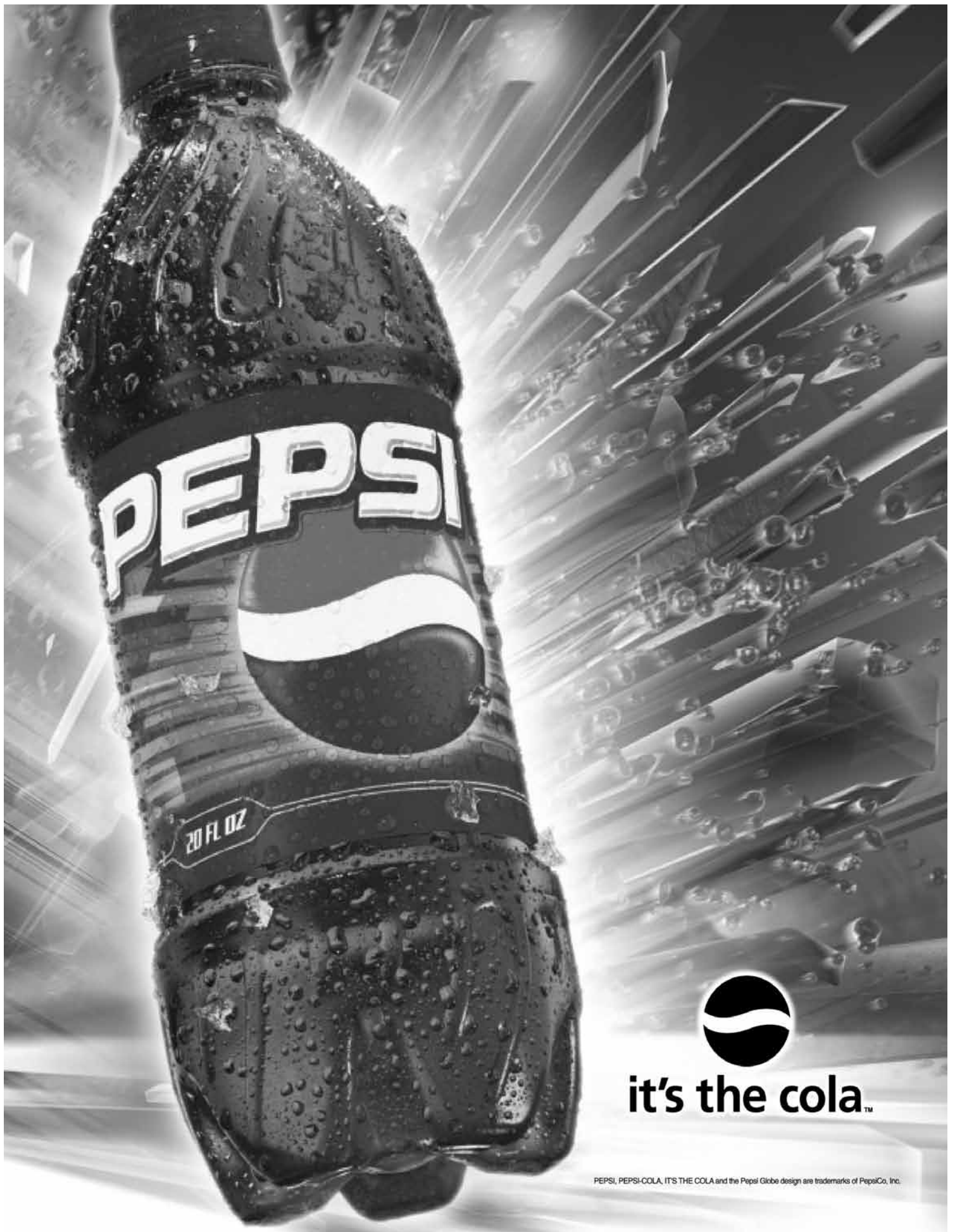


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# NEWS & FOOD REPORT



See Story on Page 14

**Don't forget!**  
**SAVE THE DATE**  
**NHGA Day at the Seacoast**  
**Annual Fishing Tournament**  
**and Family Excursion at**  
**York's Wild Kingdom followed by**  
**a New England Lobster Dinner**  
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## MARK YOUR CALENDAR

**June 8-11, 2015**

**FMI Connect Chicago, IL**

**July 15, 2015**

**BOD Invitational Golf Tournament, Canterbury, NH**

**August 11, 2015**

**NHGA Day at the Seacoast**

Find more info on upcoming events at [www.grocers.org](http://www.grocers.org)

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### To Keep The Membership Informed:

NHGA maintains a collaborative relationship with numerous state, regional and national organizations including Food Marketing Institute, National Association of Convenience Stores, National Grocers Association, United INDUSTRY for Recycling, Food Research Society, Grocery Manufacturers of America, NH Food Bank, Food Industry Assoc. Executives and Food Trade Press

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### Communicating News the Way You Want It:



Find us online at

**www.grocers.org**



Let's face it. We have all experienced a longer than expected winter that just would not quit. It has also been an aggressive legislative session in most New England states this year. In New Hampshire we are approaching the conclusion of our Session by the end of June. The biggest issue left will be the Committee of Conference deliberations and the state budget.

So now is the time to bring out your calendars and plan a change of pace during the summer. NHGA has planned something unique for everyone – employees, families and friends.

We want everyone to get into the swing of things by joining us at the NHGA Board of Director's Invitational Golf Tournament. This year, 250 it will be held on July 15th at the beautiful Canterbury Woods Country Club.

This is an ideal time to unwind and get back in the game or for others to try it out for the first time. More importantly, it is a perfect time to mix business with pleasure by networking with fellow retailers, suppliers and of course the NHGA Board and staff. Now is the time for men and women to invite partners and create your foursomes. At the end of the game, attendees will gather for award presentations, the buffet and generous prize raffle drawings.

But, that is not all. On August 11th, we will again host our one-of-a-kind 'Day at the Seacoast'. This has become a huge industry event for retailers and suppliers. It begins with an opportunity to go deep sea fishing. Participants can spend the day on a private chartered boat or use their own. Others will want to join us on our larger 'party' boat or fish from the shoreline. We begin early and seek to hook fish (sometimes large enough to have filleted and take home, or spot all kinds of sea life).

For those who prefer land activities, the alternative program will be held at York Beach Maine's Wild Kingdom Zoo & Amusement Park. Parents and kids of all ages will enjoy a full day of searching for all the wildlife, the amusement rides and games. Kids will receive a specially prepared goody bag and everyone can visit all of the shops in town. Plus, everyone will receive a complimentary ice cream cone.

It does not get any better than this, unless you consider that both the fishermen and the York crowd will all converge back in Portsmouth by late afternoon for the traditional and bountiful Lobster and Steak Dinner. There will also be a raffle with many valuable prizes including a week-long New England Vacation for two or more.

And just when you thought we couldn't plan anything more this summer, the NH State Bagging Competition planning has begun. We brought back the competition last year and it was a huge success. NHGA will send the state champion to Las Vegas in February 2016, to compete at the NGA finals for the title and \$10,000. The date has not yet been set but we encourage stores to begin their in-store contests. We will keep you updated on the progress of the Best Bagger Competition.

We bring the summer to a close on Thursday, September 10th with the 30th Anniversary Celebration of the UltraViolette Golf Tournament. This historic event will celebrate 30 years of raising funds for scholarships. As usual, the course will soon be sold out, when a cancellation waiting list will begin. Still it is a good time to be a sponsor, offer raffle prizes, or join us for the late afternoon banquet.

Additional information about these events and more is quickly available by calling NHGA at (603) 669-9333.

John M. Dumais, President & CEO, [dumais@grocers.org](mailto:dumais@grocers.org)

# Mix1 Expands Its No Fear Distribution by Adding Great State Beverages to the Mix

PRNewswire - Mix1 Life, Inc., (MIXX) announced that the company has added Great State Beverages as one of its newest Independent Pepsi Bottlers to distribute No Fear Energy Drink.

Great State Beverages is headquartered in Hooksett, New Hampshire. Great State services the entire state of New Hampshire with the exception of the Keene market and the northwest corridor.

When asked why he pursued distribution of the No Fear brand, Ron Fournier, Vice President of Soda/Craft Beer/Snack Sales, replied, "Pepsi did a great job in developing No Fear and creating a widely recognized brand. The customer interest in our distribution area has not wavered. Our sales force is approached weekly with requests for Great State to distribute the brand. We are excited to be one of the first members of NIDA (Northeast Independent Distributors Association) to represent the brand."

"We are pleased to have Great State Beverages distributing the No Fear brand." Says Cameron Robb, CEO of Mix1. "No Fear is a well recognized brand that competes well with other functional energy drinks in the market. Our opportunity in this space is significant and we expect to add new distributors very quickly to service our growth in this category."

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The 2015 session of the NH Legislature is winding down with more and more bills being retained in House committees. Committees can vote to keep these bills in committee, but they must eventually be reported out by November of 2015. Typically these bills are those where deadlines force legislators to act on bills in one way or another.

Some of the bills moving along will have impacts on retailers, but most of the time what bills do not contain have more of an impact.

The House-passed budget now being considered in the Senate still does not contain the cigarette tax increase proposed by Governor Hassan, nor does it include the proposed increased in motor vehicle registration fees. Both the House and Senate, led by Republicans, have not had the appetite to increase taxes or fees. While the House made some reductions to the Governor's proposal, especially in the area of Health and Human Services, the Senate is now considering their adjustments.

The Senate now has the benefit of more reliable data regarding anticipated revenues for the upcoming biennium starting July 1st. The Senate Ways & Means Committee is recommending that the House's revenue estimates be increased by about \$118 million, which certainly gives the budget writers more flexibility in crafting their version. Once the Senate passes their version, House and Senate conferees will hammer out the differences in a committee of conference.

House Bill 200, sponsored by Rep. Rebecca Brown, would allow homestead food operations to sell their goods at retail stores as long as their receipts remain below \$20,000 per year. Currently these goods can be sold only at farmers' markets and on their own premises. The bill has passed both the House and Senate and now awaits the Governor's action.

The resolve of the EBT reform issue remains outstanding. The House and Senate have their differing positions about how to address this issue, and perhaps the matter may be resolved in committee of conference. The basic difference between the bills is that the House Bill regulated where EBT cards can be used, and the Senate version regulates what goods can be purchased.

What started out as a simple bill to study the issue of whether there should be beer and wine tastings at farmers' markets (SB 99) has now been amended to include a study committee about "palcohol". For those unfamiliar with the product, palcohol is powdered alcohol. When mixed with water or another liquid, it will produce an alcoholic drink. The Liquor Commission expressed concerns that they needed to have some oversight over the product, and while legislators were at it, legislators added powdered alcohol to the definition of alcohol in state statutes. The study commission's charge is as follows: "The committee's study shall include, but not be limited to, considering whether the sale of powdered or crystalline alcohol should be banned in New Hampshire, or if not, the regulations that should be in place before the sale of powdered or crystalline alcohol may begin in New Hampshire. The committee shall review legislation relative to powdered or crystalline alcohol established in other states." The amended bill goes to the full House and then back to the Senate for concurrence.

Speaking of possibly banning powdered substances, the bill outlawing so-called synthetic marijuana, Senate Bill 106, sponsored by Keene Senator Molly Kelly, continues to move through the legislative process. Some of the better known products like "Spice" and "K2", can still be found in some retail stores, but this bill would outlaw the sale of them.

By the time this goes to press many of the outstanding legislative issues will have been resolved, but work on the retained bills will continue through the fall.



Get the latest Legislative and Regulatory updates from Stuart every Friday by e-mail and live call-in conference calls each Monday morning. Access even more information at the website [www.grocers.org](http://www.grocers.org) or Facebook/NHGA. All of these benefits are for members at no additional cost.



THE GLOBAL LANGUAGE  
OF BUSINESS



## GS1 DataBar for Coupons

### Printed Coupons Utilize GS1 DataBar Exclusively

Printed coupons now contain GS1 DataBar® Expanded and Expanded Stacked barcodes exclusively. The U.P.C. Prefix 5 symbol is no longer to be used in North America after mid-year 2015.

#### Key Benefits Include:

- Enable automatic expiration date check
- Automatically tie double coupon value limits to exact purchase requirements
- Reduce cashier intervention with complex offers placed within the code
- Allow for retailer-specific coupons

Most existing scanning systems are capable of reading the GS1 DataBar Expanded and GS1 DataBar Expanded Stacked barcodes. Retailers may simply need to enable this functionality in their systems, but in some instances, software modifications may be required. To be able to process coupons seamlessly and to avoid a disadvantaged position in the marketplace, retailers are encouraged to implement and activate these technologies as soon as possible. In addition, databases must be updated to accept and correctly process Application Identifiers (coupons = 8110) as described in the *North American Coupon Application Guideline Using GS1 DataBar Expanded Symbols*.



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E [info@gs1us.org](mailto:info@gs1us.org)

To learn more, visit:  
[www.gs1us.org](http://www.gs1us.org)





Retailers can gain efficiencies at point-of-sale by leveraging the GS1 DataBar barcode application for use on coupons as well as for other applications.

### Risks associated with not changing to the new coupon format:

- Inability to scan the new coupons will result in manual intervention and unsatisfactory customer experience.
- Customers will be unable to use coupons at self-checkout counters.
- Lost sales as customers elect to shop elsewhere, where they can move through the checkout line faster or forego using the coupons altogether, either of which could impact sales.
- The inability to automatically check and confirm that the products that should be included as a part of a complex promotion are in fact purchased by the customer.
- Possibility of processing expired coupons.

### Benefits of GS1 DataBar on Coupons:

- Retailers can reduce the time spent on processing coupons and speed up customer check-out by leveraging the GS1 DataBar barcodes on coupons.
- Scanning the GS1 DataBar barcodes enables the efficient electronic validation of both consumer compliance with the terms of the offer and the authenticity of coupons through serialization.
- The use of the GS1 DataBar barcodes on coupons will help decrease the incidents of unintentional misredemption and fraud, reduce cashier labor and decision making time, and maximize intended profitability of promotions—while improving overall customer experience.



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FOLLOW US:



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Follow NHGA Labor Law Series over the next 10 months as we cover each of the top 10 violations.

If you have specific Labor Law questions please send them to [Rosanne@grocers.org](mailto:Rosanne@grocers.org). We will consult with our Labor Law expert, Charla Bizios Stevens, Esq., from McLane Law Firm and will publish your answers in the next issue of News & Food Magazine.

## Violation #9

Illegal Deductions from Wages.—

\*RSA 275: 48 and Lab 803.02(b),(e),(f)

Before you decide to make payroll deductions from an employees pay you need to review RSA 275: 48 and Lab 803.02(b),(e), (f).

- All deductions must be allowed under the law
- Accidental overpayment
- Purchases
- Loans
- Uniforms are not a legal deduction

Two important forms to have on hand can be downloaded from the NH Department of Labor website at:  
<http://www.nh.gov/labor/>

### Authorization for Voluntary Payroll Deduction

*Allowed Under RSA 275:48 I*

### Authorization for Accidental Overpayment Deduction

*Allowed Under RSA 275:48 I*



**Charla Bizios Stevens, Esq.** is chair of the Employment Law Practice Group at McLane, Graf, Raulerson & Middleton. She is a member of the firm's Litigation Department and also practices in the education and health care law practice groups. She regularly advises business clients on personnel policies, wage and hour issues, labor audits, discrimination claims, internal investigations and the termination and discipline of employees. Charla also conducts in-house management and sexual harassment training, as well as self-audits for companies who want to evaluate their personnel practices. Her litigation background includes practice in the state and federal courts of New Hampshire and Massachusetts and before numerous state and federal administrative agencies. Charla has been recognized as a leading attorney by Chambers USA, Best Lawyers and New England Super Lawyers.

## The Annual Top Ten List of Violations Found by the NH Department of Labor

### Violation #10

Failure to pay minimum wage for all hours worked.—\*RSA 279:21

### Violation #9

Illegal deductions from wages.—\*RSA 275: 48 and Lab 803.02(b),(e),(f)

### Violation #8

Illegal employment of workers under 18 (not having proper paperwork, hours violations, working in a hazardous environment).—\*RSA 276-A: and Lab 1000

### Violation #7

Failure to pay 2 hours minimum pay at their regular rate of pay on a given day that an employee reports to work at the request of the employer.—\*RSA 275:43-a and LAB 803.03 (h),(i),(j)

### Violation #6

Failure to provide written notice to employees of their wage rate, pay period, pay day and a description of fringe benefits, including any changes.—\*RSA 275: 49 and Lab 803.03

### Violation #5

Failure to secure and maintain workers compensation coverage and misclassification of employees.—\*RSA 275:42 I & II and RSA 281-A

### Violation #4

Employment of Undocumented Workers Prohibited—\*RSA 275-A: 4-a

### Violation #3

Failure to have a written safety plan, joint loss management committee and safety summary form, if required.—\*RSA 281 -A:64 Lab 602.01 , 602.02, 603.02, and 603.03

### Violation #2

Failure to keep accurate record of all hours worked.—\*RSA 279: 27 and Lab 803.03

### Violation #1

Failure to pay all wages due for hours worked, fringe benefits, breaks less than 20 minutes, etc.—\*RSA 275:43 and Lab 803.01



# American Express Will Revise Merchant Agreements Following Court Ruling

Judge rules that merchants may encourage customers to use other debit, credit cards.

A federal judge ordered American Express Co. to let merchants steer customers to other forms of plastic payments, including debit cards. The order implements an earlier U.S. District Court ruling stating that American Express had violated antitrust laws by not permitting merchants to encourage customers to use cheaper cards.

The decision gives merchants latitude to encourage customers to use cards other than those offered by AmEx by offering discounts, rebates or other enticements to customers. The card company's long-standing rules have not permitted merchants to steer consumers to alternate forms of payment.

The case dates back to 2010, when the Justice Department filed a lawsuit against AmEx, contending that its merchant rules inhibit competition and raise fees for consumers. The lawsuit was filed just a day after Visa and

*American Express Will Revise Merchant Agreements  
Following Court Ruling Continued on page 12*



## Association Members Workers' Compensation Trust

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## TUESDAY

## AUGUST 11, 2015

### Three Great Events — One Great Day!

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## A DAY OF FUN FOR EVERYONE!

### Annual Fishing Tournament

in collaboration with **Great Coastal Fishing Tournaments**, Portsmouth, NH

### Seacoast Excursion

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There is still fun to be had. NHGA will  
be hosting a family day at  
**York's Wild Kingdom**, York, ME

**New England Lobster Dinner** at  
the Portsmouth Elks Club, Portsmouth, NH

**FOR MORE INFORMATION**  
**WATCH FOR JULY NEWS & FOOD REPORT**  
**OR CHECK ONLINE AT [GROCERS.ORG](http://GROCERS.ORG)**





## Oral health is important to everyone.

Northeast Delta Dental structures programs focused on making you and your employees healthier. Clinical studies suggest linkages between gum disease and serious medical conditions such as heart disease, diabetes, and pre-term births. Our program designs encourage your employees to seek care early.

Northeast Delta Dental is well-known regionally for keeping its promises to its customers and backing them up with a service guarantee. We demonstrate our sense of corporate social responsibility by investing generously in many New Hampshire nonprofits and by awarding grants to New Hampshire oral health initiatives.

Contact Kevin Daigle at NHGA at 603-669-9333 to discuss dental benefits for you and your employees.

**Northeast Delta Dental**  
www.nedelta.com

### *American Express Will Revise Merchant Agreements Following Court Ruling Continued from page 11*

MasterCard agreed to scrap similar stipulations.

The judge said AmEx must notify merchants of the court ruling and include a statement that says, "As a result of that ruling, you may now favor any credit card brand that you wish, by, for example, communicating to customers which credit card brand you would prefer that they use, telling customers which credit card brands are the most or least expensive for you, or offering discounts or incentives to customers to use the credit card brand you prefer."

The notification also warns merchants, however, that they aren't permitted to "disparage or mischaracterize the American Express brand." Merchants also aren't permitted to charge customers more for using an AmEx card, although they can offer a discount for using a card other than AmEx.

Following the order, American Express reiterated that it will appeal the decision, saying that it will hurt competition. "As we have previously stated, we plan to appeal the court's ruling because we believe it will not provide any benefit to consumers and will in fact harm competition by further entrenching the two dominant networks," the company said in a statement. It was referring to rival payment networks Visa Inc. and MasterCard Inc., which are larger than AmEx.

*Reprint: NACS Online*



## ***NHGA Welcomes New Members***

***A special welcome goes out to the newest members at NHGA!***

**C&D North Country Convenience**  
250 Laurel Street  
Manchester, NH 03103

**Jubba International Grocery**  
135 Cedar St  
Manchester, NH 03103

**Simon's Exit 16 Mobil**  
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If you have not paid your membership dues why not join these fine businesses today! The Association is your voice in many vital areas that effect your business and you.  
***For further information call (603) 669-9333.***

# EMV and Small Merchants: What You Need to Know

*The goal of this white paper is to educate the reader about EMV and the potential benefits of implementing an EMV solution, and to provide high-level information that will guide you to successfully implement EMV for payment acceptance.*

---

Mike English, Executive Director,  
Product Development, Heartland  
Payment Systems

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## What Is EMV?

EMV is a set of standards designed to protect debit and credit cards that are accepted at the point of sale, as well as ATM transactions. EMV chip-based payment cards, also known as smartcards, contain an embedded micro-processor, a type of small computer. The micro-processor chip contains the information needed to use the card for payment, and is protected by various security features.

Chip cards are a more secure alternative to traditional magnetic stripe payment cards. EMV standards define the interaction at the physical, electrical, data and application levels between an integrated circuit (IC) chip embedded in a plastic card and the point of sale terminal or device that reads the IC card for processing EMV financial transactions.

EMV's payment security approach is based on smartcard technology that adds dynamic security data to the transaction stream, authenticating that the card is present at the point of purchase. Additionally, every card contains its own microprocessor chip, making the cards nearly impossible to economically counterfeit.

## Merchants are able to accept EMV cards in two ways.

One method is to insert the EMV card into a card reader that is integrated in the terminal or PIN pad. This is referred to as an EMV contact transaction. Another way for merchants to accept EMV cards is contactless, where the card is tapped at the terminal or PIN pad's contactless reader for payment acceptance.

The EMV standards were formed by Europay, MasterCard, and Visa in 1993. Today, there are more than 1.5 billion EMV cards deployed in more than 120 countries on four continents. The United States will be the last country to migrate to EMV.

## What Benefits Does EMV Provide for Merchants?

Merchants that implement an EMV solution may benefit from a reduction in card fraud, decreased requests for copies in relation to chargebacks, and fewer disputes, as well as the opportunity to update terminals for other capabilities like Near Field Communications (NFC)<sup>1</sup> contactless acceptance. Migration to EMV may move restaurant payment acceptance to the tableside, which can reduce wait staff steps and help turn tables faster.

## Is EMV Practical for Small Merchants?

At first glance, the financial value to small merchants is questionable, as one must consider the liability shift<sup>2</sup> mandated by the Card Brands and the volume of fraudulent cards that a small merchant receives today versus the cost of installing an EMV-enabled terminal. However, incidents of fraudulent cards being presented at small retail locations will increase as national merchants move forward with implementing EMV, and criminals begin to seek out non-EMV supporting businesses. Cardholders will eventually recognize the security improvements offered by EMV, and will look to make purchases from merchants with an EMV solution.

Merchants will want to be viewed as a safe place to shop and will be influenced by the growing awareness of their customers. Additionally, EMV—specifi-

cally contactless EMV—brings NFC acceptance with it, and marketing opportunities such as the ones provided by Isis and Google Wallet programs. Eventually, NFC might be a driving force along with other point-of-touch technologies such as QR codes.

So, in the long run, the answer is yes—EMV will be practical and beneficial for small merchants. Most new terminals being sold today have an integrated EMV contact reader, so it will be simpler for a merchant to start accepting EMV when it is time.

## How Are EMV Transactions Authorized?

EMV transactions can be authorized online and offline. EMV transactions authorized online are verified through an online connection from the merchant's terminal or point-of-sale system to card issuers, via an acquirer like Heartland Payment Systems. This process is much like today's magnetic stripe-based transactions in the U.S., where transactions are authorized online. EMV offline transactions are authorized through authentication of the card and the merchant EMV acceptance device (point of sale or terminal). MasterCard and Discover have announced their support for offline authorization, but

Visa does not support offline authorization for U.S.-issued chip cards. Chances are that your transactions will be authorized in an online mode and you will not need to be concerned about offline authorization.

## How Are Cardholders Verified?

Use of PIN is a common EMV cardholder verification method (CVM) that

*EMV and Small Merchants*  
Continued on Page 17

<sup>1</sup> Near Field Communication (NFC) is a short-range wireless connectivity technology (also known as ISO 18092) that provides intuitive, simple and safe communication between electronic devices. <sup>2</sup> Visa, MasterCard, Discover and American Express have mandated that liability for fraudulent cards will shift to the issuer or merchant/acquirer on October 1, 2015, whichever one is not accepting EMV transactions and using strong customer verification methods. Automated Fuel Dispensers liability shift date starts October 2017.

## NEW HAMPSHIRE TOURISM FACTS

FY 2014  
TOURIST SPENDING  
Other Food Service  
(non-restaurant)  
Up 5.1% from 2013

**\$519M**

Estimated  
Visitor Counts  
and Spending

FY 2014  
TOURIST SPENDING  
All Retail Spending  
Up 1.8% from  
2013

**\$1.33B**

Visitor counts and spending are estimated by the INHS and are indicative of the health of all tourism industries in the state collectively.

### Saturday Traffic Counts

The vehicle traffic counts should be reflective of changes in the volume of traveler counts. The vehicle counts are collected on Saturdays in order to reduce the volume of commuter traffic in the data.

Indicator	Vehicle Counts	% from prior year
US 3 Groveton	2,794	4.1%
US 2 Jefferson	4,359	2.5%
US 302 Bartlett	3,583	4.4%
I-93 Lincoln	10,301	6.6%
NH 12 Claremont	8,560	-1.2%
I-89 Sutton	18,360	3.3%
NH 16 Ossipee	12,418	2.4%
NH 11 Alton	6,243	4.5%
NH 101 Temple	7,537	1.7%
NH 9 Chesterfield	11,430	2.8%
I-93 S Concord	68,665	2.9%
NH 101 Exeter	37,355	4.4%
Total Traffic Counts	191,605	3.2%

### Visitor Spending Per Day

**\$87M**

Up 0.3% from  
2013

2014 Visitor  
Spending

**\$4.95B**

Up 6.5% from 2013

Source: The Institute for New Hampshire Studies based at Plymouth State University, research on the travel industry for the Division of Travel and Tourism Development. New Hampshire Visitor Barometers; FY 2014.

# Making a Beautiful

*Institute for New Hampshire Studies Reports Both Tr*

By Michael McCord

Founded in 1983, New Hampshire the Beautiful (NHtB) is a private, non-profit charitable trust that has left a vital imprint on every town and city in the state.

NHtB has made a mark by developing comprehensive programs that address litter issues, recycling challenges, environmental awareness and education. To be more precise, the colorful recycling bins and roadside blue litter bags seen everywhere in the state have direct roots to NHtB. The educational efforts that have engaged school children and the help to cities and towns to streamline and maximize their recycling capabilities are also due to the efforts of NHtB.

And, while New Hampshire the Beautiful may not be well known to the public at large, municipalities and large parts of business, nonprofit and educational communities in the state are very familiar with and often times reliant upon the organization's good work. Since its founding, NHtB has given out more than \$2 million in grants, explains John Dumais, NHtB chair and President of the New

Hampshire Grocer's Association.

The grants have helped established recycling programs, signage, and recycling program technical assistance. Cities and towns can also apply for funding to assist with the purchase of recycling equipment. This includes monies to purchase curbside collection bins, balers, crushers, roll-off containers and other equipment that will help a community achieve higher diversion rates.

"I think it's doing exactly what we want it to do," Dumais says. "What has been surprising is how we've kept growing and finding new, innovative ways to encourage recycling and control litter."

NHtB was created more than three decades ago in response to a potential container tax proposal in the New Hampshire legislature. Three organizations – New Hampshire Soft Drink Association, Beverage Distributors of New Hampshire Association, and the New Hampshire Grocers Association – came together and offered a voluntary alternative to achieve litter reduction with potentially better results. More than 30 years later, the organization has transformed how communities create, manage and enhance their recycling programs and keep their roads free of litter.

"There continues to be so many success stories," Dumais adds. "What stands out to me the most is how these communities with limited resources leverage our grants with so many innovative programs. The unique ways they upgrade and expand their programs have made it more convenient for people to come and to recycle more. We are certain this has had a markedly positive effect on increased tourism in the state."



The RecycleMobile was developed to help make recycling at special events low cost, highly visible and efficient.

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BAROM  
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The indicators used in for New Hampshire s 2014 was a positive travel sector when c year 2013. Both t and the num hit reco



# Difference in New Hampshire

## Traveler Spending and Number of Visitors to New Hampshire Hit Record High

A sampling of 2014 figures from New Hampshire the Beautiful shows how recycling and anti-litter programs have touched every part of the state:

### TRAVEL BAROMETER Year 2014

The “travel barometer” shows that fiscal year period for the State’s compared with fiscal traveler spending number of visitors record high.

- Donated 99,000 blue bags for litter pick up to municipal and state Departments of Transportation to assist in keeping state roads and community areas litter-free.
- Awarded a total of \$41,169 in recycling grants to 23 NH municipalities to help increase the efficiency of their recycling programs
- Provided over \$25,000 in funding to the Northeast Resource Recovery Association (NRRA) School Recycling CLUB to provide recycling education to our future generations of recyclers.
- Subsidized the cost of 1,216 recycling bins and 35 ClearStream recycling containers for schools and communities throughout the state.
- Granted \$14,131 worth of recycling signs to New Hampshire transfer stations and schools.



Sandown, New Hampshire Girl Scout Troop #10765 banded together in the spring of 2014 to clean up 10 miles of Rte. 121A.

- Maintained three RecycleMobiles used by communities throughout the year for various public events.
- Ray Dube, the sustainability manager for Coca Cola Bottling Company of Northern New England, had been involved with New Hampshire the Beautiful for a few years before joining as a board director in 2013. He said even a small matter such as proper signage – the

organization has donated almost \$50,000 in sign grants for scores of communities from 2012 to 2014 – becomes a big deal and has a huge impact.

“We all saw the cardboard, hand-painted signs but those have been replaced and people appreciate all the nice signs,”

*Making a Beautiful Difference  
in New Hampshire Continued on Page 23*



2014 students and faculty who participated in the Mason School Recycling Program.

# Adding Grocery Stores Won't Fix Food Deserts

## *Studies Show Food Cost, Consumer Habits Trump Easier Access To Fresh Foods*

The New York Times wrote last week that in 2010 the Morrisania section of the Bronx was deemed a food desert, a low-income neighborhood with no nearby grocery store and few places where residents could buy fresh foods.

A New York City tax incentive program to bring healthy foods into underserved neighborhoods like Morrisania made possible the construction of a 17,000-square-foot supermarket, which the neighborhood welcomed with open arms, writes the news source. However, a recent study comparing shopping behavior in Morrisania with a similar neighborhood one mile away suggests that the eating habits of the neighborhood's residents have not changed since the grocery opened in 2011.

"There were not a lot of things that really changed," Brian Elbel, an author and associate professor of medicine at New York University, told the news source. "Consumption didn't really change.

Purchasing didn't really change."

The research sheds light on "a growing body of evidence that merely fixing food deserts will not do nearly as much to improve the health of poor neighborhoods" as city policymakers had hoped, writes the Times. "It seems intuitive that a lack of nearby healthy food can contribute to a poor diet. But merely adding a grocery store to a poor neighborhood, it appears, doesn't make a very big difference. The cost of food — and people's habits of shopping and eating — appear to be much more powerful than just convenience."

While tackling the problem of food deserts is embraced by the federal government and many local governments, investments in new grocery stores and farmer's markets for lower-income neighborhoods may not be paying in off in the form of healthier communities, suggest the news source.

A recent paper by the National Bureau

of Economic Research looked at the buying habits of families who agreed to have their bar-coded food purchases scanned and measured, along with details about where they live and demographic characteristics. This data allowed the researchers to track what the consumers bought according to their income, education level and neighborhood. The research found that food preferences and costs topped the results, and that the education levels of the shoppers was much more predictive than income level. Although lower income families bought less healthy foods than affluent shoppers, there was a larger gap between families with and without a college education. Those results, according to the researchers, suggest that improving consumer diets will require both making healthier foods more accessible and affordable if people are going to go-

*Adding Grocery Stores Won't Fix Food Desert* Continued on Page 24

## EVERSOURCE

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Contact Rosanne at 603-769-3774 to be featured or submit photos, photo caption and up to 1000 word story to: [rosanne@grocers.org](mailto:rosanne@grocers.org).

*Deadline for editorial content is the 15th of each month.*



authenticates the cardholder and protects against the merchant's acceptance of a lost or stolen card. When a cardholder's pin is used to validate who they say they are, it is called chip & pin. In addition to chip & pin, other customer verification methods include signature verification and no customer verification, which is used today at some quick service restaurants. The U.S. will most likely migrate to chip & choice, with transactions authorized in real time. Selection of other appropriate customer verification methods will depend on how customers pay for goods and services at your location today, speed of checkout, customer convenience, and the need for chargeback protection, as well as the merchant's terminal or POS system's capabilities.

#### **Is EMV Secure?**

EMV is secure. EMV's payment security approach is based on smartcard technology that adds dynamic security data to the transaction stream, rendering replay of payment transactions impractical. Additionally, every card contains its own microprocessor chip, making the cards nearly impossible to economically counterfeit. Using EMV improves the security of payment transactions in three areas:

- Dynamic card authentication protects against counterfeit cards.
- Cardholder verification using PIN authenticates the cardholder and protects against acceptance of lost and stolen cards.
- Transaction authorization using issuer-defined rules to authorize transactions reduces the chance for transaction interception or "man-in-the-middle" attacks.

EMV cards contain a secure integrated chip that is tamper-resistant and includes a variety of hardware and software capabilities that immediately detect and react to tampering attempts, thus countering possible attacks. However, EMV does not encrypt the cardholder account number or other transaction information that

hackers can monetize, thus the need for additional security. Additionally, each EMV card issued in the U.S. will carry a magnetic stripe that could be skimmed and used fraudulently.

#### **Heartland Secure**

Heartland Secure™ is a comprehensive card data security solution that combines three powerful technologies, working in tandem, to provide merchants with the highest level of security available to protect against card-present data fraud.

This exclusive solution is designed to provide businesses with security against point-of-sale (POS) intrusions, insider misuse, and other common sources of data fraud, by eliminating the opportunity for criminals to monetize card data.

*Heartland Secure combines:*

- EMV electronic chip card technology to authenticate that a consumer's card is genuine;
- Heartland's E3™ end-to-end encryption technology, which immediately encrypts card data as it is entered so that no one else can read it; and
- Tokenization technology, which replaces card data with "tokens" that can be used for returns and repeat purchases, but are unusable by outsiders and have no value.

#### **How Do E3 and Tokenization Work with EMV?**

E3 encrypts the cardholder information, making card data indiscernible as it enters the payment cycle. In the event of firewalls or network security being breached, hackers and criminals gain nothing of commercial value. With E3, captured and encrypted card data cannot be used to make counterfeit cards or fraudulent phone/mail/online purchases. Magnetic stripe swiped and EMV transactions are encrypted prior to leaving the terminal so the transactions and cardholder information is sent encrypted through your network, over the Internet, and to Heartland without being readable. Tokenization eliminates the need to refer to a customer card number for returns, voids, card on file and recurring transactions. Both E3 and tokenization combine with EMV to provide optimal transactions.

#### **What Is the Technology Innovation Program (TIP), Does It Apply to Me?**

Effective October 2012, Visa's TIP provides qualifying merchants—Level 1 and Level 2 merchants that process more than 1 million Visa transactions annually—PCI audit relief when 75% of the merchant's Visa transactions originate at a dual-interface EMV chip-enabled terminal. However, all merchants must continue to comply with PCI DSS. MasterCard offers a similar program to Visa. It is important to note that whether you are a Level 1 merchant processing more than 1 million transactions a year, or a corner convenience store processing 10,000 transactions annually, you are still responsible for being PCI compliant.

#### **What Is the Liability Shift and How Does It Apply to Merchants?**

The United States liability shift for domestic and cross-border counterfeit POS transactions begins October 1, 2015. It will impact all merchants that accept MasterCard, Visa, American Express and Discover cards. If an EMV card is presented to a merchant that has not installed EMV terminals, liability for counterfeit fraud will shift to the merchant. The liability for counterfeit fraud today is held by the card issuer (automated fuel dispensers are an exception), so the 2015 liability shift could result in merchants incurring additional chargebacks and losses if they are not utilizing EMV terminals.



#### **Questions?**

If you have questions about EMV, lowering your cost of payments, how to better manage your store network, improving transaction security, payroll management or anything related to payment processing, please reach out to:

**Patrick D. Murphy**

*Sr. Director - Business Development*

Mobile 603-387-3493

Fax 603-372-5911

Email [patrick.murphy@e-hps.com](mailto:patrick.murphy@e-hps.com)

[www.heartlandpaymentsystems.com](http://www.heartlandpaymentsystems.com)



# New Credit Cards With Chips Are Not Fool-Proof

Jon Delano CBS Pittsburgh

The new credit card with a chip is a response to all those credit card breaches at stores like Target, Kmart, Staples, and Home Depot. But if you think it's going to provide consumers total protection from fraud, think again.

"We're moving in the right direction. A lot of people are saying we're moving from the 50's to the 80's now," Prof. Audrey Guskey of Duquesne University said on Thursday.

That's right. America is behind the rest of the world which has moved to a chip and pin technology while we're a step behind with just a chip. "The chip plus using a pin, which is what they do in just about all the rest of the world, is about as good as you can do at the point of sale in stores," Paula Rosenblum told KDKA money editor Jon Delano.

Rosenblum, a retail analyst with an expertise in technology, says a chip card

without a pin is better than nothing but not the best safeguard against fraud. So why aren't American banks and credit card providers moving to chip and pin?

"Jon, if I knew the answer I would tell you," said Rosenblum. "What the banks

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***"If the retailer does not implement the ability to read the chip ... they incur the liability in the event of a data breach."***

*Paula Rosenblum, Retail Analyst*

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are adamant about is that consumers won't be able to remember the pin." A chip without a pin is not the only reason fraud is likely to continue. Like many banks, PNC will start to issue cards with chips later this month. But if your retailer uses the traditional, old-fashioned swipe machine, that chip offers no protection at all.

So you may have to ask your retailer, have they upgraded their equipment.

Upgrading to read the chip is expensive for the retailer, but not doing that runs a huge risk. "In today's environment, the credit card provider and the banks have the liability in the event of a data breach," said Rosenblum. "If the retailer does not implement the ability to read the chip and they stick with magnetic stripe, they incur the liability in the event of a data breach."

In other words, if a breach occurs with a chip card, the retailer not the bank bears the responsibility.

RILA is the trade association of the world's largest and most innovative retail companies. RILA members include more than 200 retailers, product manufacturers, and service suppliers, accounting for more than \$1.5 trillion in annual sales, millions of American jobs and more than 100,000 stores, manufacturing facilities and distribution centers domestically and abroad



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# NHGA *Board of Directors*

INVITATIONAL  
GOLF TOURNAMENT

## 2015

## *Get Your Game On!*

**WEDNESDAY  
JULY 15, 2015**

Canterbury Woods Country Club

15 West Road, Canterbury, NH

- **Luncheon**
- **Contests**
- **Raffles**

**Join New Hampshire Grocers Association  
at Canterbury Woods Country Club**

Wide fairway corridors with generous landing areas set up multiple strategic options for playing each hole. Subtle undulations on the greens and a variety of greenside chipping areas will provide a challenge for one's short game repertoire. NHGA players will be pleased that the 35 acres of bent grass fairways do not force any blind shots over the course of a round. ***Come on...Get Your Game On!***





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**2015**

**Get Your Game On!**

**WEDNESDAY, JULY 15, 2015**

**Canterbury Woods Country Club  
15 West Road, Canterbury, NH**

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- 2. Worthy Cause.** Portion of proceeds to benefit Government Relations Education Fund (G.R.E.F.)
- 3. Networking.** An opportunity to network other NHGA Members and business associates from the NH food industry.

### **PAYMENT**

**PAYMENT TOTAL \$** \_\_\_\_\_

☐ **INVOICE US**  
(Members Only)

☐ **CHECK #** \_\_\_\_\_ (Please make check payable to NHGA)

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CREDIT CARD # \_\_\_\_\_

EXP DATE (DD/YR) \_\_\_\_\_

CARD HOLDER'S NAME \_\_\_\_\_

CV2 \_\_\_\_\_

BILLING ZIP CODE \_\_\_\_\_

CARD HOLDER'S SIGNATURE \_\_\_\_\_

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Manchester NH 03101

**or Fax:** 603-623-1137



## GOLFER REGISTRATION



# NHGA Board of Directors INVITATIONAL GOLF TOURNAMENT 2015

# Get Your Game On!

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15 West Road, Canterbury, NH

REGISTRATION: 7:45 AM    SHOTGUN: 8:30 AM

Check One:    ☐ NHGA Member    ☐ Non-Member

COMPANY

CONTACT/TEAM CAPTAIN

ADDRESS

CITY/ST/ZIP

TEL

EMAIL

## TEAM INFORMATION

Check One:    ☐ Team    ☐ Individual Player

Player 1

Player 2

Player 3

Player 4

Number of Players \_\_\_\_\_ @ \$150 each = \$ \_\_\_\_\_

## PAYMENT

PAYMENT TOTAL \$ \_\_\_\_\_

☐ INVOICE US  
(Members Only)

☐ CHECK # \_\_\_\_\_ (Please make check payable to NHGA)

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CREDIT CARD #

EXP DATE (DD/YR)

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# 7-Eleven Buys Tedeschi Convenience Store Chain

In a press release on May 18, 2015, 7-Eleven, Inc. announced on that it has agreed to acquire Tedeschi Food Shops, Inc.'s approximately 182 convenience stores in the greater Boston, Massachusetts area and in New Hampshire. The transaction is anticipated to close in mid 2015, subject to standard closing conditions and regulatory approvals. Terms of the deal were not disclosed.

"Tedeschi is a respected brand and this acquisition fits in perfectly with 7-Eleven's growth strategy," said Stan Reynolds, Executive Vice President and Chief Financial Officer of 7-Eleven, Inc. "This



*7-Eleven, which owns more than 55,000 international locations, purchased local convenience store chain Tedeschi Food Shops on May, 18, 2015.*

move was made possible by 7-Eleven reinvesting the return from previous successful acquisitions to continue the

company's growth as the world's largest convenience retailer. These high-volume, high-performing locations complement our existing real estate portfolio in the Boston, Massachusetts and New Hampshire area."

7-Eleven expects to extend job offers to most Tedeschi Food Shops employees who are affected by this acquisition upon successful completion of their pre-employment screening process and continued satisfactory performance. Currently, 7-Eleven, Inc. operates and franchises 164 stores in the greater Boston area and New Hampshire.

## Senators Advocate Year Delay on Menu Labeling

A group of 32 senators sent a letter to the FDA on May 15, 2015, calling for a one-year delay on compliance with the menu labeling final rule in order to clarify who and what are covered by the rule.

"While we recognize the benefit of improved access to nutritional information for consumers, we are concerned that the lack of clear and consistent guidance from the agency will make it difficult, confusing and burdensome for businesses, particularly smaller businesses, to implement the new requirements by the Dec. 1, 2015, deadline included in the final rule," the letter states.

The bipartisan group of senators was headed by Senate Health Committee chairman Lamar Alexander, R-Tenn., and ranking member Patty Murray, D-Wash.

The FDA released the final rule on menu labeling on Dec. 1,

2014. The rule covers "restaurants and similar retail food establishments" with 20 or more locations, which the FDA extended to include supermarkets.

The FMI president and CEO expressed support for the senators' actions in a statement. "The Senate has spoken. It is time now for FDA to address all the problems supermarkets have raised regarding the grocery industry's ability to comply with a regulation designed for chain restaurants," said Leslie Sarasin.

"Grocery stores are fundamentally not restaurants, and the vast majority of our stores do not have menus or menu boards for most of their products. If FDA cannot — or will not — undertake this effort comprehensively via its regulatory authority and in a manner that is responsive to the needs of the regulated industry, we welcome legislation."

*Reprint: Supermarketnews.com*

### ***Making a Beautiful Difference***

*in New Hampshire Continued from Page 15*

Dube said. "If you make it easier for them and clear up the confusion of what goes where, people will recycle more."

Dube says the success of NHtB can be told in a simple statistic. "98 percent of the population has access to recycling," he said. And once a community or school recycles, it can translate into a modest financial benefit. Those benefits can be traced back to assisting both locals and visitors to the state.

"Over the years, New Hampshire the Beautiful has helped a lot of towns get off the ground to get that first batch of materials they could sell and get income for. We are continually there to support

and help fund their programs," he explained.

The Northeast Resource Recovery Association has run programs and offered administrative help to NHtB since 2006. Michael Durfor, executive director of NRRA, said NHtB "has gotten the most bang for the buck" to make New Hampshire a more beautiful place to live and work. This innovative efficiency has helped make New Hampshire a national leader in recycling.

"New Hampshire probably has the strongest recycling program in the country due to NHtB," Durfor said. "They should be commended for having the longevity, sustainability and staying true to a phenomenal vision."

And NHtB doesn't just talk the talk; recently they were green certified with the Green Alliance a NH-based organization representing more than 100 regional green businesses and nearly 4,000 consumer members. "We are furthering sustainability in the state on the ground every day," adds NHtB's Dumais. "We are proud to be able to wear that badge and be a truly transparent organization and ultimately we hope that our efforts inspire all NH residents and visitors to do the right thing and reduce, reuse and recycle."

For more information about New Hampshire the Beautiful go to [www.nhthebeautiful.org](http://www.nhthebeautiful.org).

Find out more about the Green Alliance at [www.greenalliance.biz](http://www.greenalliance.biz).



ing to change their perceptions and eating habits.

"When we put supermarkets in poor neighborhoods, people are buying the same food," said Barry Popkin, a professor of Nutrition at the University of North Carolina, who participated in an Institute of Medicine review of food desert research in 2009. "They just get it cheaper."

Like New York, research in Philadelphia shows similar "middling effects" from the addition of new grocery stores in food desert areas. While it's possible that poverty may explain the

shopping variations, the news source also suggests that cost is a big factor: "In general, fresher, healthier food is more expensive to buy than less healthy processed food. It also takes more time and resources to cook, and keeps for fewer days."

Elbel, who studied the grocery store in the Bronx, told the news source that it's difficult for public policy to help reduce obesity, although recent studies shouldn't deter the work being done to alleviate food deserts. People still need to eat, regardless, but research is showing that improving access to fresh foods alone won't solve the problem.

*Reprint: NACS Daily*

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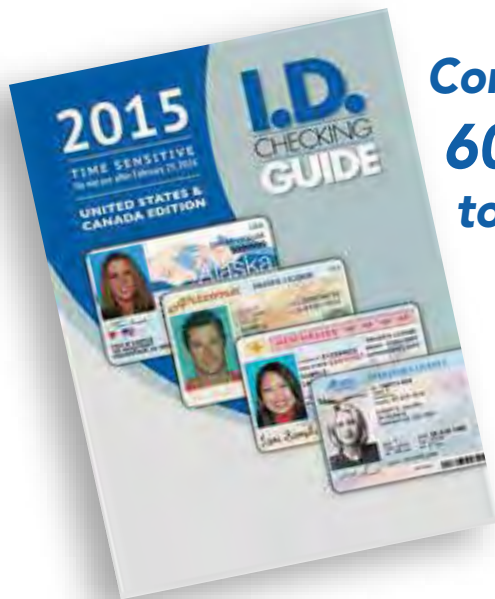


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# Management Challenge: When Going From Peer To Leader

By Bruce Tulgan

As a team member promoted to management or leader you are the primary link between those individuals and the next level of leadership—you now represent the organization as an employer. For your direct reports, you are the key to helping them get the resources they need to succeed, getting approvals, removing obstacles, facilitating their interactions with lateral counterparts.

That is a huge shift, and it will radically change your relationships with everybody at work.

Often we see new leaders in this situation try to soft-pedal their new authority: “Don’t think of me as your boss. I’m still just me. We work together. I’m just one of the team.” That is, until there’s a disagreement, an unpopular decision needs to be made, a new policy implemented, or someone needs to be held accountable. Because, actually, all of that will now fall to you.

I always tell new managers in this situation, “Remember, you are the one who got the promotion. Live up to it.” You must own it.

If you are taking over a team on which you have been a member, it is very likely that you may have formed some friendships in the course of working together. Sometimes the friendship predates the working relationship. Either way, it can

be hard to separate your role as the new boss from your role as friend. But that’s exactly what you have to do. As tempting as it might be to pretend you are still just a member of the team, still one of the guys, you have to accept that you are in a different role now.

1. Decide which is more important to you. If the friendship is more important, maybe you shouldn’t be the boss. Accept the fact that your role as boss might compromise or damage the friendship.
2. Establishing ground rules that keep the roles separate. Say: “Our friendship is very important to me. My job is also very important to me, and around here I am the boss. When we are at work, I need to be the boss. When we are outside work, we try to leave that behind.”
3. Be a good manager. Protect the friendship by making sure things go really well at work. Minimize the number of problems, and you will minimize the number of potential conflicts in your personal relationship.
4. Recognize and embrace the fact that the work you and your friend(s) have in common will become more and more the terrain of your friendship. That’s OK. With any luck, you both find the work you share to be interesting and important.

Next to soft-pedaling authority, the

most common mistake made by new managers promoted from within the team is coming on too strong: Sometimes when you are promoted from within you might feel like you need to prove yourself right away. Assert strength and confidence. Or maybe you have been so eager to take charge for so long—so sure you know what’s what, who’s who, and what needs to be done.

Start out strong, for sure, but also with maturity and balance. You have to acknowledge the big change and assume command of the team; take charge; accept the mantle of authority. You don’t need to justify why you are now the boss. Instead assume your position and explain how you are going to operate as the new manager. Why not say this: “I’ve been honored to be part of this team. Now I’m honored to be the manager of this team. We all have existing relationships. Those relationships will change to greater and lesser degrees now that I am your manager. I take this responsibility very seriously. I am committed to being really good at it. I am hoping you will help me.”

That would be a very good start. Then it’s time for a discussion about how you are going to manage the team and what you will expect from them. And then it’s time to schedule your next team meeting and your first one-on-ones with every one of your new direct-reports.

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