

Periodicals

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Arizona's Competitive Grocery Market and What It Means to You

By Julie Murphree, Arizona Farm Bureau Outreach Director

Tim McCabe is the President of the Arizona Food Marketing Alliance assuming that position in October of 2008. Previously Vice President and General Manager of the Desert Mountain Division of Coca-Cola Enterprises Inc., McCabe is responsible for the oversight of the state trade association in all matters impacting legislation, regulation and education. And while he'll be stepping down soon to enjoy retirement, there is no one better suited to talk about the food marketing business in Arizona than McCabe.

The Arizona retail food industry and its suppliers represent \$16 billion in annual sales revenue and over 120,000 Employees in Arizona.

Typically, supermarkets run off a 1% profit margin, not passing on entire increased costs from suppliers. In fact, that point sounds like what we deal with in farming and ranching.

The average Arizona family goes to the grocery store 1.5 times per week where they enter a grocery store hosting more than 42,000 SKU's now, compared to 20,000 twenty years ago including liquor.

For all their amazing array of food items and availability of unique products for families, 20 years ago, 90% of food shopping was conducted in traditional grocery stores; today it's 50%

Like us, the grocery industry is in the food business. We wanted to visit with McCabe about his organization's role in the food supply chain along with what Arizona agriculture does. Some profound insights can be garnered.

Arizona Agriculture: From your perspective, what is Arizona's top retail food issue?

McCabe: The top issue for our industry is the current challenge of online ordering of all goods including food.

Amazon has created a threat to not only our "Brick and Mortar" grocery stores but the future of grocery shopping as well. Online ordering and delivery of staple items such as paper goods and non-perishables has increased significantly in the past few years.

The challenge will be the ability to deliver perishables and heat sensitive foods especially here in Arizona. We feel most consumers still want to "touch" their tomatoes and see the meat they are purchasing.

Our retailers have faced major challenges before such as the advent of Wal-Mart Supercenters.

Arizona Agriculture: What's changed in the way we market to consumers about food?

McCabe: As mentioned before, the biggest changes are in our customers' buying habits.

More and more are preferring to order online, and each generation has different priorities, especially the millennial shopper. As our customers have changed, our marketing changes with it.

Retailers have developed apps for cell phones that will advertise, allow for ordering and connecting with customers before they even walk in the store. You see less and less print advertising and more mobile and internet communication.

Arizona Agriculture: What's the "State of the Grocery Industry?" Share the economic contribution?

McCabe: The current state of our industry is healthy and growing.

We suffered several difficult years since the recent recession. Stores were overbuilt based on projected population growth, then when the recession hit, we had several store closings and two of our major retailers filed for Chapter 11 Bankruptcy. Fortunately, both of those retailers came back strong and now we have retailers building new stores, remodeling older ones and investing in their businesses.

Arizona Agriculture: Our Arizona farmers are certainly the beginning of the food supply chain and while we don't connect to the Arizona consumer like your stakeholders, we're trying to engage more with Arizona families. What advice do you have for farmers in connecting with consumers?

McCabe: First, the Arizona Food Marketing Alliance does not just represent grocery and convenience stores; we represent the entire food chain in Arizona.

We feel for a food retailer to be successful, it is important that their suppliers, producers, growers and local farmers and ranchers



Go to azfb.org

Arizona Agriculture's CHOICES

Arizona Agriculture's \$23.3 Billion Industry

Major Commodities (2018 Exports, Current Values)

- Almonds
- Apples
- Avocados
- Berries
- Broccoli
- Cantaloupe
- Cashews
- Citrus
- Corn
- Cucumbers
- Eggs
- Garlic
- Grains
- Leafy Greens
- Legumes
- Meat
- Milk
- Nuts
- Onions
- Peanut Oil
- Peanut Products
- Pecans
- Pumpkins
- Salmon
- Shrimp
- Soft Shell Crustaceans
- Strawberries
- Sweet Potatoes
- Wheat
- Wool
- Yogurt

Arizona Farm Bureau

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Business and Farm Owners Need Workers' Compensation Too

By Lindsay Schwarte, Farm Bureau Financial Services

Workers' compensation is designed to provide disability income and medical expenses for employees who suffer work-related injuries. In fact, in many states it's a legal requirement for business and farm owners. But what about business owners or farm owners who don't have any employees or aren't required by law to insure themselves? While it may not be required by law to purchase a workers' compensation policy, all business and farm owners should still consider it.

Here are four reasons why every farm or business owner should consider workers' compensation for themselves:

1. Medical coverage without a deductible or copayments

Because there isn't a deductible or copayment on workers' compensation medical coverage, should an injury occur, good treatment is typically affordable and timely.

2. Who would work if you were injured?

Temporary Total Disability (TTD) is a benefit of workers' compensation that can help an owner hire help while they're off work due to an injury. In many cases, owners do much of the work for their farm or business. When an owner is injured and unable to work, this can cause delays in production or even loss of business. With a workers' compensation policy in place, temporary disability benefits can be



helpful to pay for additional help while you are unable to work.

3. Medical coverage can last a lifetime

Workers' compensation medical coverage is driven by date of loss and can last a lifetime — unlike health coverage, which is driven by annual policy periods and may not be renewable. Secondly, renewing and paying for health insurance on an annual basis after a significant injury can be expensive or cost prohibitive.

4. Permanent disability insurance may be very helpful.

Permanent disability or other indemnity benefits may be very helpful to help provide for the future, should a significant injury occur. For example, if a farm or business owner is permanently injured in some capacity, permanent disability benefits may help offset the burden for a longer period of time. Depending on the extent of the injury, there may even be disability income for the rest of their lifetime.

Protecting You and Your Employees

You do your best to keep your business or farm a safe place, but accidents can happen in any workplace. Call your Farm Bureau agent to ensure you have the workers' compensation coverage you need! ■

Source: Farm Bureau Financial Services

New Member Benefit with Oasis Outsourcing



Oasis Outsourcing offers integrated, cost-effective solutions for your business through human resources services, payroll administration, employee benefits, risk management and more. Farm Bureau members receive 10% off.

To learn more about Oasis, contact James Benzing at 602-501-9422 or email jbenzing@oasisadvantage.com. ■

Ways to Save on Family Fun

By Peggy Jo Goodfellow, Arizona Farm Bureau Marketing Manager

Baby it's cold outside! It's the most refreshing time of the year in Arizona. Whether you're staying in or heading out, your Arizona Farm Bureau membership can save you money on some of your favorite activities.



Go to the Movies: Catch the latest blockbuster movie at Harkins Theatres and save up to \$3 per ticket when you purchase a 10-count pack of tickets through Farm Bureau.

Day trip delights: There is nothing better than enjoying the great outdoors. Enjoy a local Farmers' Market from fillyourplace.org. If you prefer to sit back, relax and enjoy the scenery, take a ride on Verde Canyon Railroad and save 10% on train tickets. Also, check out our Arizona wineries. Go to arizonawine.org to see what's available.

Fun for Kids of all Ages: Go back in time to the old west at Knott's Berry Farm in Buena Park, California and save up to \$20. Go to Universal Studios, LEGOLAND and save when you purchase online tickets at www.azfb.org. Experience the wonders of Sea World in San Diego, California and save 20%.

Cut-down on the amount of wear and tear on your personal vehicle and rent a car with Avis, Enterprise, Alamo or National and save up to 20%.

Try a Stay-cation: Surprise your loved one and treat yourself to a one or two night stay at a local Choice Hotel or one of the Wyndham Hotels and Resorts and save 20%. Or save 10% at any Motel 6.

To see a complete list Farm Bureau benefits, go to azfb.org. For more information, email peggyjogoodfellow@azfb.org or call 480-635-3609. ■

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From Farm to Football Winds Down for the Season

By Katie Aikins, Arizona Farm Bureau Director of Education



The From Farm to Football Season has come to an end, but not before over 17,000 students learned about agriculture through this unique program. Over the last several months, students have been learning about agriculture and the impact it has on their daily lives. Arizona Cardinals Safety, Budda Baker, filmed monthly messages for the students to show them how agriculture plays an important role in his life on and off the field. In addition, students were able to pen pal with Arizona farmers and ranchers to have their

questions answered. Each month over 100 original questions were received and answered by our farmers and ranchers. The program highlighted Pigs, Eggs and Vegetables. A big Thank You to Marguerite Tan (Hormel), Hickman's Family Farms, and Duncan Family Farms for being our Pen Pals this year!

An important part of the From Farm to Football Program each year is the Penny Drive Contest. Over the last couple months students have been collecting coins to donate to their local food bank. Students raised \$1,863.12 to be donated to help those in need. The school who raised the most? Ms. Page's 5th Grade class at Zuni Hills Elementary raised \$777.94. They will be receiving a visit from Hickman's Family Farms, the Arizona Cardinals, Budda Baker, and Ag in the Classroom this month to celebrate their generosity with a football combine. Be sure to check out the website and our social media channels, AZFB AITC, to see pictures from this exciting event!

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need to successful as well. We are all in this together. We happen to be at the end of the food supply chain that directly faces the consumer every day.

Our Board of Directors consists of chain food retailers, independent food retailers, suppliers, marketing/advertising executives, growers, producers and ASU agribusiness representation. My recommendation for the Arizona farmers to connect with our retailers is to get involved in our organization. You can have excellent conversations with leaders of the retail food industry in Arizona.

Arizona Agriculture: What's your perspective on Amazon's entry into the food business?

McCabe: As mentioned earlier, Amazon does create a challenge to the entire retail food industry and the current way of selling groceries.

Our retailers do an excellent job of recognizing the needs of their customers no matter what generation they might be. The typical supermarket today will carry 40,000 to 50,000 items that allows them to give consumers the choice they want and need.

Good competition, such as Amazon, makes our retailers even better as they constantly look for creative ways to satisfy all their customers whether they order online or shop in the "Brick and Mortar" store.

Arizona Agriculture: You told me once we live in the most competitive grocery market in the country. What's next for this industry? What's the future hold?

McCabe: Arizona is one of the most competitive markets in the U.S.

Retailers will invest in Arizona as they determine it is a good long-term investment to be here. Arizona is a very desirable state to live in and estimates are our population growth will consistently be one of the highest in the country. Land is still relatively inexpensive, so retailers will do whatever necessary to maintain SHARE. The beneficiary of this is the Arizona consumer with lower prices.

The future is somewhat unknown. We know more and more

Football Continued from page 2



The From Farm to Football Program is a state-wide education program from Hickman's Family Farms in partnership with the Arizona Cardinals and is administered by Arizona Farm Bureau's Ag in the Classroom Program. With monthly video messages from

Budda Baker and pen pal letters from Arizona farmers and ranchers, Arizona students were able to learn about the importance of agriculture on and off the football field. For more information about the program visit us on the web at www.azfb.org.

shoppers will use mobile devices and order online. The inside of a grocery store will look totally different in five years as our retailers strive to make the shopping experience more pleasurable. Consolidation will continue in all industries, not just retail food. We will be stronger and more in touch with our customers than ever before. More regulations and frivolous laws will be a detriment and ultimately the consumers will pay more because of it.

Arizona Agriculture: Talk about the farmers market environment?

McCabe: As our industry evolves, there has become a bigger consumer demand for understanding nutrition in foods, eating healthy, organics and buying local. Farmer's Markets have continued to grow. The perception is that Farmer's Markets provide the best locally grown products, freshly picked. That is not always true. Our retailers constantly strive to buy local as a priority. Our retailers offer the best selection of fresh produce both organic and non-organic at the best prices.

Arizona supermarkets are the best place to buy fresh produce because of wide varieties, price and buying local. ■

Editor's Note: 47 million pounds of food is annually donated to Arizona food banks from our local grocery stores. That's 38,775,000 meals or the equivalent of more than 5 meals for every resident in Arizona.

Dirty Hands Spread Disease

By Peggy Jo Goodfellow, Arizona Farm Bureau Marketing Manager

Did you know that 80% of communicable diseases are transferred by touch? Touch in this case refers primarily to the touching of food,



or the touching of one's own mouth, eyes and nose. It is not simply person-to-person contact. Touching food with contaminated hands spreads foodborne illnesses like Salmonella, E Coli Staph and other intestinal infections. Proper hand washing can also reduce respiratory infections by close to 20%.

If you own a business, all it takes is one employee missing hand hygiene protocol just one time to cause major problems like contaminated product, litigation, brand damage and even business shut-down. Fortunately, Arizona Farm Bureau members have a member benefit with Grainger. Their hand washing and sanitizing products can simplify hand hygiene compliance in the workplace and at home.

Here are a few things we can all do to increase our hand hygiene and decrease illness:

- The recommended hand washing time is 15 seconds. The ideal washing time is 30 seconds. An easy way to time yourself is to think

the alphabet slowly as you wash your hands. Kids say it outloud and love this entertaining way to wash their hands.

- Pay close attention to your fingertips and under your nails. The number of bacteria on your fingertips doubles after using the bathroom.

- Bacteria count is highest on your dominant hand. Yet most right-handed people wash their left hand more thoroughly than their right hand, and vice versa.

- Dry your hands completely. Damp hands are 1,000x more likely to spread bacteria than dry hands.

- Use disposable paper towels. Re-usable cloth towels harbor millions of bacteria.

Next time you properly wash your hands, you'll be reducing the spread of infections and helping to protect you, your family and those around you. ■

Editor's note: For more information on our member benefits including our regional benefits go to Arizona Farm Bureau's member benefits page online. Or, download the Member Benefits app to your smart phone for easy, everyday access to your benefits.

Source: Grainger.com

Planning on Buying a New Vehicle this Year?

Don't Forget the Farm Bureau/Ford Bonus Cash Rebate Program

Eligible Arizona Farm Bureau members can get a \$500 rebate toward the purchase of most new Ford vehicles

- You must be a member of the Arizona Farm Bureau for at least 30 days prior to purchase



to be eligible for this rebate.

- To obtain your certificate and verify membership go to <http://www.fordspecialoffer.com/farmbureau/az>. The Farm Bureau member must present the certificate and membership card to the dealer at time of purchase

- To redeem, take your certificate to your Ford dealer. The \$500 rebate will be applied to the deal at the time of purchase.

For more information, call Peggy Jo Goodfellow at 480.635.3609 or email peggyjogoodfellow@azfb.org ■

Perks to Having the FB Benefits App on Your Phone

By Peggy Jo Goodfellow, Arizona Farm Bureau Marketing Manager

Belonging makes a difference. That's why as a Farm Bureau member, you have access to many valuable benefits and special advantages right at your fingertips.

Here are eight advantages your free FB Benefits app includes:

1. Your Farm Bureau membership card.
2. Your Farm Bureau Financial Services insurance card.
3. Browse by category of benefits, such as automotive, entertainment, or dining.
4. Browse by name. Check on a local business to see if they offer



a discount to Farm Bureau members.

5. Browse by map. Here you can check the map for benefits near your location or enter the zip code of a different area.
6. A "Search" option that allows you to view a list of all your member benefits.
7. Important contact information of the state benefit coordinator, personal and commercial lines policy questions and to report a claim.
8. Convenient access to all your benefits 24 hours-a-day, 7-days a week.

Want the most from your Farm Bureau membership? Download the FB Benefits App today! ■

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Creating Healthy Recipes Using Substitutes

By Peggy Jo Goodfellow, Arizona Farm Bureau Marketing Manager



Years ago, we lived 12 miles from the closest grocery store, so it wasn't always convenient to go to the store for one item that was missing from a recipe. That's when I

learned to make simple ingredient substitutions to recipes. In the process I realized that these simple substitutions didn't sacrifice taste. Our children were my best taste testers and sometimes my worst critics. They would never hesitate to tell me something tasted "icky"...their favorite term for bad! Most of the time they couldn't taste the difference.

Arizona Farm Bureau's fillyourplate.org is an online directory of farm products, farmers' markets, nutritious news and recipes. If you are trying to create healthy recipes, first look at what's on-hand in your own pantry. You may have what you need to create a healthier recipe.

Here are a few substitutions to help reduce the amount of fat, sugar and calories as you prepare healthy recipes.

The recipe calls for

- Butter, margarine or oil
- Cream
- Eggs
- Mayonnaise
- Sugar
- Salad dressing
- Sour cream
- Cream Cheese

Substitute with

- Applesauce for half of the called-for butter or shortening
- Fat-free half and half, evaporated skim milk
- Two egg whites or ¼ cup egg substitute for each whole egg
- Plain low-fat yogurt or reduced-calorie mayonnaise salad dressing
- Half the amount of sugar in baked good. Then add vanilla, nutmeg or cinnamon to intensify sweetness
- Fat-free or flavored vinegars
- Low-fat yogurt
- Low-fat cottage cheese pureed until smooth ■

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