

January 23, 2014

Robert Stebbins  
Arkansas Scholarship Lottery  
P.O. Box 3238  
Little Rock, AR 72203

Dear Mr. Stebbins,

I operate three convenience stores in Northwest Arkansas ( Shiloh Express 300543, By Pass Mini Mart 300003 in Washington County and All in One Stop 300001 in Benton County) and I am concerned about an issue that was discussed in the last focus group held here. The topic discussed was should the Lottery Commission and Legislature allow Debit and Credit card to be used to purchase Lottery Tickets.

Allowing this would be a disaster for retailers. Retailers pay a fee for all credit and debit transactions. This fee is from 1.25% to 3.5% depending on the size and volume of transactions. This would cut deeply into retailer profit from the lottery, if not eliminate it in the case of the small retailer.

As a fuel marketer, all of our Credit Card processing is handled by our Fuel Supplier. These Credit and Debit card dollars are held by the Fuel Companies and applied against our Fuel purchases. If the lottery allows Credit and Debit purchases, this would put 90% or more of the cash that we now deposit into our Lottery accounts into the pool of Credit and Debit cards held by our Fuel Suppliers, thus creating a financial hardship on all retailers to pay the Lottery Commissions weekly drafts.

If Credit and Debit cards were to be allowed, the entire system of payment would need an overhaul to address these issues. If it is simply implemented as is, many retailers would have to make a decision whether to sell Lottery Tickets or not.

Sincerely,



David S. Johnson  
President  
D.V.J. Enterprises, INC.  
P.O. Box 652  
Rogers, AR 72757-0652

dvaa123@yahoo.com  
479-640-2207  
Cc: Ali Mustafa  
Jeff Fitch

## **Robert Stebbins**

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**From:** Robert Stebbins  
**Sent:** Wednesday, December 11, 2013 4:43 PM  
**To:** Bishop Woosley  
**Cc:** Jean Block; ASL Regional Sales Managers; Susan Devecki  
**Subject:** RE: Retailer Call Opposing Debit Cards

I visited with Greg Holland, a very nice retailer in Heber Springs (Holland Express Mart #100282 with avg. weekly sales of \$5,700), who called to express his strong opposition to debit card sales for lottery. He said that it would essentially cut retailers' commission/profit in half – making it difficult to justify continuing selling lottery. I told him that no decisions had been made and that, if we do allow debit card purchases in the future, it would most likely be a voluntary policy and retailers could set their own rules whether to accept them or not (or require a certain purchase amount, etc.).

He appreciated that, but said that it is often difficult to enforce with customers (he mentioned Game & Fish has a similar policy – maybe with their licenses?) and makes it hard for a small business.

I told him I would pass it along to you Bishop and told him he could contact us at any time in the future if he wanted to discuss it further.

Thanks...rs

**From:** Bishop Woosley  
**Sent:** Wednesday, December 11, 2013 1:47 PM  
**To:** Robert Stebbins  
**Cc:** Jean Block  
**Subject:** Re: Message from Holland Greg (5012067422)

Robert can

Sent from my iPhone

On Dec 11, 2013, at 1:20 PM, "Robert Stebbins" <[Robert.Stebbins@arkansas.gov](mailto:Robert.Stebbins@arkansas.gov)> wrote:

I can call this retailer back if you like. I received a similar call from Eddie Smith (S&S Superstop in Van Buren) last week – he is also opposed to debit card purchases for lottery – but when I explained that it was still in the preliminary/discussion phase and that it would most likely be optional (or at least somewhat flexible) for our retailers, he was relieved.

If you would like for me to call him back, I will be happy to do so. Just let me know.

Thanks...rs

**From:** Jean Block  
**Sent:** Wednesday, December 11, 2013 9:03 AM  
**To:** Bishop Woosley; Robert Stebbins  
**Subject:** FW: Message from Holland Greg (5012067422)

Wanted to make you both aware of this. Bishop, who do you want to call him back?

**From:** Cisco Unity Connection Messaging System [<mailto:unityconnection@arkansas.gov>]  
**Sent:** Wednesday, December 11, 2013 8:58 AM

**To:** Jean Block  
**Subject:** Message from Holland Greg (5012067422)

## Patricia Vick

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**Subject:** FW: committee meetings  
**Attachments:** January 2014 Focus Group Report - Retailer Info only.pdf

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**From:** Robert Stebbins  
**Sent:** Thursday, March 06, 2014 5:13 PM  
**To:** Jean Block; Bishop Woosley; Patricia Vick; Matt Brown  
**Subject:** RE: committee meetings

First, here are the comments on the debit card issue from the January 2014 Focus Group research. Debit card feedback is found on pages 10-12 (customers/players) and pages 15-16 (retailers).

Second, I am gathering other feedback from retailers about their feelings. I have three letters and a few e-mails that I have received from retailers opposed to the debit card issue that I will provide to Patti. Also today I spoke to the Steve Ferren, president of the Arkansas Oil Marketers Association, at the Coulson Oil trade show today and told him we wanted to discuss the matter with him and members of that group if appropriate.

I was also compiling a list of retailer contacts that we can reach out to and get their input on debit cards for lottery transactions (both corporate/chain & smaller/mom & pop entities):

Here is my preliminary list:

- Steven Desautels – Category Manager (Lottery) at Murphy USA (65 locations)
- Kristin Sharp – EZ Mart (
- Cory Boyd (District Supervisor) or Jason Bassett (Director of Governmental Affairs) – Kum & Go (44 stores)
- Mallory Nimocks – Circle N Stores (5 locations)
- Tami Green, Dealer Operations – Coulson Oil (8 corporate stores – several hundred more stores that are part of their co-op)
- Eddie Smith – Owner of S&S Superstop in Fort Smith

We can discuss further at your convenience or let me know if you have any questions.

Thanks...rs

# **The Arkansas Scholarship Lottery Focus Group Report**

*January 2014*

**candler**  
communications

decreased over the past 12 – 18 months as to why this was the case, multiple answers were given, including:

- After five years, the “novelty” of the instant game was beginning to wane somewhat in the eyes of some respondents

*“I bought ‘em all the time when they first came out. But I just don’t as much any more. The excitement has kind of worn off.”*

- Some respondents indicated that they were “just not winning like (they) used to.” It was interesting that this perception was supported by the Retailers who suggested that there are fewer winners now than there were at the beginning.

*“I use to win a lot more than I used to. They just don’t have as many winners in there anymore.”*

*“It seems like I’m winning less and less. And not just me – my friends too.”*

- The economic situation, i.e., less disposable income than 12 – 18 months ago

*“Well, I have a baby now and just can’t afford to play like I used to.”*

*“Everything is more expensive now. I have bills to pay.”*

While not cited by any of the Player respondents, the Little Rock Retailer respondents suggested that some recent negative publicity regarding a Lottery employee's theft of tickets may have also resulted in people buying fewer tickets.

### **Credit/Debit Cards to Purchase Lottery Tickets**

The Player respondents were asked about their feelings regarding the use of credit/debit cards to purchase lottery products. There were a range of responses, but everyone agreed that such a move would likely increase lottery sales.

Many of the respondents, and especially those in their 20's or 30's, indicated that if they were able to use a debit/credit card to purchase lottery tickets, they would likely buy more tickets more often than they do currently simply because they rarely carry cash.

"I never have cash on me. And I don't want to have to buy what I'm buying with a debit card, ask for \$20 extra, and then buy lottery tickets. I usually just don't (buy the lottery tickets)."

"Sometimes I'll want to pick up a ticket, but I don't want to have to go to the ATM. If I could buy them with my debit card, I would probably buy more than I do now."

"Hardly anyone has cash on them anymore. It's just the way it is."

Others respondents indicated that they are actually thankful that cash is required to purchase lottery tickets as it acts as a de facto governor on their lottery spending. These respondents suggested that even if the Lottery should allow the purchase of lottery products with a credit/debit card, they would likely stick to using cash.

"I wouldn't want them to do that (allow credit/debit card purchases). I take just enough cash with me to buy what I want to buy and no more."

"I think it's good that they require cash. It makes it easier to know what you're spending."

"I would still just use cash. I have a budget and I play the same amount every week."

Regardless of which of the two above groups the respondents fell in to, there was an overarching concern among the respondents with the social impact that making

lottery tickets easier to purchase might have. This is where a distinction was made between credit cards and debit cards – most of the Player respondents were okay with the Lottery accepting debit cards for lottery purchases, but no one was in favor of accepting credit cards for lottery purchases. There was a concern that some people might over-extend themselves financially if they were able to put lottery purchases on credit cards. Debit cards, on the other hand, were seen by most of the respondents (although not all) as “the same as cash.”

“I can see how credit cards might be bad. People might spend way more than they have.”

“There are a lot of people out there that are against the Lottery. If people start losing their houses and stuff, then that just gives them (lottery opponents) more ammunition.”

“Debit cards are okay – they’re pretty much the same as cash.”

“I don’t know why they wouldn’t let you use a debit card. I mean, it’s tied directly to your checking account.”

The debit card option wasn’t perfect either however. A few respondents stated that while preferable to credit card purchases, using a debit card still requires the user to keep track of their expenditures in a way that they perceived as being more difficult than simply using cash.

## **Findings – Retailers**

### **Methodologies**

As with the Player respondents, there were two methodologies employed to gain a better understanding of the Retailers’ perceptions of how various games and promotions are performing at retail and the value they place on various marketing

and merchandising materials they receive. First, a survey was distributed prior to the groups starting which asked the Retailers to rate various point of sale (signage) in terms of how helpful it is to them. And second, the moderator probed on a variety of sales- and retail-related issues which elicited a range of responses.

**Survey Results**

27 Retailers completed the survey provided. *It is important to note that this number is too small to be statistically relevant, so the results should be used for guidance only and not extrapolated to a larger population.*

As noted above, the survey (attached) featured images of various point-of-sale pieces available and asked the Retailer to rate each piece in terms of how helpful it is to them with a “1” being the Least Helpful and a “10” being the Most Helpful. Since not every Retailer has every point-of-sale piece, a “N/A” option was offered as well to indicate that they did not have that particular piece and therefore could not rate it.

The average score for each piece is shown below. This report ordered the pieces from Most Helpful to Least Helpful.

LED Jackpot Sign	9.6
Player Advertising Display	9.0
Winner Banners	8.6
'PLAY HERE' Street Sign	8.6
Play Station	8.5
Ticket Dispenser Topper	8.4
Counter Mat	8.1
Door/Window Clings	7.9

When asked specifically about the Player Advertising Displays (PADS), most of the Retailers who currently had a PAD indicated that their customers viewed them.

Most of those who did not have a PAD indicated that they would place them if provided.

The survey also asked the Retailers to list any point-of-sale items they would like to have in their store to help them sell Lottery tickets. Only three respondents provided suggestions, which were:

- Digital outdoor display
- LED sign
- Interchangeable counter mats

In addition to ranking the various signage available, the survey also asked the Retailers **how they received information on new games and promotions**. The results are shown below. The respondents could check more than one answer.

Lottery Representative	93%
Lottery website	22%
Retailer newsletter/fliers	56%
Store signage	70%
Other	1%

The survey also asked whether the Retailers occasionally played the instant game product and if so, **how much they typically spent** on instant games in a week. 22 of the 27 retailers indicated that they played the instant game product, although the degree to which they played varied.

When asked what they spent a week on instant games, the responses ranged from \$5 a week to \$150 a week. The majority of the responses, however, fell in the \$10 – \$25 a week range.

## **Other Retailer Input**

### **Credit/Debit Cards**

The Retailer respondents were also asked what their feelings were regarding the use of credit/debit cards to purchase lottery products. As with the Player respondents, there was a general consensus that such a move would increase lottery sales. But that consensus did not mean that all the Retailer respondents were in favor of such a move.

It is worth noting that of the Retailer respondents recruited for these groups, there was a mix of positions included – some were clerks, some were managers, some were owners. It was assumed that different positions would offer different perspectives on the issues being discussed, and nowhere was this more evident than with the credit/debit card discussion.

The Clerks generally had no strong opinion on whether credit/debit cards should be used, although as noted above, they believed such a move would increase lottery sales. And as with the Player respondents, there was some concern with the social impact such a move would have. But there was some agreement that debit cards would be acceptable as they are linked directly to the player's checking account.

Owners, however – although they agreed there would be an increase in sales – were not in favor of credit or debit cards being used for lottery purchases. They noted that there is a transaction fee associated with every credit/debit card purchase that would effectively cancel out any profit made from the sale of the lottery product (one retailer even maintained that he would lose money on each transaction).

*"Who's going to pay me fees? The Lottery?"*

*"Right now we only make 5% on the lottery. If I have to pay a fee, then it wipes that out."*

When the Owners were asked if they would accept credit/debit cards for lottery transactions if the Lottery allowed this method of purchase, most conceded that they would "have to" for competitive reasons.

### **Promotions/Incentive Programs**

When the Retailer respondents were asked whether the Lottery had offered any sort of player promotions recently, most of the respondents cited the current Jackpot Bundle promotion. The promotion was generally seen as a positive, and several Retailers indicated that it was especially effective if suggested by a clerk. Some of the Retailer respondents recommended that the Lottery consider making the Jackpot Bundle promotion an on-going offer or, at the very least, a more frequently occurring offer.

*"It's giving some players the chance to play a game they haven't played before."*

*"When I tell people what it is, they'll usually get it."*

When asked if there had been any sort of promotion for those selling tickets (e.g., clerks), many of the respondents cited the recent incentive program associated with the Million Dollar Raffle. While several of the respondents indicated that they or their employees had benefitted from the program (i.e., received a free ticket), there was no indication that the program had an effect on sales. (The Lottery's sales data may indicate otherwise – this observation was based solely on the response to the question, "Did the program have an impact on sales?" to which most answered "no" or "I don't know.")

### **Games the Lottery Should Consider Adding/Dropping**

When the moderator asked the Retailer respondents whether there had been any scratch games that the Lottery has offered in the past that they should consider re-launching, several individual games were suggested, but the most common response was the Jumbo Bucks series, and the \$10 Jumbo Bucks game in particular.

When the moderator asked the Retailer respondents if there was any draw game that the Lottery should consider dropping, the most common response was the Arkansas 50/50 game.

### ***Hispanic Product Offerings***

In the Fayetteville market, there was a consensus among several of the Retailer respondents that there was a need for games and/or marketing materials that acknowledged the area's growing Hispanic population. It was noted that the Loteria game had done well in the market and should be seen as an example of how products designed to appeal to a Hispanic audience can be successful.

The moderator described a product offered by Scientific Games in which Spanish language play instructions are printed beneath English language play instructions on a scratch ticket (UnderStand). Those who want English language play instructions do nothing, while those who desire Spanish language play instructions simply scratch off the English language instructions. The concept was generally well received and this report recommends that the Lottery consider testing this concept in future focus groups.

### ***The "Regular" Lottery Customer***

The majority of the Retailers described their "regular" lottery customer as being "middle aged" or "older." There was no apparent gender dominance – a regular customer was just as likely to be male as female. The phrase "daily routine" was used by many of the respondents to describe the purchase habits of their regular customer, and most suggested that these players came in to the store knowing exactly what they want, with their purchase already in mind.

### ***Terminal Suggestion***

In the Fayetteville Retailer group, it was suggested that would be helpful if there was a way to streamline the creation of multiple Quick Pick tickets for a single draw game. Currently, according to the retailers, each Quick Pick has to be done

individually. The retailers wanted the ability to enter Quick Pick for a specific game and then a quantity and have the terminal print out that quantity of Quick Pick tickets.

## **Findings – Instant Game Concepts**

### **Methodologies**

To gather input and feedback on the six instant games being considered for launch, two methodologies were employed, including the use of green, white, and red poker chips as a rating system. Respondents were asked to respond to the covered art for each game by placing a green, white, or red poker chip on the table. A green chip indicated a positive reaction to the game, a red chip indicated a negative reaction to the game, and a white chip indicated a neutral reaction to the game.

The number of green, white, and red chips was then tallied for each game. For those games that featured something other than a standard key number match play action, the respondents were also allowed to “play” the game by reviewing the uncovered art. After reviewing the uncovered art, respondents were asked to place a second chip on top of their first chip indicating their reaction to the game once played. Any changes in reaction were noted and discussed.

In addition to the chip exercise, the discussions held in each group also provided valuable insight as to how the games were perceived by the respondents. Highlights of these discussions come in form of verbatims in this report.

Based on these methodologies, this report assigned each game to one of the following five categories based on how well the game was received by the respondents:

- Very well received
- Well received

**Player Preference – Multiple Smaller Prizes vs. a Single Larger Prize**

After evaluating the above potential game concepts, the moderator distributed covered and uncovered artwork for an existing game, Millionaire Madness (\$20). The uncovered art featured a \$200 winner, but the prize was won by winning multiple smaller prizes (e.g., \$20, \$30, \$40, etc.).

Once the respondents had an opportunity to review the ticket and determine their winnings, the moderator asked them whether they would prefer to win \$200 as they had on the sample they were holding, with multiple smaller prizes adding up to a larger prize? Or would they rather win a single prize of \$200?

All but one or two of the respondents indicated that they would prefer to win a prize in multiple smaller amounts rather than a single larger amount.

*"It just builds the excitement. You win once and you're excited, and then you win again and you're more excited. And then you win AGAIN..."*

*"This is more fun like this (multiple smaller prizes. It draws it out."*

*"Definitely lots of smaller prizes. It makes it more fun that way."*

The moderator then took the question a step further – what if those multiple smaller prizes were (individually) less than the price point of the ticket, but added up to more than the price point of the ticket? For example, what if – on a \$20 ticket – you won multiple prizes of \$5 and \$10 which added up to a total win of \$50?

The response to this probe was somewhat less clear. The majority of the respondents indicated that it wouldn't matter what the individual prizes were as long as those prizes added up to more than the price point. Some went on to say that they would prefer that the multiple smaller prizes be different (i.e., not multiple prizes of the same amount) and that they not be \$1 prizes.

*"As long as I win, I don't care how."*

*"I hate seeing a bunch of \$1 prizes everywhere, but I guess as long as I win it's okay."*

*"It really doesn't matter as long as I win. I hardly ever win, so when I do it's great no matter what."*

A few respondents, however, indicated that they dislike seeing prizes smaller than the ticket price even when those prizes add up to more than the price point because it gives the impression that those prizes are part of the prize structure and could – perhaps on subsequent ticket – be won individually. While the Lottery has indicated that this would never be the case from a prize structure and programming perspective, this report felt it worth noting that at least some segment of the player base would perceive prizes smaller than the prize point in a similar way.

*"If I see \$5 prizes on a \$20 ticket, that makes me think that the next time I buy that game I might just win the \$5."*

*"If I paid \$10, \$20 or whatever for a ticket, I better not see a bunch of \$1 and \$2 prizes on there."*

### **Findings – Player's Club**

At the end of each group, the moderator asked the respondents if the Lottery offered any sort of loyalty/rewards program, similar to an airline's frequent flyer program, or Coke's rewards program. Awareness of the Lottery's Player's Club was relatively high, although actual participation in the club was lower. Several respondents indicated that they "used to" register their tickets, but no longer did. When probed as to why they stopped, the answer was typically that "it (entering the tickets) took too long."

*"They should come up with a way that I can just scan my tickets with my phone or something and it's entered."*

*"When you're done with one ticket, you have to go all the way back to the beginning and start again."*

Only one or two of the respondents raised the issue of the monthly/annual point caps (registration and redemption, respectively) on an unaided basis, but several appeared aware of the caps, even if vaguely, when described by the moderator. There were a handful of respondents across the course of the week who indicated that they were affected by the caps, and these seemed to be heavy users of the club. And while most indicated that they were not affected by the caps, there was still some resistance to the idea of having caps in general.

*"I mean, if someone has paid for all those tickets, why shouldn't they be allowed to enter them and get the points?"*

When the moderator asked whether an increase in the cap, from 5,000 a month to 7,500 or 10,000 a month, would allay some of these concerns, the general consensus was that it would, even if it just indicated that "the Lottery was listening."

Those respondents who had used their points to procure merchandise from the Club's on-line catalog reported largely positive experiences. These respondents were pleased with the quality of the merchandise, the time in which it arrived, and the transaction process in general.

*"Yeah, it only took a few days to get here and the shipping was free."*

*"I got tablets for a bunch of my friends. They (the tablets) were great."*

## Retail Operations

### Branding

While about half of the more than 126,658 convenience stores selling gasoline are “branded” outlets selling a specific refiner’s brand of fuel, they are typically not owned by the refiner. This is even more apparent with the five major integrated oil companies. Today, major oil companies own and operate less than 0.4% of all convenience stores in the U.S.: Chevron Corp. (406 stores), Shell Oil Products US (23 stores), and ConocoPhillips Inc. (1 store). Neither ExxonMobil Corp. nor BP North America own and operate stores. (Source: Nielsen data)

### Fueling Sites

There were 152,995 total retail fueling sites in the United States in 2013. This is a steep and steady decline since 1994, when the station count topped 202,800 sites. (Source: National Petroleum News’ MarketFacts 2013)

As of December 31, 2013, there were 126,658 convenience stores selling motor fuels in the United States. This represents 82.6% of the 151,282 convenience stores in the country. (Source: NACS/Nielsen 2014 Convenience Industry Store Count)

Convenience stores sell approximately 80% percent of the motor fuels purchased in the United States. (NACS State of the Industry data)

Most convenience stores selling motor fuels are one-store operations; 58.3% (73,783 stores) of the country’s 126,658 convenience stores selling fuels are one-store operations. (Source: NACS/Nielsen 2014 Convenience Industry Store Count)

In addition to convenience stores and gas stations, there are 5,093 big-box retailers that sell fuel. The top five hypermarkets, by store count, in fuels retailing are:

- Kroger (1,153)
- Walmart (1,067)
- Sam’s Club (479)
- Safeway (337)
- Costco (366)

(Source: Energy Analysts International, March 2013)

As of March 2013, hypermarket retail fueling sites sold an estimated 12.6% of the motor fuels purchased in the United States. These sites sell approximately 280,000 gallons per month, more than twice the volume of a traditional fuel retailer. (Source: Energy Analysts International)

The number of alternative fueling stations increased by about 50% in 2013, largely because of an increase in EV fueling sites. There are now about 13,000 stations that offer public access to alternative fuels in the lower 48 states: Electricity (6,883 sites), propane (2,719 sites), E85 (2,354 sites), compressed natural gas (632 sites), biodiesel (325 sites), liquefied natural gas (42 sites) and hydrogen (10 sites). (Source: U.S. Department of Energy, Alternative & Advanced Vehicles Data Center, as of March 27, 2012)

## Sales and Customers

Motor fuels sales in convenience stores totaled \$501.0 billion in 2012 and accounted for more than two-thirds of the convenience store industry's sales in 2012 (72%). However, because of low margins, motor fuels sales contributed to roughly one-third of total store gross margin dollars (35%). The average convenience store in 2012 sold roughly 124,000 gallons of motor fuels per month, which translates into approximately 4,000 gallons per day. (Source: NACS State of the Industry data)

Most consumers pay for their gas at the pump: 64% pay at the pump and 36% pay inside. Regardless of how they pay, two thirds (69%) of all fuels customers at convenience stores do not purchase an in-store item. Interestingly, pay-at-the-pump purchasers are more likely to buy something inside the store. One third (33%) of pay-at-the-pump customers buy something inside the store, compared to only 28% of customers who pay inside. (Source: VideoMining Corp., 2012)

The average fuel customer spends 4 minutes and 26 seconds on the fueling island. The majority (56%) spend their time looking at the pump while fueling. (Source: VideoMining Corp., 2012)

Sales of premium and mid-grade have declined over the past decade as consumers trade down octane levels when prices increase. Regular grade gasoline accounted for 86.8% of all gasoline gallons sold in 2012, a sharp increase from 78.2% in 2002. Mid-grade accounted for 3.9% of gasoline volume and premium accounted for 9.3% of volume. (Source: U.S. Energy Information Administration, Prime Supplier Sales Volumes)

Gasoline theft, also called "drive-offs," is a problem at stores that don't require prepay. The average loss per store in 2012 was \$1,428, for stations that do not require customers to prepay for their fuel. However, it is difficult to calculate an industry-wide number, since prepay is the norm at the vast majority of stores. Gasoline theft peaked in 2005 when it cost the industry an estimated \$300 million. It has declined considerably since September 2005 (post-Hurricane Katrina when gasoline rapidly increased and topped \$3 per gallon) as more stations began mandating prepay to stop theft. (Source: NACS State of the Industry data)

Arkansas Lottery Commission	Estimated Lottery Sales - Jan 2014	Cash Only (5% Commission)	Commission with 10% Debit Card Purchases (2% commission)	Commission with 20% Debit Card Purchases (2% commission)	Commission with 30% Debit Card Purchases (2% commission)
~ Average Retailer	\$16,972	\$849	\$798	\$747	\$696
~ High Sales Retailer	\$28,381	\$1,419	\$1,334	\$1,249	\$1,164
~ Low Sales Retailer	\$7,227	\$361	\$340	\$318	\$296
			Lost Commission \$	Lost Commission \$	Lost Commission \$
~ Average Retailer	\$16,972		(51)	(102)	(153)
~ High Sales Retailer	\$28,381		(85)	(170)	(255)
~ Low Sales Retailer	\$7,227		(22)	(43)	(65)
			Net Commission %	Net Commission %	Net Commission %
~ Average Retailer	\$16,972		4.70%	4.40%	4.10%
~ High Sales Retailer	\$28,381		4.70%	4.40%	4.10%
~ Low Sales Retailer	\$7,227		4.70%	4.40%	4.10%
<b>New cash sales to recover lost \$</b>					
~ Average Retailer	\$16,972		\$1,018	\$2,037	\$3,055
~ High Sales Retailer	\$28,381		\$1,703	\$3,406	\$5,109
~ Low Sales Retailer	\$7,227		\$434	\$867	\$1,301
<b>New % sales to recover lost \$</b>					
~ Average Retailer	\$16,972		6.00%	12.00%	18.00%
~ High Sales Retailer	\$28,381		6.00%	12.00%	18.00%
~ Low Sales Retailer	\$7,227		6.00%	12.00%	18.00%