

**ADDED VALUE – FINANCIAL SYMPOSIUM AVAILABLE
AT N.G.A. CONVENTION**

***N.G.A. and FMS partner to offer financial symposium for
attendees of the N.G.A. convention in February***

ARLINGTON, Virginia (December 21, 2001) –A Financial Management Symposium, offered by Financial Management Solutions (FMS), a National Grocers Association (N.G.A.) business partner, will be held on Monday, February 11 in conjunction with the N.G.A. Supermarket Synergy Showcase (S3) in Las Vegas, February 11-14, 2002.

All S3 convention registrants are eligible to attend and there will be no additional fee to participate in the symposium.

“The symposium will be a jam-packed day of ideas, strategies, and information exchange. This is a ‘must attend’ type of day,” said Jon McCormick, vice president, FMS.

The agenda for the Financial Management Symposium includes sessions on topics such as emerging technology, bank reconciliation, securing a loan, cash flow and profit planning, supermarket financing strategies, and the challenges ahead in a world of never-ending change. Another N.G.A. business partner, National Cooperative Bank (NCB), will also participate in the symposium.

“The symposium supports N.G.A.’s agenda to provide access to new technology and competitive growth capital for supermarket retailers,” said Tom Zaucha, N.G.A. president and CEO.

“FMS services in the areas of accounting and financial management are provided through the NGA Service Corporation as a value added operation service to members,” said Stu Zlotnikoff, N.G.A. Senior Vice President and President of the NGA Service Corporation.

“The special Financial Management Symposium at the N.G.A. convention will provide a opportunity for retailers and wholesalers to learn from the industry’s leaders in accounting and financial operations. FMS boasts a 26-year track record of providing accounting services, software systems, and/or host support to more than 1,000 independent supermarkets, representing \$10 billion in revenue, as well as a number of leading wholesalers. Whether a retailer wants to outsource all of their accounting to the professionals at FMS - receiving detailed reports and management updates in days, not weeks, or months - or simply wants to use their state-of-the-art software system with your in-house staff, FMS gives you the cost-effective tools and information to manage smarter and better.”

The symposium precedes the N.G.A. Keynote Session featuring 41st U.S. President, George Herbert Walker Bush, which will take place from 5:30-6:45 p.m. At previous N.G.A. conventions, Bush has addressed attendees as Vice President, and as our nation’s President and Commander-In-Chief. This year, he will once again speak to our industry and to America, as the country’s “First Father.”

N.G.A. is the national trade association representing the retail and wholesale grocers that comprise the independent sector of the food distribution industry. An independent retailer is a privately owned or controlled food retail company operating in a variety of formats. Some are publicly traded but with controlling shares held by the family. Most independent operators are serviced by wholesale distributors, while others may be partially or fully self-distributing. Independents are the true “entrepreneurs” of the grocery industry and dedicated to their customers, associates, and communities. N.G.A. members include retail and wholesale grocers and their state associations, as well as manufacturers and service suppliers.