

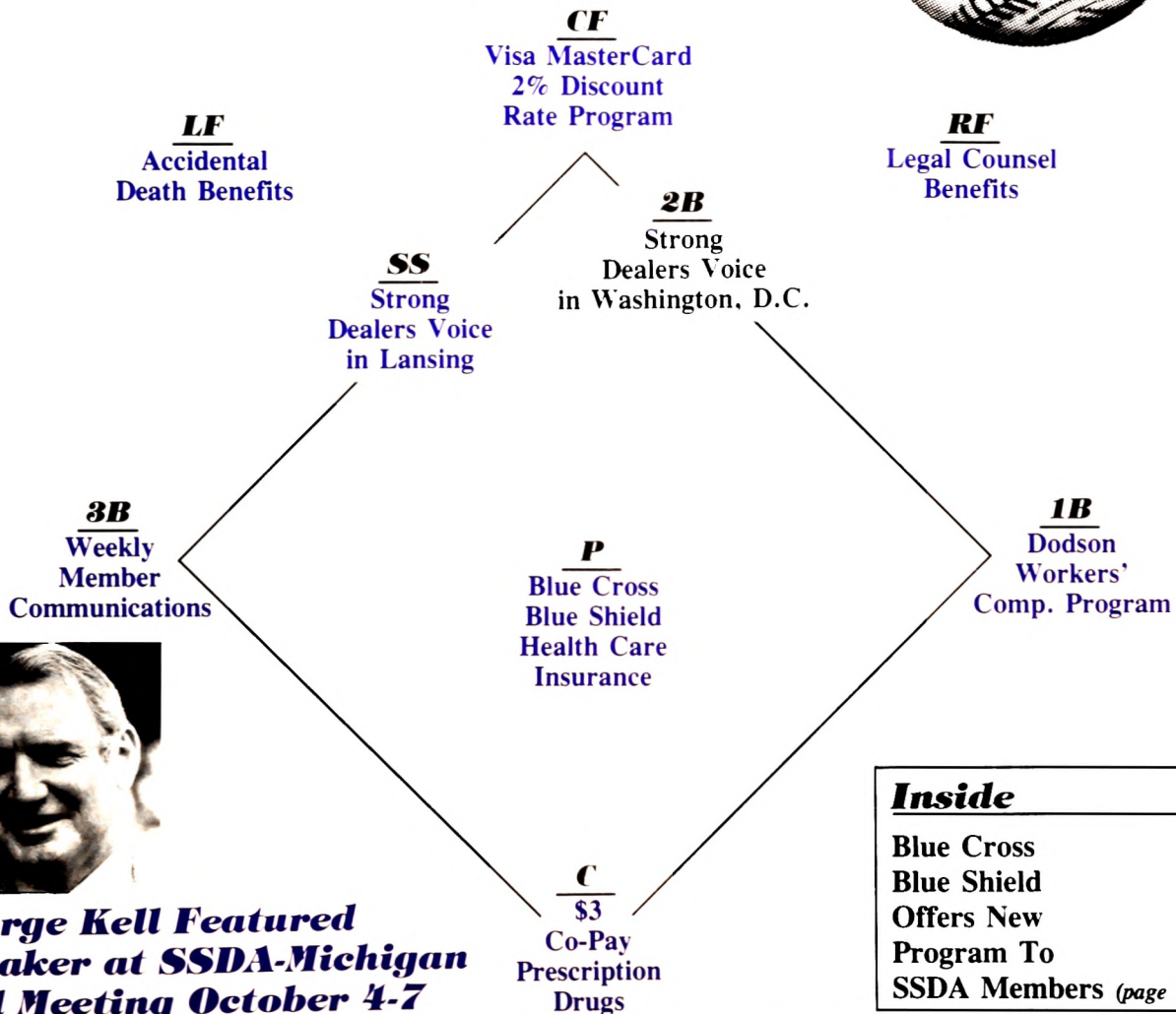
Special Benefits Issue??

July-August, 1987

NEWS

OFFICIAL PUBLICATION OF SERVICE STATION DEALERS ASSOCIATION OF MICHIGAN

SSDA Members Benefit Line-up





Select the best computer for your service station from a company that knows **YOUR business**

The TeleCAT-286 from TeleVideo,
known for its reliable products.

Lawrence A. Wright, Inc., specialists in financial services for the service station dealer for 19 years, offers **IBM-compatible** service station computer systems. Besides the right systems for your service station, Lawrence A. Wright, Inc. offers the following advantages:

- In-station training
- Support by experts familiar with service station accounting
- One year warranty on equipment
- Free software updates for one year
- Fully integrated programs

From \$113.68 to \$299.75 per month*

Programs Available

- **DAYBROOK PROCESSING**
"E.K. Williams-like" daily sheet
Pool margin calculation
Paid out control
Credit card summary
Daily sales reports
Cash reconciliation
Salesman's report and commission
Vendor analysis
Work order analysis
Fuel inventory control
Oil inventory
- **PAYROLL CHECKWRITING**
Check register
941 report
W-2
Payroll checks

- **CUSTOMER FOLLOW-UP**
Customer list
Work order control
Letters
Postcards
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Commercial account listing
Aging report
Statements
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Vendor list
Cash requirement report

OVER 10,000 COMPATIBLE PROGRAMS AVAILABLE

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Status report
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FINANCIAL STATEMENTS**
Journals
Ledgers
Statements
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Letters
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- **FINANCIAL MODELING
& PROJECTIONS**
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*based on approved credit
over 60 months

**We have installed over 40 systems in
service stations during 1986**

LAWRENCE A. WRIGHT, INC.

TeleVideo
Settle for more.

28277 Dequindre
Madison Heights, Michigan 48071
Phone: (313) 547-3141

SERVICE STATION DEALERS ASSOCIATION OF MICHIGAN NEWS

Formerly Retail Gasoline Dealers News
Established 1929

Vol. XLXI — Number 4
July-August, 1987

Official Publication of the
**SERVICE STATION DEALERS
ASSOCIATION OF MICHIGAN, INC.**

Suite 111
24333 Southfield Road
Southfield, Michigan 48075
TELEPHONE
313/557-3940

DANIEL J. LOEPP — Executive Director
MARILYN CUNNINGHAM — Office Manager
DEBBIE BETTS — Member Services Manager



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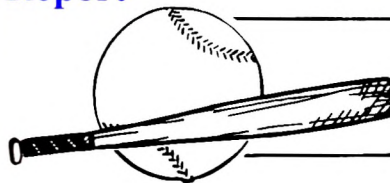
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R. MERRILL AULM, 1111 Maywood, Kalamazoo 49001 (616) 344-1227

Executive Director's Report



Daniel J. Loep

This issue of the SSDA-Michigan News is perhaps the most important issue to members and especially to non-members because this issue brings the unveiling of the new SSDA-Michigan benefit package available only to SSDA-Michigan members.

The SSDA-Michigan line-up of benefits, I believe, almost lines up with the 1927 Yankees.

The anchor of benefits for SSDA-Michigan members is the hospitalization coverage offered by Blue Cross Blue Shield of Michigan. The coverage offered to SSDA-Michigan members includes traditional coverage, but in addition we offer Master Medical and S3 co-pay prescriptions. All of that is offered by Blue Cross Blue Shield to SSDA-Michigan members for only \$227.19 per month for an entire family and \$100.36 for an individual subscriber. It is a program that is second to none in our industry and it alone is a good reason to belong to SSDA-Michigan.

It doesn't stop there though. Through our affiliation with the Dodson Insurance Group we are able to make available superb workers' compensation insurance and garage liability coverage. In fact, just last year Dodson returned over \$115,000 in rebates to SSDA-Michigan workers' compensation customers.

In addition SSDA-Michigan has worked out an agreement with Michigan Bankard that allows members to accept Visa/MasterCard, have the ticket authorized electronically and deposited into their account for as little as a 2% charge. No more phone calls, no more bank deposits, just a simple electronic transfer directly into your account.

The clean-up benefit that the SSDA-Michigan provides its members is a single, strong, articulate voice of the gasoline, C-store, repair facility dealers in Lansing and in Washington, D.C. Just this year through SSDA-Michigan efforts, SSDA-Michigan kept the shrinkage allowance for gasoline retailers which amounted to \$600-\$1,000 per dealer. In addition, SSDA-Michigan worked with key legislators to preserve the Automotive Emission Testing program in Southeastern Michigan.

With these wins, SSDA-Michigan continues to work hard on behalf of the multiple industry that falls under SSDA-Michigan. In the future important legislation will be pending and SSDA-Michigan will be there for you.

In the future SSDA-Michigan is looking to improve benefits for members including dental insurance and life and disability insurance in order to give the dealers a complete package of benefits.

If you are a member you can see your \$200 dues are well worth it. If you aren't a member you'd be wise to take advantage of this all star line-up of benefits.

The rest of the magazine will explain SSDA-Michigan benefits in detail as well as give you full details on the exciting SSDA-Michigan Fall Meeting at the Hilton Shanty Creek Resort, highlighted with Hall of Fame player and Detroit Tiger broadcaster George Kell as our main speaker at the dinner, Political Action Committee Drawing and dinner dance on Tuesday, October 6.

Take a look inside; you'll like our line-up.

D O D S O N

A recognized leader in providing you with the best
in workers' compensation insurance savings and service.

The Dodson Dividend Plan

has been approved by
THE SERVICE STATION DEALERS ASSOCIATION OF MICHIGAN
since 1962.

Dividends paid to service station dealers in Michigan
have run as high as **32%** of premium
in recent years.

800-821-3760

Call Dodson today for details!

policies issued by
Casualty Reciprocal Exchange
a member of

D O D S O N I N S U R A N C E G R O U P
9 2 0 1 S t a t e L i n e R o a d • K a n s a s C i t y , M o 6 4 1 1 4

Welcome New Members to SSDA-Michigan

Bruce E. McFadden
Speedy Oil Services Inc.
787 W Lafayette
Medina, OH 44256

Terry G. Cox
Shelby Shell
4840 23 Mile Rd.
Utica, MI 48087

Peter Uhse
Fuel Management Systems
P O. Box 127
Grosse Ile, MI 48138

Thomas Kendzior
Mattawan Quik Shop
54312 N. Main St.
Mattawan, MI 49071

Kenneth D. Kamp
Ken's Super Serve Inc.
812 W Laketon
Muskegon, MI 49441

Joseph Beydoun
Nick's Warrendale Shell
18741 W Warren
Detroit, MI 48228

James W. Leasure
Paul's Marathon Service Inc.
551 W Columbia
Mason, MI 48854

Edward Pokoj
Cass & Sons Service
8926 Joseph Campau
Hamtramck, MI 48212

Saad Kaakarii
Maple & Hunter Sunoco
121 N Hunter Blvd.
Birmingham, MI 48011

Jerry Reynolds
Jerry's Union 76
2315 E. Grand River
Lansing, MI 48912

Kenneth D. McCormack
McCormack Brothers
908 Ecorse
Ypsilanti, MI 48198

Willie Davis
Jefferson Connor Shell
12441 E. Jefferson
Detroit, MI 48215

Elwin G. Riggs
12 & Ryan Mobil Service
3909 12 Mile Rd.
Warren, MI 48092

Mike Sobh
Sobh Service
18501 W. Warren
Detroit, MI 48228

John Marshall
Southtown Amoco
800 Burton SW
Wyoming, MI 49509

Nominations to SSDA-Michigan Board Open to Class A Members

Any Class A member of the SSDA-Michigan is eligible for selection to the SSDA-Michigan Board of Directors if that member has been a Class A member at least one year before his nomination.

A Class A member of the SSDA-Michigan is any dealer whose application for Class A membership has been approved.

Any Class A member may recommend for election to the Board of Directors any other qualified Class A member. Recommendations must be in writing and sent to the SSDA-Michigan office at least 30 days prior to any meeting of the Board of Directors.

Any nominations to the Board of Directors shall be considered by the Executive Committee and shall be forwarded to the Board of Directors. The Executive Committee has the right to hold such nominations for a period not to exceed two regular Board meetings before forwarding the nomination to the Board for consideration.



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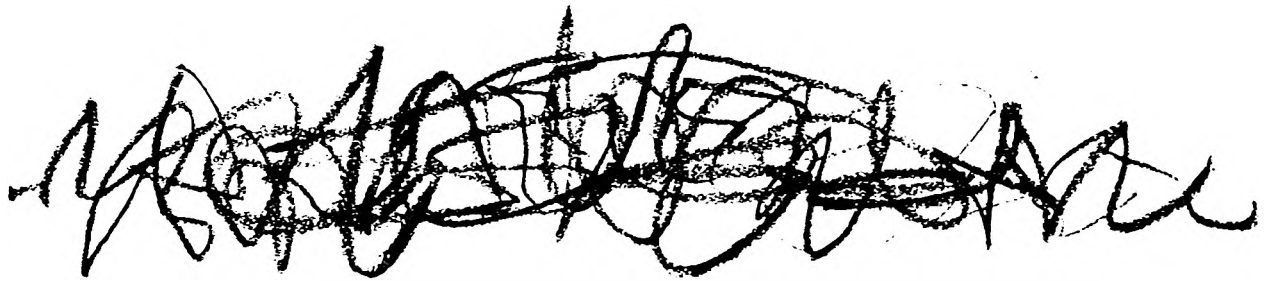
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People*

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**DAILY DELIVERY
& U.P.S.**



CONFUSED BY ALL THE
HEALTH CARE OPTIONS?

BLUE MAKES IT SIMPLE.

Choosing from so many group health care plans and companies can be confusing. Traditional coverage—HMOs—and now along comes another, a PPO. Preferred Provider Organization.

**NEWEST CHOICE GIVES YOU
MORE OF A CHOICE.**

The Blue Preferred Plan is the PPO offered by Blue Cross and Blue Shield of Michigan. It has the benefits of traditional coverage with such extra services as home and doctor's office visits, well-baby care, and immunizations for preschoolers. And all for very little out-of-pocket expense.

Services are provided by a statewide network of hospitals, multi-specialty physician groups and other

health care providers. You use their services just as you always have under Traditional coverage.

**BLUE PPO IS 4,200 DOCTORS
AND 91 HOSPITALS BIGGER.**

Chances are, your own family's physician and your nearby hospital are already members of the Blue Preferred Plan. 6,700 of the state's doctors, along with half the state's hospitals, 111 of them, have been carefully selected for quality performance and have agreed to become preferred providers.

The Plan provides for substantial benefits even if subscribers use medical services outside the Plan. And emergency care benefits for covered services are reimbursed 100%.

ALL OPTIONS CAN BE BLUE.

If a Health Maintenance Organization (HMO) suits your needs, choose Health Care Network, one of our group of seven HMOs around the state. Belonging to Health Care Network provides covered services from any of the other six. No other HMO offers this protection.

Blue Traditional coverage is another option. In Michigan alone, over 13,000 physicians and over 200 hospitals accept the Blue ID card without question.

There you have it. No matter what health care plan you choose, you can make it Blue. And get the peace of mind that comes from carrying the "caring card."

Blue is better



Blue Cross Blue Shield
Another Reason to Join
The Service Station Dealers Association of Michigan

SSDA Now Offers Expanded Blues Health Insurance Program

In continuing to provide its members with superior benefit programs, SSDA-Michigan now takes pride in making available to its members two new coverages through Blue Cross Blue Shield of Michigan, as well as two new additions of its traditional hospital and medical coverage program.

BLUE TRADITIONAL

The familiar, time-tested coverage that for over 50 years has been a standard in the health care industry now offers two additions to its coverage of SSDA-Michigan members.

Master Medical Benefits protects against the high cost of unusual or *long term* illnesses including covering all of the hospital services as room, meals, laboratory services and medications. Termed "Extended Benefits," these services carry no deductibles or co-payments and begin as soon as basic hospital care days are used up. "Additional Benefits" are also included under Master Medical Coverage. These benefits are subject to a deductible of \$100 per person — \$200 for two or more persons in a calendar year, as well as a 20% co-payment for special health care services as:

- Oxygen and therapeutic gases
- Physician outpatient services and consultations.
- Physician emergency first aid and medical emergencies
- Functional prosthetic appliances (artificial limbs)
- Durable medical equipment purchased or rented
- Blood

Some additional benefits are not subject to deductible or co-payment when covered by programs included under basic coverage.

Prescription Drug Program is designed to protect against the unpredictable cost of health sustaining drugs and covers drug costs over \$3 for the quantity prescribed. This plan is honored by over 2000 pharmacies in Michigan and reimbursement arrangements can be made with pharmacies outside Michigan.

The cost of adding these two programs to your traditional coverage is surprisingly low. For one person, the two added programs amount to an increase of \$15.23 monthly. Two persons pay an additional \$30.66 and a family pays \$32.17 additional per month.

BLUE CARE NETWORK

Blue Care Network is Blue Cross Blue Shield of Michigan's entry into the Health Maintenance Organization (HMO) program, an alternative health insurance coverage that has enjoyed enormous popularity in recent years.

Monthly Rate Comparison for Blue Cross Blue Shield Health Care Coverage for SSDA-Michigan Members only

	Traditional Blue Cross Blue Shield Hospital and Medical Coverage (Semi-private)	Traditional Coverage PLUS Master Medical and Prescription Drug Benefits (Semi-private)	Difference in monthly rates
1 person	\$84.86 per mo.	\$100.09 per mo.	— \$15.23 per mo.
2 person	184.66 per mo.	215.32 per mo.	— \$30.66 per mo.
Family	194.37 per mo.	226.54 per mo.	— \$32.17 per mo.

The HMO differs from traditional coverage in that it eliminates all co-payment and deductibles and covers 100% of most health care services as office visits, physicians, lab tests and x-rays, as well as a number of other services. The Blue Care Network requires the use of doctors and hospitals affiliated with the network itself. In the Detroit/Southeastern Michigan area, the servicing facility is Health Care Network.

Blue Care Network, the HMO offering preventive medicine, as well as ease of paperwork and fewer out-of-pocket expenses is worth exploring for subscribers familiar with the Blue Cross Blue Shield program who frequently utilize medical services with their families.

BLUE PREFERRED PLAN

An off-spring of the HMO is the PPO-Prudent Purchaser Organization. The Blue Preferred Plan is the PPO of Blue Cross Blue Shield of Michigan.

How does the plan differ from an HMO? The most significant example: HMO plans require the subscriber to use physicians and health care facilities registered with the HMO. A PPO offers a greater choice of physicians, hospitals, clinics and laboratory services. In some cases, subscribers can retain their own doctors once they join the PPO, as chances are they are a part of the PPO program. If not, a small part of their cost is borne by the subscriber.

Blue Preferred Plan is Michigan's only statewide PPO network, as well as the only PPO with the largest choice of health care providers. More than 7,000 doctors and 100 hospitals are part of the Blue Preferred Plan.

The key elements of the popular HMO, but with the freedom of choice are what makes the PPO a popular choice among alternative health care programs.

SSDA-Michigan members are encouraged to explore their health care program options by calling Debbie Betts at (313) 557-3940.



Daniel Loepp Featured at 60th Annual Prosecuting Attorney Conference

SSDA-Michigan Executive Director Daniel J. Loepp was a featured speaker at the 60th Annual Conference of Prosecuting Attorneys Association of Michigan, held at the Grand Hotel, Mackinac Island, July 29 - August 1.

Michigan Bankard Offers SSDA Members Discount



Michigan Bankard Services provides SSDA-Michigan members a tiered VISA/MasterCard discount rate program effective July 1 1987. Now SSDA-Michigan members can select the program that best meets their business and financial needs.

NOTE: You must be a SSDA-member to enjoy this benefit.

2.00%* - The Super Service Program*

The Super Service Program has been designed exclusively for the SSDA-Michigan member with a high volume of repair business. This program features:

- * The latest in data capture technology
- * An average monthly ticket of \$50. and up
- * Electronic transfer of deposits to your financial institution
- * 0 floor limits — all sales are authorized reducing potential losses
- * All sales are authorized in 30 seconds or less
- * No mailing of deposits or additional trips to the bank

The Super Service Program comes with all your operational supplies, user friendly procedures and manual and a Zon Jr. XL terminal that you purchase for \$200. The Zon Jr. XL easily connects to a phone line with a RJ11c Jack.

2.30%* — The Deluxe Service Program*

The Deluxe Service Program has been designed for the SSDA-Michigan member with an average monthly ticket of \$50 or less. This program features:

- * The latest in data capture technology
- * No average monthly ticket requirement
- * Electronic transfer of deposits to your financial institution
- * 0 floor limits — all sales authorized reducing potential losses
- * All sales authorized in 30 seconds or less
- * No mailing of deposits or additional trips to the bank

The Deluxe Service Program comes with all your operational supplies, user friendly procedures manual and a Zon Jr. XL terminal that you purchase for \$200. The Zon Jr. XL easily connects to a phone line with a RJ11c Jack.

2.60%* — The Economizer Program

The Economizer Program offers a discount rate of 2.60% plus a **free** terminal. The benefits of the Economizer Program are:

- * Free terminal that hosts a hand-set to function as a telephone.
- * 0 floor limits — all sales are authorized reducing potential losses.

- * All credit card transactions are mailed to a centralized location.
- * Deposits are electronically transferred to your financial institution after processing.
- * Detailed monthly activity statement by location.
- * All operational supplies at no additional cost.

3.05%* — The Standard Program

For SSDA-Michigan members whose credit card sales volume is minimal, the Standard Program has been developed to meet your needs. This program provides:

- * All authorization over the floor limit are called into a 24-hour authorization center.
- * Floor limits are predetermined: VISA \$50. MasterCard \$75.
- * All credit card transactions are mailed to a centralized location.
- * Deposits are electronically transferred to your financial institution after processing.
- * Detailed monthly activity statements by location.
- * The member purchases an imprinter for \$26.
- * A \$1.50 membership fee is charged monthly.

Call SSDA offices 313-557-3940 for more information.

Deadline For ASE Certification Program Oct. 2

The National Institute for Automotive Service Excellence (ASE), a non-profit corporation dedicated to improving the quality of automotive service and repair, is offering its annual certification tests for automotive technicians. The tests will be offered in the Detroit, Livonia, Flint, Warren, East Lansing and Grand Rapids areas November 10 and 12, 1987. Eligible registrants must complete their registration by October 2, 1987.

Applications for registration are available from the SSDA-Michigan office. Registration fees are \$10, plus \$10 for each test to be taken by the technician. Applications must be completed by ASE guidelines. Incomplete applications will result in delays and may cause applicants to miss their test dates.

ASE testing covers both automotive, heavy duty truck repair and body repair. Subjects include Engine Repair, Automatic and Manual Transmission/Transaxles, Engine Performance, Suspension and Steering, Heating and Air Conditioning Systems and Electrical Systems. Technicians may elect to take up to a maximum of four tests.

The registration booklet, available from the SSDA-Michigan office, offers sample tests as well as complete instructions to properly complete the required registration forms, and exact test locations. Call the SSDA-Michigan at 313-557-3940.

\$1000 REWARD WANTED

- Dealer owned and operated service stations.
- We are looking for a few GOOD DEALERS to make the big change to Marathon.
- Affiliate with a major flag that is going to remain in the Michigan market.
- Reward paid upon acceptance by the following Marathon jobbers only.



Southeastern Marathon Jobber Group

East Side Oil Co. 11001 Hearn, Detroit, MI 48213
Contact: Bob Smith 313-921-2223

Carlton Oil Co., 2115 South State St., Ann Arbor, MI 48104
Contact: Dave Carlton 313-994-5540

Monroe Marathon Co., 12 East Third St., Monroe, MI 48161
Contact: James (Birdie) Burchette 313-241-4004

Marathon Flint Oil Co., 1919 S. Dort Highway, Flint, MI 48503
Contact: Dave Roeser 313-234-6678

1987 Fall Meeting Features Trade Exhibit, Golf, Panels, Tiger Great George Kell

Catch our
all-star
lineup



Trade show exhibit at last year's Fall Meeting.

FALL MEETING SHANTY CREEK

AGENDA

SUNDAY - OCTOBER 4, 1987

- Noon - 6:00 p.m. Room Registration
Conference Registration
- 6:00 - 7:00 p.m. President's Reception
- 6:00 7:30 p.m. Trade Show Exhibition
Dinner on your own

MONDAY - OCTOBER 5, 1987

- 7:30 - 9:00 a.m. Breakfast (Exhibition Area)
Trade Show Exhibit
- 9:10 a.m. Sharp Early Bird Drawing
- 9:15 - 10:15 a.m. Legislative Panel Discussion
- 10:15 a.m. Coffee Break
- 10:30 11:15 a.m. Mike Ranville (Karoub Associates)
- 11:15 11:45 a.m. Community Political Action
Dorothy Beardmore, Member
State Board of Education
- 11:45 a.m. Golf (Texas Scramble)
See Golf Chairman for tee-off times

SPOUSES PROGRAM:

- 10:30 - 11:00 a.m. Local Political Action
Dorothy Beardmore, Member
State Board of Education
- 11:15 - 11:45 a.m. Statewide Political Action
Mike Ranville, Karoub Associates
- 11:45 a.m. Golf (Texas Scramble)
See Golf Chairman for tee-off times
- 4:00 - 7:00 p.m. Trade Show Exhibit
- 6:00 - 7:00 p.m. Cocktail Party (Exhibition Area)
Dinner on your own

TUESDAY - OCTOBER 6, 1987

- 7:30 - 9:00 a.m. Breakfast (Exhibition Area)
Trade Show Exhibit
- 9:10 Sharp Early Bird Drawing
- 9:15 10:15 a.m. Ed Frederick
Michigan Department of Labor
Michigan Right to Know Act
- 10:15 a.m. Coffee Break
- 10:30 11:30 a.m. Panel Discussion
Phil Bucalo
Mick Kildea
Dennis Pellicci
George Schuhmacher
Janet Stetz
- 6:00 - 7:00 p.m. Champagne Reception
- 7:00 - ? p.m. Annual Dinner
George Kell (Main Speaker)
Awards
Drawings - Scholarship
PAC Raffle
Dancing
Cash Bar

WEDNESDAY - OCTOBER 7, 1987

- 7:30 - 9:00 a.m. Continental Breakfast
- 9:10 Sharp Early Bird Drawing
- 9:15 - 10:30 a.m. Legal Problems & The Dealer
Mark Cousens
SSDA-Michigan Counsel
- 10:30 a.m. Coffee Break
- 10:45 - 11:45 a.m. Finances & The Dealer
Larry Wright
- 12:00 Noon Adjourn



George Kell, Featured Speaker at Fall Meeting Dinner



George Kell will be the featured speaker at the SSDA-Michigan Annual Fall Meeting Dinner at Shanty Creek.

In the history of Detroit baseball, Kell is recognized as perhaps the greatest third baseman in the club's modern day history. A seven time all-star, Kell played with the Tigers from 1946 to 1952. He led the American League in batting in 1949 with a .343 average. Kell retired from professional baseball with a .306 lifetime average and was elected to the National Baseball Hall of Fame in 1983.

Since 1959, Kell has served as the telecaster for the Detroit Tigers. George Kell and Al Kaline have the distinction as being the only "Hall of Fame" broadcasting team covering major league baseball today.

A native of Swifton, Arkansas, George Kell has been a fixture in Michigan sports for over five decades.

Fall Meeting and Election of Officers Registration Hilton Shanty Creek

Sunday, October 4 through Noon Wednesday, October 7, 1987

Name: _____ Phone No. () _____

Spouse/Guest's Name (if attending): _____

Business Name: _____

Business Address: _____

City: _____ Zip: _____

Home Address: _____ Phone No. () _____

City: _____ Zip: _____

Make check or money order payable and mail to:
Service Station Dealers Association
24333 Southfield Road • Suite 111 • Southfield, Michigan 48075

FEES

Convention registration fee\$110.00

Spouse/Guest registration fee (if applicable)65.00

Room reservation deposit (if applicable)50.00

Total\$_____

Rooms are \$61 per day, single or double occupancy

SSDA-MICHIGAN FALL MEETING 7th ANNUAL GOLF TOURNAMENT

Monday, October 5, 1987 • 1:30 p.m.

Golf chairman will arrange teams at registration desk.

I want to play golf

My spouse/guest wishes to play golf

Service Station Dealers Association of Michigan

AND

Michigan Bankard® Services

OFFER NEW CREDIT CARD PROGRAMS FOR SSDA MEMBERS*

2.00%*

SSDA Data Capture Discount Rate

- 2.30% Data Capture - no average
ticket requirement
- 2.60% 100% Authorization
Free Terminal
- 3.05% Voice Authorization
50/75 Floor Limit

Terminal Authorization and Data Capture, with an easy to use point of sale terminal, will substantially reduce your current discount rate. The terminal connects easily to your phone line through the use of a modular phone jack. Data Capture will simplify daily balancing, improve your cash flow, and eliminate time consuming trips to the bank. Funds are transferred via ACH to the bank of your choice. And by authorizing 100% of your VISA and MASTERCARD transactions, you reduce chargebacks and still receive authorizations within 3 seconds.

MICHIGAN BANKARD brings the imagination, creativity, leadership and vision to credit card processing that can save you money today... and into the future.

Mail to:
Service Station Dealers Association
24333 Southfield Road, Suite 111
Southfield, Michigan 48075
(313) 557-3940

NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
CONTACT PERSON _____
PHONE _____

Are you an existing Michigan Bankard merchant?
☐ Yes ☐ No

Please indicate the rate you wish to apply for.

☐ 2.00 ☐ 2.30 ☐ 2.60 ☐ 3.05



* Based on an average ticket of \$50.00 and over.

\$115,533.45 this year

Dodson Workers' Compensation Program For Dealers Offers Dividends

When opportunity knocks, do you take advantage of it?

Michigan service station dealers participating in the Dodson Dividend Plan for workers' compensation insurance do.

They know firsthand that this program, approved by the Service Station Dealers Association of Michigan since 1962, provides an opportunity to lower workers' compensation premium costs.

With the Plan, you have a chance each year to reduce your workers' compensation premium expense *when claim costs are kept low*. After your association dividend date, a portion of the premium remaining after claim payments are made is returned to you as an earned dividend.

Of course, there can be no guarantees for future dividends. And because these dividends depend on claim costs from everyone in your savings class, they can vary from year to year. This year, \$115,533.45 in paid premium was returned to dealers insured by the Dodson Plan.

Policies are underwritten by Casualty Reciprocal Exchange, a member of the Dodson Group based in Kansas City, Missouri. The company has a long, successful record of savings and service for participants; the Dodson staff is experienced and eager to assist you. Dividends are paid promptly as they are earned each year. And in most cases when a claim is submitted, payments are often in the mail within 48 hours.

The Dodson Group also offers a flexible payment plan that gives you a choice of premium payment schedules suited to your financial needs — with no service charge or interest fee of any kind.

In addition to workers' compensation coverage, the Dodson Group of companies also offers garage liability and property insurance. If you have questions about your



policy, additional lines of insurance or a claims matter, the staff is just a toll-free phone call away at 800-821-3760.

If you're not taking advantage of this money-saving program, contact Dodson today for a cost comparison. It's a competitively-priced program that has helped hundreds of policyholders save money. And it is endorsed by SSDA-Michigan which continues to put your membership — and opportunity — to work for you.

CINTAS designs, manufactures and implements uniform programs for businesses of all sizes and types. Our uniform rental system is sweeping the country. The CINTAS system can save you time and trouble and can enhance the professional appearance and attitude of your employees. And that results in higher productivity.

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Prompt, Efficient and Environmentally Sound Used Oil Collection and Re-Refining

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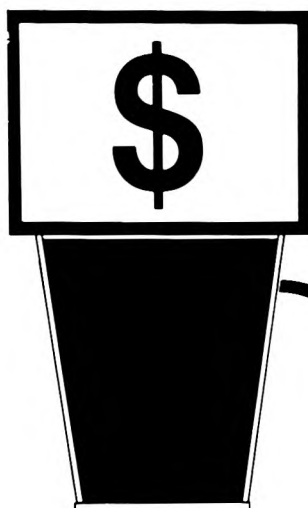
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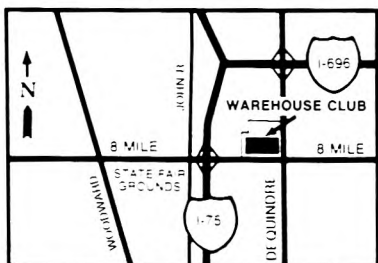
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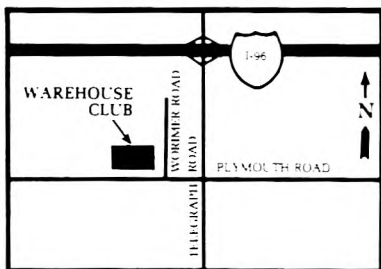


PUMP UP YOUR PROFITS AT Warehouse Club®

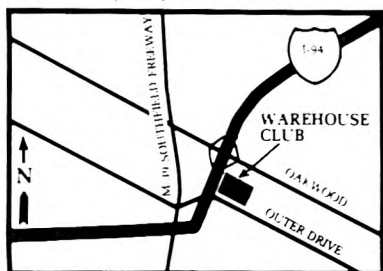
Warehouse Club has the lowest possible prices on over 3500 first quality name brand products. Come in today and experience the savings by using the one day wholesale pass.



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24400 Plymouth Road
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ALLEN PARK, MI
4000 Enterprise Drive
(313) 271-1741

Sample Price List

Paper Products

Fort Howard Toilet Paper 96 rolls	..\$25.80
Fort Howard Single Fold Towel 4000 ct.\$11.95
Fort Howard C-Fold Towel #206-03, 2400 ct.	\$15.00

Automotive

Valvoline 10W40, case	\$ 7.91
Valvoline 10W30, case	\$ 7.64
Transfluid FA, case	..\$ 8.99
Transfluid DEX II, case	\$ 8.99
Champion Wash Fluid, gal.\$.74
Gunk Engine Cleaner, 16 oz. 2 pk.\$ 2.41
Peak Antifreeze, gal.	..\$ 2.99
Go-Jo Hand Cleaner	
Pumice, 5 lb.	...\$ 4.16

Candy & Snacks

Reese's Peanut Butter Cups 36 ct.	..\$ 9.29
Snickers Bar 48 ct.	..\$12.43
M & M Peanut 48 ct.	..\$12.41
Baby Ruth 36 ct.\$ 8.87
Tootsie Roll 480 ct.	..\$ 3.15
Topp's Baseball Cards 36 ct.\$ 9.55
Wrigley's Doublemint 12 ct.\$ 4.69
Beer Nuts-Peanuts 24 ct.\$ 4.95
Bettermade Regular Chips 60 ct.\$ 6.40
Magic Chef Big Hot Mama 24 ct.	...\$ 6.39

Prices Subject to Change Without Notice

Warehouse Club®

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Cut & Save

DEALER PROFILES

Jan Stetz Is A Rare Dealer



Jan Stetz is a rare commodity among Michigan service station dealers. She's an owner-operator of a thriving Jackson, Michigan, Mobil station.

A female owner-operator in a male-dominated profession? There are only a handful of Jan's type in Michigan. Is there a downside to being a female in the male world of gasoline and oil?

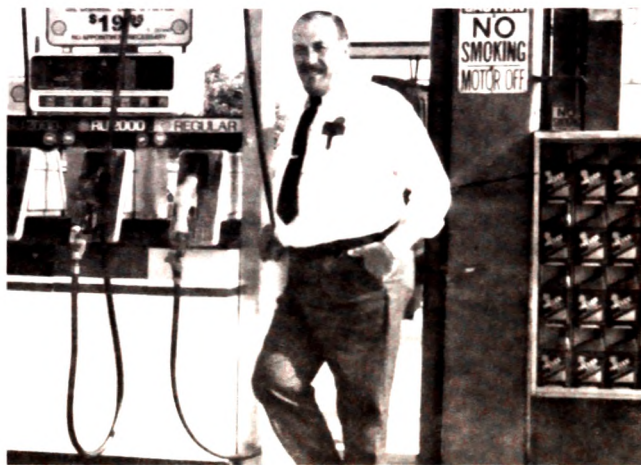
"Sure, it was rough when I first got into the business six years ago," says Jan. "But that's where the SSDA-Michigan was so helpful. When you're new, you don't know what's going on, but the SSDA-Michigan helped me get a foothold on the business. Their support to dealers is great — something not only welcomed by females, but by *all* dealers."

Jan's Pump and Deli Mobil, located at the corner of Michigan and Robinson Road in Jackson, is as unique as the owner itself. The reason: "This is an old-fashioned corner gas station," says Jan. "In an age of self-service, cash-and-carry gasoline, we have in-house credit accounts for established customers. Also, we let customers write a check for their gasoline purchases. And I'm happy to say that in six years of doing so, I've only had one bad check."

A Michigan native, Jan brought a varied sales background that ranged from door-to-door selling to representing a line of industrial chemicals to the service station business in June, 1981. During a time of economic uncertainty in the state, Jan made her self-employment venture work and now her business is a fixture in Jackson.

And how do the patrons of the Pump and Deli like the idea of a female owner and a female station crew? "They love it," exclaims Jan.

John Dula Likes SSDA



John Dula has been a member of the SSDA-Michigan for 37 years and recalls what has made the SSDA-Michigan "a very worthwhile organization."

"I joined in 1950, in the days when Cash Hawley was executive director," says the owner-operator of 12 Mile-Hoover Shell Service in Warren. "From the start, the SSDA-Michigan provided support for its members and their dealer support programs paved the way for the programs we have today. As long as I can remember, the staff at the SSDA-Michigan was always courteous and helpful."

Dula's almost 40 years in the service station business began with facilities in Detroit before he branched into the suburbs 20 years ago. Before he established his current operating base, Dula owned 11 and Harper Shell, St. Clair Shores, and 11 Mile and Schoenherr, Warren. His current Warren location is a Shell Mini-Mart, offering convenience store products 24 hours a day, in addition to full/self service gasoline.

The facility offers domestic auto repairs, ranging from tune-ups to major engine work. Since his first year at 12 Mile and Hoover in 1982, Dula has annually received the City of Warren's Beautification Award for maintaining an attractive business environment. A glance at the spotless facility proves he's worthy of the award and recognition.

And while on the way to operating a 24 hour facility with a staff of 14, Dula credits the SSDA-Michigan for a part of his success. "A lot of service station dealers wouldn't be where they are today without the SSDA-Michigan," he comments. "The organization has worked wonders for us with the Michigan Legislature. And because of the SSDA-Michigan, oil companies have a great deal of respect for us. This organization has brought the Michigan service station dealer a long way."

Students Listed In Scholarship Raffle

The following students have applied for the SSDA-Michigan sponsored Charles E. Shipley Scholarship Award. The winner will be drawn at the SSDA-Michigan Fall Convention. Deadline for applicants is September 1, 1987.

NAME	DEALER
1. Kristine Alderson Vicksburg High School Vicksburg	Gary Alderson Cross Road Shell Kalamazoo
2. Shane S. Stiles Waverly High School Lansing	Duane L. Stiles Duane's Shell Inc. E. Lansing
3. Coleen DeWitt Lamphere High School Madison Heights	Gary G. DeWitt Sterling Car Care Shell Sterling Heights
4. Stephen Speare Jefferson High School Monroe	Philip J. Speare Sr. Flat Rock Service Flat Rock
5. Thomas D. Schupbach Fenton High School Fenton	Melvin E. Schupbach Exit 80 Inc. Fenton
6. Kathryn Jacobs Mercy High School Farmington Hills	Bill Jacobs Jacob's Mobil Service Southfield
7. Daniel J. Stacey Plymouth-Salem H.S. Canton	Terry L. Stacey Stacey's Mobil Service Taylor
8. Jon R. Steinhauer Northville High School Northville	Robert F. Steinhauer Steinhauer's Shell Livonia
9. Jennifer Chung Adelphian Academy Holly	Hwan Sik Chung West Side Sunoco Detroit
10. Susan Wiegandt Williamston High School Williamston	Ronald E. Wiegandt Ron's Service Center Williamston
11. David Scott Morgan Handy High School Bay City	Charles A. Morgan Jr. Morgan's Amoco Auto Repair, Bay City
12. Cory J. VanBroeklin Traverse City Senior High Traverse City	James R. VanBroeklin VanBroeklin Service Inc. Traverse City
13. Dianne Beckner Ottawa Hills High Grand Rapids	Ted Beckner Beckner's Standard Grand Rapids
14. Benjamin D. Rauth Farmington Harrison High Farmington Hills	Frank Rauth Frank's Stadium Service Detroit
15. Jodi C. Bur Cheboygan Area High Cheboygan	Dale T. Bur Bur's Service Inc. Cheboygan
16. Penny Meyers Sturgis High School Sturgis	Richard E. Meyers Meyers Service Station Sturgis
17. David M. Dixon Napoleon High School Napoleon	William L. Stetler Bill's Marathon Jackson
18. Katrinia Dula Stevenson High School Sterling Heights	Don Dula 12 & Hoover Shell Warren
19. Keith Lynn Ferris Clio High School Clio	Ronald Ferris Sr. Rupp's Mobil Service Flint

Immigration Law Enforcement Begins September 1

If you are an employer, you should know that a new federal law—the Immigration Reform & Control Act of 1986, requires you to verify the citizenship, or the authorization to work in this country of any employee hired after November 6, 1986. Enforcement of the verification provisions begins September 1.

Under the act, *all* employees must verify the employment eligibility of *all* employees hired after November 6, 1986. Employers will be required to examine documentation presented by new employees, record information about the documents on a verification form (Immigration and Naturalization Service Form I-9) and sign the form. The employee must also sign the verification form to certify that he/she is eligible for employment.

It is important to keep in mind that you must verify authorization to work in this country for *all* employees, and that federal civil rights laws prohibit discrimination in hiring on the basis of ethnic background.

There is no requirement to verify status of employees hired before November 7, 1986, but you can do so if you choose. If you choose to verify pre-November 7, 1986 hires, you should do so for *all* employees. No penalties can be imposed against you, the employer, for any illegal aliens hired before November 7, 1986.

Under the new law, certain illegal aliens can apply to the Immigration and Naturalization Service (INS) for legal resident status beginning May 5. The INS legalization office is located at 15160 W. Eight Mile Rd. in Oak Park. To request legalization forms, call 313-226-6278.

Any questions on your rights and responsibilities as an employer under this new federal law should be addressed to the U.S. Immigration and Naturalization Service. A new toll-free number is now available, 1-800-777-7700. They have a fact sheet available, as well as a draft form of Form I-9, which they will send to you upon request.

ASE TESTS

IT'S THE
PROFESSIONAL
THING TO
DO!

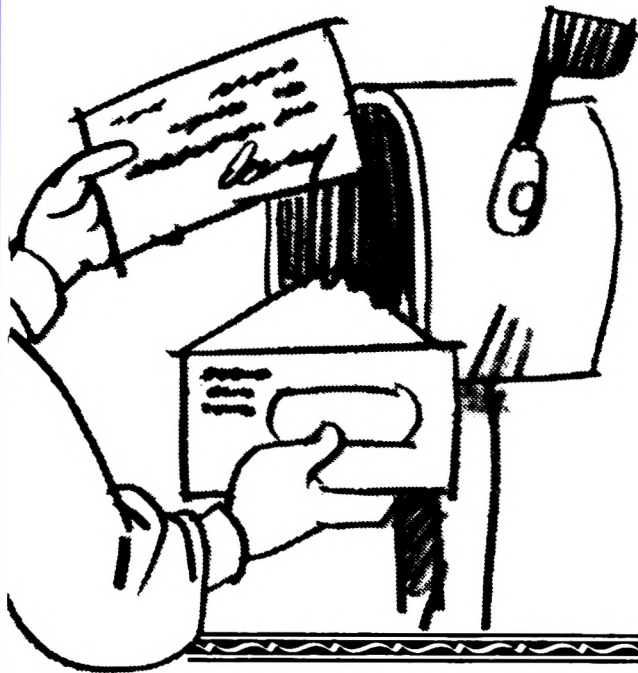
**FALL 1987
REGISTRATION
DEADLINE
OCTOBER 2**

- ★ **Auto Repair**
- ▶ **Heavy Duty Truck**
- ▶ **Body / Paint**

**CALL SSDA-MICHIGAN AT
313-557-3940 FOR
REGISTRATION FORMS**







We're Moving!

**As of September 1, the
SSDA-Michigan offices
will be located at:**

**27780 Novi Road • Suite 106
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Phone: (313) 344-8700**

SOMETHING FOR NOTHING

HERE'S WHY: The demand for air is greater than ever. Less than half of the 195,000 service stations and convenience stores offer air service. Provide a much-needed service for your customers — with no effort or investment on your part!

Consider the benefits of AIR-serv® :

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APPLICATION FOR MEMBERSHIP SERVICE STATION DEALERS ASSOCIATION OF MICHIGAN, INC.

24333 Southfield Road • Suite 111 • Southfield, Michigan 48075
Telephone: 313 557-3940



I (We), by submitting this application and the payment of scheduled dues, hereby apply for membership in the Service Station Dealers Association of Michigan, Inc.

BUSINESS NAME: _____

BUSINESS ADDRESS: _____

CITY: _____ MI ZIP: _____ PHONE: () _____

BRAND OF GASOLINE SOLD: _____

TYPE OF OWNERSHIP: (Check appropriate box)

☐ SOLE PROPRIETORSHIP

☐ PARTNERSHIP

☐ CORPORATION

LIST OWNERS/PARTNERS/CORPORATION PRESIDENT AND TREASURER:

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

CITY _____ ZIP: _____ PHONE: () _____

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: () _____

LIST ADDITIONAL STATIONS OWNED

1. STATION NAME: _____ BRAND: _____

ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: () _____

2. STATION NAME: _____ BRAND: _____

ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: () _____

Signature

Date

DUES SCHEDULE

Annual Dues \$200.00

Second Station @ \$50.00 _____

Additional Stations _____

@ \$25.00/each _____

Partners @ \$12.00/each _____

Total \$ _____

I would like information on those items checked below:

☐ Michigan Bankcard-Visa/MasterCharge

☐ Dodson Workers Comp. Insurance

☐ Blue Cross/Blue Shield of Michigan

☐ Equipment

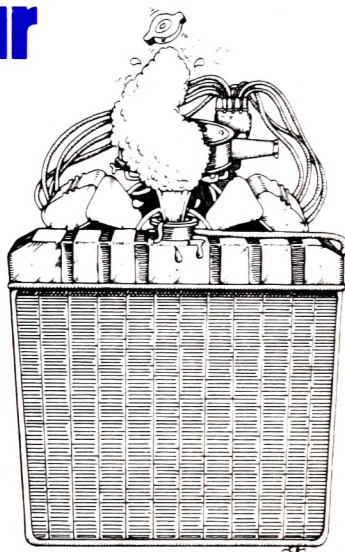
A dirty cooling system can make your engine run hot

When dirt, rust and lge deposits clog the passages in your heater, you're in for a long, uncomfortable winter and the wheel.

That's because these clogages prevent your cooling system from circulating hot coolant from engine through your heater to warm the inside of your car.

But you really don't have to freeze this winter. Because there's a method of cleaning out your car's entire cooling system, including the heater core. With WYNN'S

and your heater run cold.



X-TEND Power-Flush and WYNN'S X-TEND Cooling System products. A new approach to cleaning and maintaining your automobile's entire cooling system, while helping to maximize cooling system efficiency.

WYNN'S X-TEND Power-Flush unit uses pressurized water and air to flush even those hard-to-reach areas of your cooling system.

So act now, before a dirty cooling system can cause your heater — and your blood — to run cold.

Wynn's
X-TEND
Power-Flush

For further information or personal demonstration please contact:



W & S DISTRIBUTING, INC.

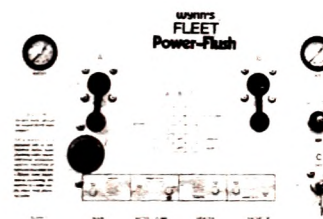
2936 Bay Road
Saginaw, Michigan 48603

Telephone: Saginaw (517) 792-7900 Warren (313) 978-7397

Wynn's
X-TEND

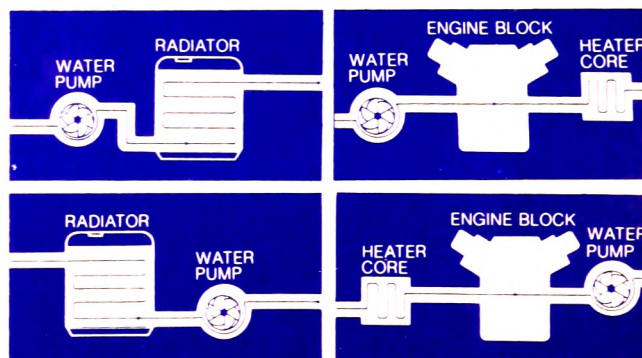
Power-Flush

a major advancement in automotive cooling system maintenance equipment



Water pressure, air pressure and the sight glass located on the face of the unit, allows the operator to completely control the flushing procedure and visually monitor the progress.

Residue removed from the cooling system is directed down the shop drain, helping keep the work area clean and dry.



WYNN'S Fleet Power-Flush utilizes multi-directional pressurized water and air turbulence to quickly and effectively flush and "scrub" all internal components of today's automobile cooling system.

This flow diagram illustrates the flushing direction. Surfaces on the system are "scrubbed" forward and backward to dislodge built-up deposits.

Wynn's
X-TEND
Power-Flush
Advanced Cooling System Maintenance

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ANNOUNCING SSDA-MICHIGAN ANNUAL POLITICAL ACTION COMMITTEE RAFFLE

\$6,000 IN CASH PRIZES TO WINNERS

THREE PRIZES TO BE AWARDED

1st Prize \$3,000

2nd Prize \$2,000

3rd Prize \$1,000

It has become increasingly important that the SSDA-Michigan remain able to support those elected officials who have understood and helped solve the problems of small business in Michigan.

The future depends on your involvement as well as your contribution. The SSDA/PAC has been the vehicle to let you show your appreciation to those who have learned to respect our position.

The 1986 PAC Raffle established another record last year.
Let's go for another record.

The PAC account needs a **good shot!**

One chance on the three prizes totaling \$6,000 will be entered in your name for each \$50 you contribute. Your numbered ticket stub will be mailed to you. The winning tickets will be drawn at the Fall meeting of the SSDA-Michigan being held at the Hilton Shanty Creek in Bellaire on Tuesday, October 6, 1987.

Call 313-557-3940 for information.

License #R8 104 63S

Send For \$6000 PAC TICKETS

Please send me (number) _____ tickets for participation in SSDA-Michigan's Annual PAC. I have enclosed a check for \$ _____. (Tickets are \$50 each).

NOTE: No Corporate Checks can be accepted.

NAME: (print) _____

BUSINESS NAME: _____

ADDRESS: _____

CITY: _____ ZIP: _____

Mail form with check to:

SSDA-PAC
24333 Southfield • Suite 111
Southfield, Michigan 48075