

Service Station Dealers Association

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SERVICE JUARTERLY

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Dealer Meetings A Huge Success!!



Meetings were held by the SSDA-MI in an attempt to keep dealers informed about current trends and to help them survive in the 90's.

Close to 400 dealers met in Detroit, Grand Rapids and Lansing in January and February for an informative seminar on Dealer Survival in the 90's. Topics discussed include: increasing margins to increase revenues, legal advice in regard to UST's, and association programs and benefits.

Dealers appreciated the "straight talk" given by speakers Lawrence Wright, Mark Cousens and SSDA-MI Executive Director Daniel Loepp. Loepp said of the meetings, "It was great to see so many dealers interested in making their busbetter inesses and supporting the SSDA-MI. By working together we're

clearly making things better for all dealers.

The meetings were held as a response to the hundreds of calls for help from dealers since the August 2, 1990 invasion of Kuwait. Dealers have suffered from lack of support from their oil companies, loss of revenues and lack of public understanding regarding the price of gasoline.

SSDA-MI President Norm Fischer, a Burton area dealer said, "I was glad to see dealers getting involved by having so many dealers coming to the meetings. We can tell that dealers are interested in what SSDA-MI has to say.'

SSDA Waste Oil Solutions

One of the least publicized. but most dangerous environmental hazards of recent time is caused by the uncontrolled dumping of waste motor oil by do-it-yourself (DIY) oil-changers. Thirty times more motor oil is dumped into our environment than was spilled by the Exxon Valdez.

Major oil companies have encouraged the DIY'ers by adopting a two-tier marketing program which allows non-service stations to offer motor oil to the public at less than half a service station's "wholesale" cost. This abuse of captive customer dealers must end. Does it make sense that a service station dealer can buy one quart of his or her branded oil cheaper at K-Mart than they can buy 800 quarts direct from the supplier?

DIY'ers now account for over 70% of the motor oil sold in the United States, and in 1989 they purchased 560 of the 800 million gallons of oil sold. Of the 560

million gallons, 162 million gallons were burned or leaked, leaving 412 million gallons of used oil to be disposed of.

While service stations recycle virtually all of their used oil. DIY'ers recycle only 14% of this used motor oil, which in 1985 amounted to 57 million gallons out of the 405 million gallons disposed of. Of the 57 million gallons recycled by DIY'ers, 37 million gallons were handled by service stations.

Used oil recycling by ser-

vice stations will cease if used oil is declared a hazardous waste, thus subjecting recycling activity to the costs of compliance with RCRA regulations. More importantly, used oil recycling would then be subject to the potential liabiliunder ties CERCLA (Superfund).

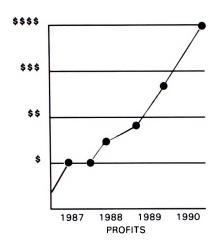
The economics of used oil recycling, a marginally profitable activity, will also be destroyed by listing used oil as a hazardous waste.

(Continued on page 25)

DEALER CONVENTION & TRADE SHOW AUGUST 4-7

The Annual SSDA-MI Convention and Trade Show is scheduled for Sunday, August 4 through Wednesday, August 7 at the beautifully restored Park Place Hotel in Traverse City. Various events will take place including golf at the infamous "Bear" Course, a day trip to Sleeping Bear Dunes and a workshop on Unemployment Compensation Tax Management and Cost Control by Josef Bruner of the Quad "C" Company. Many dealers have already made plans to join in on this annual event. Call the SSDA-MI office at (517) 484-4096 for more information. We hope to see you August 4-7 in Traverse City!

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DEALER PROFILE: Dave Cornish

"WOLVERINE" DEALER HAS 25 YEARS IN THE BUSINESS

Our dealer interview this quarter is with Ann Arbor Amoco dealer, Dave Cornish. By May of this year Dave will have been in the service station business for 25 years. He is a SSDA-MI board member and active in all facets of the association.

SQ:

When did you become a service station dealer?

DC:

I started in 1965. A friend of mine was a territory manager and he told me about a station in Ann Arbor This was the town I grew up in. I immediately applied for the station. I went through the training (with no previous service station experience) and took over the station in May of 1965. I acquired a second station in 1969.

SQ:

Is it just as easy to have two stations as it is one?

DC:

In many ways it's easier In a pinch I can switch personnel from one station to another when someone calls in sick.

SQ

Are both stations full service?

DC:

My Zeeb Road station is self-service and also a convenience store. The Jackson Road station has always been full service, complete with repair facilities.

SQ:

Can you identify the changes you've seen in the service station industry over the past 25 years?



DC:

When you look back at it, you wish in the earlier years you would have **managed** the business. There was more potential fat in the business, more of an opportunity to make a profit. You could let the expenses

"I would hope noninvolved dealers would be farsighted enough to see the overall benefits compared to how relatively inexpensive the dues and costs of membership are."

go because you always had the margin to cover it. That is no longer the case.

Now, you have to adapt to the market very fast. The joke used to be (when I first started) the price of gas would go up one penny every year and you'd change your pump. Now the price can change many times per week. With today's dollar it's tough to maintain your financial equilibrium and not go backwards.

SQ:

The past six months have been especially tough on the dealers. Anythoughts on this?

DC:

I am amazed that there have not been more dealers dropping out in the past six months. I don't understand how some have the financial wherewithal to survive. Myself, I have had to inject money into the business in the last six months.

SQ:

How long have you been with the dealer association?

DC:

Since the late sixties.

SQ:

How has the association changed through the years?

DC:

In the old days it was more ramping. It's changed by becoming more active politically. Also our image has been upgraded by what we've accomplished legislatively and also as a service to the public. The association is trying to be more constructive.

There has to be legislation by the SSDA-MI put through to try and get us on a level playing floor with the company ops and direct outlets. It is unfortunate that this has to be, but uniformity is a must to provide fairness in this business. We have to guard against the extremes

SO

Members as compared to dealer P.A.C. contributors are 10 to 1. The recent dealer meetings attempted to get more dealers involved. Do you see this as a positive step?

DC:

Yes, I would hope non-involved dealers would be farsighted enough to see the overall benefits compared to how relatively inexpensive the dues and costs of membership are. With any small business, if you don't get up-to-speed with the 90's you won't survive.



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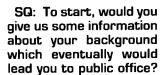
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LEGISLATIVE PROFILE: Senator Paul Wartner

New Environmental Chair Good for Small Business

Senator Paul Wartner (R-Portage) was recently elected to the Michigan State Senate after serving eight years as a member of the Michigan House of Representatives. Senator Wartner was appointed chairperson of the powerful Senate committee on Environmental and Natural Resources which oversees all environmental legislation in our state. Service Quarterly recently had an opportunity to sit down and speak with Senator Wartner about his new responsibilities.



PW: I got my bachelor's degree in accounting and finance at Michigan State University. I then went to work for GM in the college management training program. I spent some time there and then proceeded to get my master's degree at MSU. I finished MBA and during that time I worked as the financial counsel for the Municipal Finance Commission, the bonding watchdog in the state of Michigan. I also gained a teaching certificate from Western Michigan University and taught five years of ac-counting in a high school completion program. Ithen spent two years as a school finance consultant with the State Department of Education. While working on that job I was offered a position with a large school district as a financial controller I spent 14 years in that position running the financial affairs of that school district. Also during that time, I had my own small business, a real estate firm. I was involved with buying, selling and development.

SQ: How did you get involved in becoming a

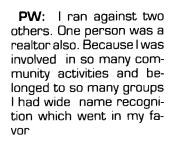
state officeholder?

PW: It began with running for city council. I'd had high exposure and visibility by being highly involved with civic groups such as Rotary and Chamber of Commerce. While I was a city council member our state district seat was to become vacant. I decided to run because I was looking for a change. I ran (in 1981) and was successful. I spent eight years in the House as a member of the minority party. I was the vice-chair of Insurance and also sat on the Liquor Control, Corporations and Finance Committees and spent four years on the Mental Health Committee.

SQ: After eight years in the House you decided to run for the Senate?

PW: Yes. I ran for the Senate with a lot of the Service Station Dealers Association's help and with the help of Michigan businesspersons. I won the four year term. Being in the Senate in the majority party I received appointments on two very good committees, Education and the Environmental and Natural Resources Committees (chair) and I also sit on the Commerce Committee.

SQ: Tell us a little about your Senate campaign.



SQ: You chair the Environmental and Natural Resources Committee. While in the House you were instrumental in getting the tank bill approved. With your new committee assignments you have oversight responsibilities. From a small business standpoint, how do you see the law working and do you have any thoughts on its future where dealers are concerned?

PW: I'm excited to chair the Environmental Committee. I have a keen interest in it. I'm heavily involved in recycling. I'm not a protax person, but I did vote ves for two environmental fees one of which was the underground storage tank 7/8 cent on fuel to provide for UST cleanup. I have a keen respect for the need to cleanup the environment. I've been criticized by some for being pro-business and antienvironment. I feel that in order to have a good business you must have a clean environment. I want to have hearings regarding the UST

fund. I want to know who it has helped and how we can help those who can't, for one reason or another get into the fund. I would like to expand the ability for dealers to tap into the fund. We, as legislators, need to know what the results of this fund are. We need to be updated. My goal is to make the legislature more knowledgeable, through oversight, about the DNR. We want to encourage the DNR to be less of a "policing" agency and more of a helping hand. Let's give an incentive to cleanup.

SQ: The dealers and the Association were involved in your campaign especially the dealers within your district. Can you comment on the importance of this?

PW: SSDA and their PAC donators are a good example of small businesspeople getting involved and being supportive. I've met many dealers in my area and feel very comfortable coming in to purchase at their stations. My election was directly affected by dealer support and I am extremely appreciative for their support. Now I know these local businesspeople and also what their concerns are.



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By Mark Cousens, SSDA-MI Legal Counsel

MAKING THE LAW WORK

The passage of the "Motor Fuel Distribution Act", (HB 4244) offers dealers the opportunity to obtain real value for their franchises. The statute's provisions permitting sales of a franchise mean that most dealers will have a genuine opportunity to seek a buyer for a going business. The dealer may sell not just equipment and inventory, but the business itself.

Just to refresh memories, recall that the statute was adopted in accordance with provisions of the Petroleum Marketing Practices Act that permit the States to regulate the transfer of franchises. States may enact laws permitting sale of a franchise, or transfer to a designee in case of the dealer's death. HB 4244 deals with both issues, permitting sale of a franchise to any buyer, but granting the supplier 60 days to approve or reject the sale; permitting transfer of a franchise to a designated successor on the dealer's death. The specific terms of the statute have been covered in another article, and need not be covered again in detail. Questions regarding the specific application of the statute should be addressed to the Association

The statute was intended to balance the interests of dealers and suppliers in the matter of sale of franchises. Dealers work hard to build their businesses; they should be given the opportunity to harvest the value of their enterprise. But suppliers should not have to be saddled with a bad dealer; the supplier should have some say in the selection of a new dealer. The statute solves this problem by permitting the supplier to reject a prospective purchaser. However the supplier is given sixty days to respond to the prospect. The prospective supplier is deemed approved unless the supplier rejects the purchaser within that period.

Every statute is passed with the same assumption: that the people who have to apply it will act in good faith. But that assumption does not always prove true. In the case of HB 4244, "good faith" should mean that a prospective dealer is evaluated on his or her merits; will they perform well, do they have sufficient capital to operate competently, are they a good financial risk; are they fundamentally honest. The prospective dealer's race, gender or national origin should play no role in the approval decision. And the dealer's pricing practices should likewise play no role in the approval decision. But this is not always the case.

In the first 6 months that statute has been effective, most of the major suppliers have acted reasonably and have acted properly. While not every supplier has approved every dealer prospect, the early experience suggests that most franchisors understand that they must act in good faith. But one supplier has been the exception.

The actions of one major supplier have made clear that the supplier intends to flout its obligations under the law; to avoid its responsibility if at all possible.

This supplier has acted in consistent bad faith, and in a manner that almost certainly subjects it to suit.

In a recent prospective sale, the dealer did nearly everything right. He secured a prospective purchaser through a real estate salesperson (I am not crazy about most real estate salespeople, as they often lack the expertise to handle complex transactions in-

volving the sale of businesses, and do not have the background in environmental regulation to permit proper assistance in sales of service stations), prepared the proper materials, got financial data for the purchaser, and submitted it to the supplier The supplier did not ask for any additional data, and acknowledged that the material had been received.

Sixty days passed. The supplier did not respond to the dealer prospect. Finally, the supplier was reminded that it had a duty to respond to the proposed sale within the sixty day period, that the

time had elapsed, and that the supplier had lost the opportunity to approve or disapprove the sale. The supplier then requested an additional copy of the prospective dealer's financial data. It was provided. What followed was a series of telephone calls between myself and various attorneys for the supplier, without the transaction being approved. The transaction has not been approved as of this writing.

Law Talk (continued on page 20)

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INSURANCE TALK

By Phil DeLage Dodson Group Marketing Representative

The Origins of Workers' Compensation Laws

Just how and why did the concept of workers' compensation laws evolve? Actually, it was a 20th century development in North America, a direct result of our economy becoming more industrial than agricultural.

The current laws enacted by each of the 50 states have their roots deeply imbedded in a well-established common law principle that an employer was responsible for injury or death of an employee resulting from the employer's negligence. An injured or disabled employee would then have to sue the employer and prove negligence. This was a very costly and lengthy legal process. As our industrial revolution grew, so did the number of injuries, subsequent claims, and costly lawsuits. By the end of the 19th century, the situation was so unfair that demands for a new legal approach literally echoed from sea to shining sea.

Between 1900 and 1910, employers liability laws were enacted. These laws, however, only served to modify common-law defense and proved unsatisfactory. Finding other legal remedies was urged and in 1911 the first workers' compensation laws were enacted in the United States.

These served as the basis for the workers' compensation laws now in place in each of the 50 states. In essence, workers' compensation laws dictate that industrial employers should assume the costs of occupational disabilities without regard to any fault involved. The laws relieve the employer

of liability of common-law suits involving negligence.

There are six objectives of workers' compensation laws:

- Provide sure, prompt and reasonable income and medical benefits to workaccident victims, or income benefits to their dependents, regardless of fault;
- Provide a single remedy to, and the reduction of, court delays, costs and workloads brought about by personal injury litigation;
- Relieve public and private charities of financial drains incident to uncompensated industrial accidents;
- Eliminate the payment of fees to lawyers and witnesses, and time-consuming trials and appeals;
- Encourage maximum employer interest in safety and rehabilitation through an appropriate experiencerating mechanism;
- Promote the frank study of accident causes rather than concealment of fault, to reduce preventable accidents and human suffering.

But how well do workers' compensation laws work? And to what extent have they achieved their desired quals? The answers to these questions vary from state to state and depend on many factors. Actual application and legal precedents have contributed to the current state of workers' compensation laws. Keeping these laws and applications equitable has become a constant process of review and modification. The ultimate issues involved must be addressed by the individual state legislatures, to continually define and fine-tune the laws to meet current conditions. This, too, can be a lengthy process, and is often influenced by the interests of all groups concerned.

Although the laws and their applications may seem inequitable at times from all sides of the issue, it should be understood that the review-and-refine approach is

sound and, for the most part, has achieved the desired goals.

We do not live in a perfect world; the only constant is change. It is this change that we must be constantly vigilant to and ever mindful of. As long as we respond and address these problems, we will continue to progress toward the goals workers' compensation laws were intended to achieve.

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BUSINESS TALK

by Larry Wright, Lawrence A. Wright, Inc.

MARKET TO MAXIMIZE PROFIT

All of the economic signals point the service station dealer toward a rough road ahead. The economy, in general, is in big trouble, but added to that the service station dealer must contend with an extremely volatile pricing system and an advisory marketing relationship with their supplier Since there are no immediate solutions to any of these problems, we must revert to intelligent gasoline marketing with the intent of maximizing profit.

(Very similar to the same concepts used by oil companies and jobbers and other profit minded corporations.)

The methods used for gasoline profit management differ for the C-Store and the Full Service dealer. Since the C-Store is the simplest, we will start with that analysis.

Since C-Store ancillary sales are measured in sales per gallon, and those ancillary profits are referred to in cents per gallon, it is easy to see the direct relationship between gasoline volume and ancillary sales volume. (i.e., Few gallons mean fewer customers means fewer ancillary sales means lower gross profit at an alarming rate.) If the pool margin on gasoline volume is 8 cents per gallon, and ancillary sales produce an additional 8.4 cents per gallon in gross profit, we can readily see that each gallon sold is worth 16.4 cents and a disruption in gasoline volume sales could cost the C-Store operator \$164 per 1000 gallon drop. This analysis is important to the C-Store operator who wishes to manage for the greatest profit, since it is easy to project the outcome NEEDED for profit gain from variations in gasoline price changes.

If the C-Store operator with a \$19,970 profit demand makes 18.4 cents in combined gross profit on a gal-Ion of gasoline, it stands to reason that he needs to sell 108,552 gallons in a month. As shifts take place in profit demand, ancillary sales, ancillary sales margins and gasoline volume offsetting changes can or should be made in pool margin. Using the prior example, should profit demand rise to \$21,000 and volume drop to 105,000, combined gross profits must be adjusted to 20 cents per gallon. OR the decision to lower the combined gross profit to 16 cents would demand a resulting increase in volume to 131,250 gal-

We have published worksheets for the C-Store profit analysis. Send \$5 (payable to "Sales Power") to C-Store Profit Analysis 28277 Dequindre, Madison Heights, MI 48071-3002, to cover postage and handling, and we will send a copyable supply of C-store analysis sheets.

On the other hand, the Full Service dealer needs to manage gasoline and ancillary sales profits separately from Oil, TBA, Labor and Road Service sales, since those categories of activity can be separately influenced in a way that would diminish or neutralize any effect gasoline volume variation would have on their sales levels. The key to the six product (3 products x 2 methods of selling - full serve and self serve) pooled analysis is to measure the results of each day's profit contribution toward a longer term TREND. I suggest using a 30 day period so your results will be tied to your monthly operating statement results. While daily profit results assist in your preview of your gasoline marketing profits, it falls short of your "need-to-know" in TREND long term projections, and is daily influenced by day-of-the-week, weather and other extemporaneous factors. While these variations will always be there, they must be seen in the light of a larger picture and therefore the necessity to measure TRENDS.

To get to TRENDS, using the monthly time frame, is to measure how much "spendable" profit will come from gasoline by the end of the month based upon the results of the profits of the accumulating days of the month. Each day's profits added together and divided by the number of days in the test, and then multiplied by the number of days in the month will tell you where you would end up in profit by the end of the month at the rate you are going.

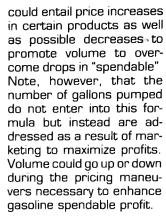
Gasoline profits for 7 days of \$2,865 = \$12,278 by month end

8 days of 3,249 = 12,183 by month end

9 days of 3,622 = 12,073 by month end

10 days of 4.011 = 12.033 by month end

Since this example indicates a TREND toward reduced profit results during the selected time period of 30 days, it also indicates some need to adjust pricing to reverse this TREND. This



The idea is to maximize profit for the sake of profit, not gallons for the sake of gallons.

Since finding gasoline spendable" differs slightly from pool margin because it includes a variable sales tax into the cost of gasoline, it makes the formula a little more complex. Since TREND of "spendable" on gasoline is the goal for knowledgeable pricing decisions, we have developed a worksheet to assist you in gathering that information each day. If you don't already have this test for TREND on your computer, send \$5 for postage and handling (payable to "Sales Power") to Gasoline Profit TREND Analysis, 28277 Dequindre, Madison Heights, MI 48071-3002 and a copyable worksheet will be sent to you by return mail.

My next article will be aimed at a concept of CORE volume vs The Fickle Factor and the difference you can make in promoting your business to out compete the company operations and independent price marketers. In the meantime, market for profits and run lean.



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^{*} For further information regarding any of these services, contact John Stasie or James Lytle



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MONEY TALK

By Robert Heier, Copley News Service

THE SOARING COSTS OF EMPLOYEE BENEFITS

If you've been paying close attention, you've probably noticed that your employer has been kicking and screaming over the soaring costs of employee benefits. It's understandable. In 1955, according to the U.S. Chamber of Commerce, employee benefits added just 20.3 percent to annual payroll costs. By 1985, the figure had jumped to 37.7 percent and is rising steadily.

The primary reason for the steep climb, of course, is health care. In 1965 we spent just \$38 billion in that area, or about 10 percent of corporate profits. By last year the figure was \$550 billion or almost half of prof-

its. In 1990, says employee benefits expert Bruce Fox of Fox and Fox, located in Fresno, Calif., health care costs will rise another 27 percent across the board.

If you're particularly astute, you already know that it's only a matter of time before your health and related employee benefits are reduced substantially. This will be accomplished either via cutbacks in coverage or shifting of more of the costs to employees.

Fortunately, the news is not all bad. That's because there currently exists a type of employee flexible benefit plan—in place in many companies—that may take some

of the sting out of all the increased costs. Because the tax benefits of these so-called Section 125 plans enable employers and employees to work side by side in tackling soaring costs, you can expect to see such programs explode even more in popularity over the next few years.

Known by a variety of names, including flexible benefit or flexible spending accounts, Section 125 plans essentially are "cafeteria" plans in which employees preselect the extent to which they receive a variety of benefits.

In addition, Section 125 plans provide the same tax benefits as the salary-reduction plans authorized by Section 401(k) of the Internal Revenue Code. In fact, Sections 125 and 401(k) were part of the very same enabling legislation in 1978.

Under a qualified Section 125 plan, just as with a 401(k), an employee may choose to reduce their salaries by a predetermined amount. Instead of the reduced (i.e., deferred) amount going into a longterm savings account, as with a 401(K), the money may be set aside to prepay a variety of health care and personal expenses borne by the employee. Since all such funds have been removed from salary, there is no tax due. In effect, all the allowable expenses are paid on a very inviting pretax basis.

As with garden-variety cafeteria plans funded by employers, there is a wide range of expenses that employees can pay in this fashion. First and foremost, employees can set aside funds to pay premiums on their health, dental and related coverages.

Similarly, amounts may be set aside in advance to cover unreimbursed medical expenses not covered by any insurance plan. Maximum amounts that may be set aside are established by the employer.

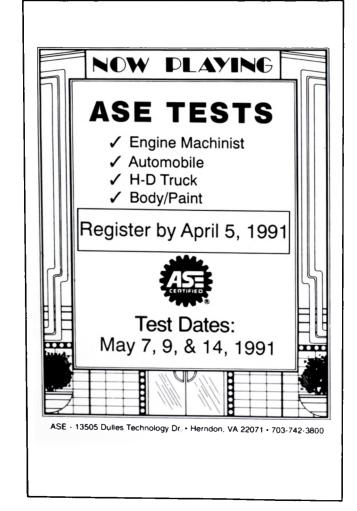
Employees may set up a number of other "accounts" as well. Most commonly such plans also will make provisions for pretax group life insurance and disability coverage. In addition, accounts for such dependent care expenses as day-care costs also can be provided. Here, the maximum annual amount that may be set aside is \$5,000 annually.

While included less frequently, Section 125 plans may even provide for vacation time and costs for legal services. In the latter area, however, a separate trust fund must be established by the employer

Aside from the obvious tax savings to the employee, the employer benefits as well. Since the salary reported by each employee drops by the amount set aside, less wages are reportable for Social Security purposes. Hence, to the extent that wages fall below FICA maximums, employers save on payroll taxes. (Should that occur, of course, employees' Social Security benefits as retirement might be subject to reduction.)

Moreover, in some states (California, for example) worker's compensation premiums are lower since they are based on the reduced salary that is reported for income tax purposes.

According to employee benefits consultant Laura Bugbee of Bugbee and Ruloph, Santa Rose, Calif., only about a dozen cafeteria plans of all types existed in 1980. The present figure is over 800. With cost pressures skyrocketing daily for employers, the number of plans with Section 125 features should have little trouble keeping pace.



It's Time Major Oil Helps Dealers Survive

Thank God the War is over and Saddam Hussein's naked aggression on the people of Kuwait has ended. Our hats and hearts go to the men and women who fought so valiantly for us.

Now that we have won the war and we have secured some stability in the world oil markets it's time to look at the domestic scene and the fallout that has taken place in the retail gasoline business.

Simply put, things stink for gasoline retailers and if things don't change so that dealers can compete and make a fair margin on their gasoline sales the major oil companies are going to have a large problem on their hands. That problem is a lot of abandoned gasoline facilities.

Oil company profits skyrocketed in the fourth quarter of 1990. This is a list of the companies that operate direct in Michigan:

4th Quarter

% Increase

Mobil	651 million	45.6
Amoco	538 million	68.7
Shell	446 million	68.9
Maratho	103.9	
Sunoco	18 million	

Now most consumers were outraged at these profits, but unfortunately the assumption is that dealers are making a lot more money and that couldn't be farther from the truth.

SSDA-Michigan has been monitoring prices, margin, and volumes since August 1, 1990 and what we are finding is very disturbing indeed

Profit margins for dealers have certainly not followed their companies skyrocketing profits. Profit margins on unleaded regular have stayed about the same, but because volumes in Michigan have dropped and purchase of premium and

full service gasoline has also dropped many dealers have lost between \$2,500 and \$3,000 per month in gross gasoline profits which has forced many dealers to put money back into their business to keep from going bankrupt. Some are borrowing, some are taking it from their life savings.

Considering the profits the oil companies have made in the last months it is hard to believe that the major oil companies are not taking a more active role in helping dealers in these most difficult of times.

What can the companies do? To start with, let's get the DTW's competitive. Major Oil loves to tell us that we/they aren't in competition with the Speedways, Clarks, and Totals. Well, if you're a major brand dealer and you're across the street from one of them, and they're pricing at, or a little bit above or below your DTW, the dealer sure con-

siders them competition. On that subject it's time for major oil to wake up and smell the coffee.

Secondly, it's time for oil companies to get off this kick of pounding on dealers to get more volume when it's not out there. Major oil has a credibility problem when it tells dealers they can survive in a 70-80 thousand gallon station with a 5 cent margin.

Thirdly, it's time to adjust the rents. Dealers in some cases are being strangled by exorbitant rents.

We applaud the oil companies' ability to make money. They showed those abilities in 1990, but one of the reasons they were able to make the big profits are the retail gasoline dealers that have made things go.

With volumes down, gross profits down, and premium sales down, it's time for major oil to act for the dealers...before it's too late.

The Honorable William K. Reilly Administrator Environmental Protection Agency 401 M. Street, S.W. Washington, D.C. 20460

Dear Administrator Reilly:

Enclosed is a letter I received from the Service Station Dealers Association which includes correspondence with the State of Michigan by the Environmental Protection Agency's (EPA) Region 5 concerning Michigan's inspection and maintenance program. The Service Station dealers are concerned that Region 5 wants Michigan to adopt a "centralized" program and "take the program away from the independent small business community."

While I recognize that this correspondence predates the enactment of Public Law 101-549 which amended the Clean Air Act and that EPA's letter is only a recommendation, the relevant provisions of the House-passed bill, H.R. 3030, and the Administration's version of that bill did not require a centralized program. Indeed, the amended law

provides in section 182 (c) (3) (C) (which is applicable to serious areas) that the States submit a revision of the applicable implementation plan within 2 years after enactment which shall include:

"(vi) Operation of the program on a centralized basis, unless the State demonstrates to the satisfaction of the Administrator that a decentralized program will be equally effective. An electronically connected testing system, a licensing system, or other measures (or any combination thereof) may be considered, in accordance with criteria established by the Demonstrator, as equally effective for such purposes."

Clearly, Congress did not require a centralized program in all ozone nonattainment areas and, in fact, Congress provided a procedure for establishing a decentralized program that is "equally effective." Please explain the basis and reasons for the Region's recommendation (in light of the legislation and the legislative history), and the basis for the claim that a centralized program would be "less expensive for both the State and vehicle owners," and why it is the "most effective way to address the

problems USEPA observed during the audit." In responding, please provide the costs in Michigan of the decentralized program and the estimated costs of a centralized program, including the start-up costs. Are these problems totally absent with centralized programs? Please explain. Please also explain to what extent and when the Region recommended a centralized program for other nonattainment areas in the region and explain the status of the recommendations. Is centralization a preferred EPA policy? Is it being recommended in all regions? Please

The Region's letter of August 21, 1990 states:

The most serious problems are that inspectors/stations are not consistently following proper test procedures; the State has not taken systematic enforcement action to revoke inspector/station licenses and to assess penalties; and, more resources for overt/covert audition and follow-up on identified problems are necessary.

USEPA auditors found Michigan Department of State (DOS) staff knowledgeable regarding program

rules and requirements. Further, DOS staff are aware of program problems, and have identified many of the same problems through their own ongoing audit activities. The State must proceed to resolve program problems. The audit report contains many recommendations regarding steps the State can take to address problems being encountered by the program.

Please provide me with the information that explains the basis for these "problems," the EPA's recommendations for correcting them, and the status of the State's correction efforts. I am particularly concerned about the failure to follow a proper test procedure and the lack of enforcement actions. Do you have specific examples of these failures? To what extent is EPA authorized to take enforcement actions against the inspection stations, including whether or not a State fails to do so? Has EPA ever exercised that authority? Please explain. Is my understanding correct that the new section 113(d) regarding administrative penalties would apply to inspections and inspection stations?

I note that enclosed is a letter indi-

Director's Spotlight

Since I last wrote this column things haven't changed much from the dealers' point of view. Margins stink, gross profits stink, and volumes are still down. And the other thing that is still consistent is that some oil reps are still trying to make dealers believe that dealers should lower their prices even more to attract volume... remember the extra volume is not there.

We owe a large debt of gratitude to the men and women of the armed forces who completed the tough job against Saddam Hussein and liberated Kuwait. Hopefully, the developments of the last few weeks will bring a lasting peace in the region and stability to world oil markets.

We have been monitoring gasoline prices since August 2nd and what we are finding is that margins for no-lead regular have not changed much since August 2nd, but gross profits have dropped dramatically. Why?

cating that EPA has initiated for the "First time" "covert audits of licensed inspection facilities." I am surprised to learn that EPA has not utilized this method before. Please explain why EPA has failed to do so. Is the method being used in all of Region 5 and all other regions? Please explain. Please provide the reports of the covert audits in Michigan.

Please also explain the actions planned (and provide the timetable) for implementing sections 182(a) (2) (B), 182(b) (4), and 182 (C) (3) (and comparable carbon monoxide sections) fully in all EPA regions.

I request your reply to the Oversight and Investigations Subcommittee to the above matters within 45 days receipt of this letter. Please provide a copy of your reply to the General Accounting Office.

With best wishes. Sincerely,

John D. Dingell, Chairman House of Representatives Committee on Energy and Com-Merce Here's a theory: volumes for dealers are down as much as 10% in some cases. In addition the sale of high margin products such as super and mid-grade as well as full service are down therefore the big gross profits are very low. It's time for the majors to start supporting dealers by making it possible for dealers to make more than 4 to 5 cents a gallon on no lead. Those margins weren't great before, they are terrible today considering the loss of profit on these other

Congressman John Dingell went to bat for the AET dealers by demanding an answer from EPA big-wigs as to why the Environmental Protection Agency's push to have centralized testing for the AET program. It's good to know that someone like Chairman Dingell is looking out for our interests.

The dealer meetings that were held last month were a smashing success. Over 300 dealers attended the meetings in Detroit, Grand Rapids, and Lansing. A great debt of gratitude is owed to Larry Wright. Larry barnstormed the state and did a

tremendous job in helping dealers with financial advice in these tough times. Thanks again Larry.

A longtime fieldman, Merl Zulm, and his wife, Bee, are now residing at the Brookhaven Care Center, 1701 Olmstead, Kalamazoo, MI 49001 (616) 349-9694. Give Merl a call or drop him a line. He'll be happy to hear from you.

Set your calendar for two important dates. Our annual convention and trade show is scheduled for August 4-7. 1991 at the newly renovated Park Place Hotel & Convention Center in Traverse City. We encourage you to bring the whole family because there is plenty for everybody to do including a trip to the Sleeping Bear Dunes. As always, we'll have top notch seminars and this year the trade show is back. Look for more details in your Service Monthly Newsletter

The SSDA-MI Golf Outing is set for Monday, September 16, 1991 at the beautiful Walnut Hills Country Club in East Lansing. We changed the date from spring to late summer so there would be no interfer-



Dan Loepp

ence with some of the other dealer charity events. We hope you'll join us on September 16th.

It is my sincere hope that the next time you read this column I will be talking about increased dealer margins and better times for all.

In Memoriam Julice 7. Hazel Norman

Juliee Terese (Hazel) Norman was born Wednesday, May 3, 1961, and died Thursday, January 10, Battle Creek Health System/ Community Site, where she had been a patient three days. Juliee had been ill with Choriocarcinoma (cancer) since June of last year.

Juliee is the daughter of long time Dealer Jim Hazel and his wife Donna of Battle Creek.

Our thoughts and prayers go out to Jim and his family.



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MARKETING NEWS

By Terry Burns, SSDA-MI Marketing Representative

FINAL UST RULES IN PLACE

With the coming of the new year also came the final version of the Michigan Underground Storage Tank Rules. On January 3, 1991 these rules became law after many months of work. As a tank owner/operator this law will affect the way you do business from this day forward. Copies of the UST Rules are available through the Michigan State Police Fire Marshal Division State Fire Safety Board. These Rules contain the following:

A) UST Design, Construction and Instruction

B) Operating Requirements

C) Release Detection, Reporting, Investigation, Confirmation, Response and Corrective Action for UST Systems

D) Out-of-service UST Systems and Closure E) Financial Responsibility. A copy of the UST Rules is a must for an owner/operator of an underground storage tank.

NOTE: It is the Fire Marshal's position that a tank is not properly registered until the registration fee has been paid. This would effect the MUSTFA Eligibility of those tanks. Make sure those invoices are paid and keep a copy of the canceled check.

DNR A new Compliance Guide is being printed by the Department of Natural Resources Environmental Response Division. This is a very good resource for all UST owner/operators put in understandable language and defines the abbreviations and acronyms used in the field. It answers many questions about the laws and what one must do after a release is

confirmed. These Guides will be mailed in late April to all registered tank owners. If further information is needed one may contact the Michigan DNR, LUST Unit at P.O. Box 30028, Lansing, MI 48909 or call [517] 373-8168. We thank the DNR for their time in putting this Guide together and making it readily available to the owner/operator.

There soon will be a new list of approved contractors from the DNR. The new applications of contractors had to be submitted by March 1, 1991, and the new approved list will be out in mid May. This should be an improved list with a much more strict qualifying procedure for those contractors. **MUSTFA** The number of claims to MUSTFA have been increasing and with that the amount of payment. This program is working and



paying money to tank owner/ operators much to the disbe lief of some. It is still the best way to meet the EPA require ments for financial responsibility. One of the approved methods of proof of financial responsibility is the surety bond offered by the Service Station Dealers Association. A proof of financial responsibility is required by law and if not proven will void you from MUSTFA Eligibility. If you have any questions on the bond program, please call the Service Station Dealers Association at (517) 484-4096.

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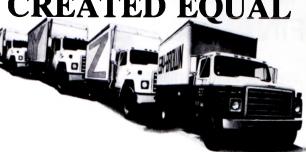
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CAN YOU OWN PROPERTY AND STILL COLLECT SSI?

Q: I always thought the SSI program was only for poor people. I have a friend who says he is getting SSI but he owns his own home, worth over \$100,000. Can he really be getting SSI?

Supplement Security Income (SSI) is a needsbased program for people age 65 or over or who are disabled. Although there is a limit to the amount of resources one can have (\$2,000 for an individual and \$3,000 for a couple of 1989), some things don't count either fully or in part toward this limit. They include the house you live in, household goods and personal effects, a car and most burial plots.

There are some additional exclusions, so if you are interested in the SSI program, you should contact Social Security.

Q: I recently went into business for myself. Why do self-employed people have to pay more for their Social Security coverage than do others workers?—R.R.C.

A: Employees pay FICA tax as a percentage of their income. For 1990, they will pay 7.65 percent on wages up to \$50,400. This is matched by an additional 7.65 percent paid by the employer.

The self-employed don't have an employer pay the other 7.65 percent so, to have the same benefit coverage, they must pay the full 15.3 percent in FICA taxes themselves.

Q: I have been receiving disability benefits from Social Security for a number of years. I recently turned 65 and was told that I am now considered retired, not disabled. I am still unable to work and I never applied

for my retirement. What happened to my disability?-C.A.

A: Disability benefits are figured the same as if you turned 65 when you became disabled. Thus, you get the same amount of money on disability as you would if you had the same total earnings and retired at age 65.

People receiving disability benefits are subject to periodic medical reviews and restricted work rules. Since there is no difference in benefits, Social Security converts all disability beneficiaries to retirement when they attain age 65. This negates the need for further disability reviews and eases work restrictions.

Q: My husband was married before and I know that his ex-wife is getting Social Security benefits on his record. I am nearing age 62 and will also be applying on his record. Will I get less because of his exwife?-K.N.

A: No. Divorced spouse's benefits fall outside any family maximum limitations and have no effect on the amount of benefits you will be paid.

Likewise, your entitlement will not have any effect on your husband's ex-wife's benefit.

Q: I have been receiving Social Security benefits since age 62. In January I will be 65. Do I have to come into the office to file for Medicare?

A: If you are receiving Social Security retirement checks, hospital insurance protection will start automatically at 65. You will be automatically enrolled for medical insurance—unless you say you do not want it—

at the same time you become entitled to hospital insurance.

Q: I am widowed and live alone in my own house. I was thinking of selling this house and buying a onestory house so that I would not have to climb stairs. Would this affect my Supplemental Security Income?

A: A home owned by an individual is excluded as a resource if the home is the individual's principal place of residence.

The home replacement exclusion would allow you to sell your home without have the proceeds of the sale count as resources if the proceeds were used within 90 days for the purchase of another excluded home. Contact your local Social Security office for complete details.

Q: My nephew was badly injured in an auto accident. He won't be able to return to work for at least a year He had only worked a short time before the accident. How much work does he need to qualify for disability benefits?

A: The years of work credit needed for disability would depend upon his age when he became disabled. If he is under 24 he needs credit for 1 1/2 years of work in the three-year period ending when the disability started.

If he is between 24 and 31, he would need credit for having worked half the time between 21 and the time he became disabled.

For more information contact your Social Security office.

Q: I owe the Internal Revenue Service some money. Can they take my Social Security check?

A: Yes, Social Security benefits are subject to levy by the U.S. government to satisfy unpaid taxes.

Generally, Social Security benefits are not subject to execution, levy, attachment, garnishment or other legal processes. However, there are two exceptions: levy by the Internal Revenue Service to collect unpaid federal taxes and garnishment for the purpose of providing child support and/or alimony.

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Law Talk (Continued from page 7)

In the interim, representatives from the supplier approach the purchaser They told the purchaser that the station would have to increase its volume by 25% or the purchaser would not get a franchise. They also told the purchaser that he was paying too much for the station, and suggested that he lower the price.

The visit with the prospective purchaser was a blatant attempt to interfere with a private transaction between the dealer and purchaser. The supplier had no basis for discussing the transaction, or trying to discourage the purchase. In legal terms, the supplier "interfered with an advantageous business

relationship. This is a "tort", i.e. it is a basis for a suit and collection of damages.

If the supplier's interference with the sale results in the dealer's loss of the deal, the dealer will have the option of suing the supplier. The suit appears to be a sound complaint, with a reasonable chance for success. Similarly, the failure to accept the purchaser within sixty days constitutes an approval of the purchaser. This, too, could be a basis for suit.

But suit is not always the best answer to dealer problems. Lawsuits are expensive and time consuming. The suit may actually cost more than the dealer might have recovered from the sale of the business. But this time the issue is greater than the sale of a business.

The Legislature passed HB 4244 with the understanding that the law should be obeyed, not ignored. This supplier has evidently decided to find ways to get around the law. This will not be tolerated. This supplier will be brought to task, if necessary, in order to insure that it follows the law.

The Association will not permit one supplier to find ways to ignore its statutory obligations. It will stand behind this statute. HB 4244 will be enforced to the benefit of Michigan's dealers.

Those suppliers operating in good faith will find the Association cooperative and helpful in fulfilling their responsibilities under the law. But those suppliers acting in bad faith will face the Association's power

This bill is perhaps the most significant Public Act every adopted affecting Michigan dealers. The bill can, and will, be enforced.

THE THIRD PERSON

When you make a purchase at the food store, fill your tank with gasoline at the service station, or buy any merchandise by weight or by measurement, you think the transaction is only between you and the vendor. It may be a surprise to know that every such transaction is participated in by a third person even though he/she is not present.

The "third person" is the Weights and Measures Official who checks all weighing and volume measuring devices used in sales made to the public. This "third person" is always present in spirit, protecting both buyer and seller This official works quietly and tirelessly to save customers money...and to safeguard vendors' businesses. Errors in either direction, over or under, will cause someone to suffer

The public and merchants look upon this observer as a friend. Because of this friendship, everyone whole-heartedly joins in celebrating NATIONAL WEIGHTS AND MEASURES WEEK, March 1 through 7 This is one week that the "third person" drops his/her anonymity and steps into the

spotlight of appreciation for the job done in behalf of the public and merchants. After all, this is the meaning of "good business."

The American Legion



Serving America Since 1919

- G.I. Bill of Rights
- Nationwide Veterans Service Officer Assistance
- More than 200 community-based programs nationally
- Children & Youth Programs
 "A Square Deal for Every Child"
- Agent Orange Studies
- 65 Years of Baseball Programs currently sponsoring 3,900 teams nationwide.
- Largest contributor to the Vietnam Memorial

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- Please contact a local American Legion Post or -

The American Legion, Dept. of Michigan 212 N. Verlinden — Lansing, MI 48915 (517) 371-4720 When you give blood you give another birthday, another anniversary, another laugh, another hug, another chance.



American Red Cross

Please give blood.





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New Credit Card Programs For SSDA Members!

2.36 % SSDA Data Capture discount rate, based on an average ticket of \$100.00 and over.

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2.99 % SSDA Data Capture discount rate, based on an average ticket under \$50.

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Electronic Data Capture, with an easy to use authorization terminal, will substantially reduce your current discount rate. The terminal connects easily to your phone line through the use of a modular phone jack. Electronic Data Capture will simplify daily balancing, improve your cash flow, and eliminate time consuming trips to the bank. Funds are transferred automatically to the bank of your choice. And by authorizing 100% of your VISA and MASTERCARD transactions, you eliminate your need for a paper warning bulletin and still receive authorizations within 30 seconds.

Michigan Bankard™ Services 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 200 N. Capitol Suite L-30 Lansing, MI 48933
NAME
ADDRESS
CITY STATEZIP
CONTACT PERSON
PHONE
Are you an existing Michigan Bankard merchant?
Please indicate the rate you wish to apply for:
2.36 2.73 2.99 4.25

SSDA-MICHIGAN MEMBERSHIP IT DOESN'T COST... IT PAYS!! \$5,370 WORTH

	Non-Member Cost	SSDA Member Cost	Member Dealer Savings
\$10,000 Tank Bond	\$950	\$325	\$625
SSDA Legal Program (1 hr. free legal consultation per year)	\$125	\$0	\$125
Annual Convention/Registration	\$350	\$250	\$100
Environmental Program (Consultation re UST Regulations)	\$60/hour	\$0	\$60
BCBS Coverage through SSDA compared to private policy	\$4,800	\$3,600	\$1,200/yr
Service Quarterly Magazine	\$40	\$0	\$40
Service Monthly Newsletter	\$60	\$0	\$60
Tank Manual	\$99	\$19	\$80
Visa/MasterCard Program (\$100,000 in charges per year at SSDA rate or non-member rate)	\$4,200	\$2,620	\$1,580
	Non-Member	SSDA Member Profit	
NTS Telephone Program	N/A	\$1,000	\$1,000
Dodson Rebate (Average Yearly Rebate)	N/A	\$500	\$500
IF YOU USE SSDA-MI, WE CAN MAK	\$5,370		

IT DOES PAY TO BE A MEMBER!!



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

200 N. Capitol

● Suite 330

● Lansing, Michigan 48933
Telephone: (517) 484-4096

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BUSINESS ADDRESS:		
CITY:, MI ZIP:	PHONE: ()	
BRAND OF GASOLINE SOLD:		
TYPE OF OWNERSHIP: \Box SOLE PROPRIETORSHIP \Box PAR	RTNERSHIP CORPORATION	
TYPE OF STATION: ☐ FULL SERVICE ☐ PUMPER ☐ C	-STORE □ REPAIR FACILITY □ CAR WASH	
LIST OWNERS/PARTNERS/CORPORATION PRESIDENT AN	D TREASURER:	
NAME:	TITLE:	
RESIDENCE ADDRESS:		
CITY:ZIP:	PHONE: ()	
NAME:	TITLE:	
RESIDENCE ADDRESS:		
CITY:ZIP:		
ADDRESS:		
CITY: ZIP:	PHONE: ()	
DUES SCHEDULE	I would like information on those items checked	
ANNUAL MEMBERSHIP DUES: \$300.00/yr.	below: ☐ Michigan Bankcard-Visa/Master Charge	
(up to three stations)	☐ Liability/Workers Comp. Insurance	
4 or more: \$100.00 per station	☐ Blue Cross/Blue Shield of Michigan	
ASSOCIATE MEMBERSHIP DUES: \$250.00	☐ National Telephone Services, Inc.	
	(public pay phone)	
Mastercord		
Acct. # Exp. Date		
Signature		
Signature	Date	

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Contact the company with the experience and expertise to clear up the confusion and put your tanks in compliance with current regulations and explain the benefits of tank lining.

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Another Exclusive Benefit From Fort Dearborn Life to SSDA Members

In a continuing effort to provide our members with quality member services, we are pleased to present a group life insurance program. Employees are eligible for \$10,000 of coverage, spouses have \$2,000 and dependent children are covered for \$1,000. The rates are very competitive. This program is underwritten by Fort Dearborn Life.

For further information call Julie at the SSDA-MI office: (517) 484-4096

NEW EMPLOYEE



Rebecca Lenon began working for the SSDA-MI as an executive assistant in mid-November Prior to joining the team she was employed at Motorola in Lansing for 7 years.

Rebecca lives in the Lansing area with her husband and two children. She keeps busy during her off-work hours by snowmobiling, camping and traveling.

Her "at work" assignments include PAC management, membership activities coordination and assisting the executive director.

With Rebecca's organization and commitment to the association we're sure to give top notch service to our Welcome members. aboard. Rebecca!

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Waste Oil Solutions (Continued from page 1)

Projected hikes in garage liability insurance alone will eat up any profits, destroying any incentive for service stations to continue to provide oil change services, or accept DIY motor oil for recycling. The net result will be an increase in pollution due to increased market share and dumping DIY'ers.

40% of the DIY used oil will be dumped directly onto the ground or into the sewage system, a total of 162 million gallons this year. Another 85 million gallons will be placed in trash cans, and then taken to a landfill, where it too will end up in the underground water. Burning as fuel oil and other miscellaneous uses account for the disposition of the balance of used oil.

Although off-shore spills receive all the publicity, the fact is that 62% of all petroleum-related pollution in the United States is due to used motor oil, most of which ends up in our oceans.

As a result of this problem, many states passed legislation to encourage doit-yourselfers to return used motor oil to designated recycling centers.

EPA has been considering the issue for several years. By virtue of a recent court decision, it must decide whether to list recycled used oil as a hazardous waste. We believe the time has

come for Congress to decide how to end the environmental nightmare caused by DIY dumping. Sound legislation would do the following:

- Mandate that recycled used oil not be deemed a hazardous waste.
- 2. Increase public education and awareness of the need for responsible recycling.
- 3. Require sellers of motor oil to provide collection facilities for used oil. Those who profit from motor oil sales should not be allowed a free ride as to the problems created by used oil.
- 4. Require that motor oil advertising carry a standardized recycling mes-

A DOE study indicates that 72% of the oil purchased by DIY'ers would be recycled if the place where the motor oil was purchased had collection facilities for used oil. The amount of recycling facilities continues to dwindle as major oil companies demolish existing facilities in favor of gasonly operations.

The Service Station Dealers of America (SSDA) believes that sound environmental policy should seek to increase the amount of "backyard mechanic" oil brought into the recycling system, as DIY'ers dump more oil than all other segments of the motor oil market sell.

SSDA is very interested in working with Members of Congress in developing such

a sound policy, and applauds the introduction of the Torres bill, HR 872, as a constructive first step.

Use and Disposal of Motor Oil - 1989

Motor Oil Consumption in the United States-1989 (millions of gallons)

	Total	DIY	Non-DIY
Oil Purchased	800.0	560.0	240.0
Burned/Leaked	220.8	154.6	66.2
Drained	579.2	405.4	173.8

DIY= Do it yourself oil changes

Figures based on oil consumption in 1989 National Petroleum News Factbook, on ratios of burned/leaked and drained oil to total oil purchased in 1981 DOE study.

Disposition of Used Motor Oil by DIY'ers - 1989

(Total 405.4 million gallons)

Poured on Ground (40%)

=162.16 millions gallons =85.13 million gallons

Put in Trash (21%) (If trash is taken to landfill,

this amount should be added

to amount poured on ground) III. Taken to Service Station or

other recycling outlet (14%)=56.76 million gallons IV. Oil Burned (4%)

=16.22 million gallons

V. Miscellaneous Uses (25%) =101.25 millions gallons

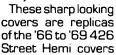
Sources: National Petroleum News Factbook

DOE

NEW PRODUCTS

MOPAR PERFORMANCE OFFERS CHROME 426 HEMI VALVE COVERS

Mopar Performance fills another niche for the restoration crowd with the introduction of chrome Hemi valve covers, the first stamped steel valve covers made for the 426 Hemi since the early '70s.



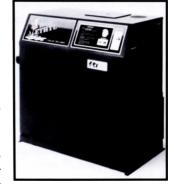


with the added elegance of chrome. Each set includes two valve covers, two chrome breathers and two gaskets. Built in baffles reduces oil blow-over through the breathers.

To order the Chrome Hemi Valve Covers (P4529338), or any Mopar Performance parts or accessories, visit your nearby Chrysler Motors dealer or authorized Mopar Performance outlet. To obtain the 1991 Mopar Performance parts catalog, send \$5 check or money order to: Mopar Performance Headquarters, P.O. Box 360445, Strongsville, OH 44136.

ANTIFREEZE RECOVERY SYSTEM

Finish Thompson, Inc. has applied the advanced technology of vacuum distillation in the development of the world's first in-house automotive antifreeze recovery unit specifically available only from large commercial systems. By applying heat to dirty engine coolant the Bad Ethyl unit, as is it known, first evaporates and then condenses the pure water once contained in radiator waste solution. Then, utilizing the same technology



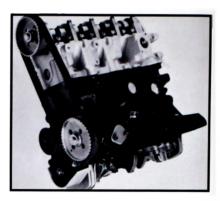
used by chemical antifreeze manufacturers, vacuum distillation safely and effectively recovers pure ethylene glycol. Once properly inhibited with a simple one bottle addition of Finish Thompson Engine Coolant Treatment, the recovered ethylene glycol has become antifreeze meeting all original manufacturers specifications for corrosion inhibition and thermal protection. All this at a fraction of new antifreeze cost.

Additionally, the expense and concern once involved with the proper disposal of waste coolant will all but be eliminated. Dramatically reducing both the escalating cost of liquid waste hauling and the "cradle to grave" responsibilities accompanying tightened regulations, it can be truely said Bad Ethyl is a system designed to save money two ways.

For additional information regarding this unique antifreeze recovery system and the location of the sales representatives in your area, telephone 814/455-4478 and request the Bad Ethyl brochure.

MOPAR EXPANDS LINE OF REMANUFACTURED ENGINES

Mopar announces the expansion of their line οf remanufactured engines. The expanded line includes eight new 2.2L and 2.5L four cylinder long block assemblies, with applications dating back to 1983 for both turbo and non-turbo engines. The expanded offering also



includes a new Cummins V-6 turbo diesel engine for Dodge trucks.

The new Mopar reman engines are factory-backed by Chrysler's exclusive 12 month/12,000 mile warranty. All remanufactured engines include new pistons, camshafts, bearings, timing components, gaskets and seals, and are tested for quality assurance and reliable performance.

"With millions of Chrysler Motors four cylinder cars and trucks on the road today, aftermarket installers can anticipate a growing demand for replacement engines," says Joe Hilger, Mopar's parts marketing manager "Installation of a remanufactured engine is an economical purchase alternative for the motorist. Mopar is proud to offer an expanded line of competitively-priced quality remanufactured engines to aftermarket installers."

For more information on Mopar reman engines, contact your nearby Chrysler-Plymouth, Dodge or Jeep/Eagle dealer

SHOW CAR POLISH



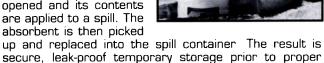
A show car painter's exclusive 15-year trade secret-a proprietary polish that produces a unique wet-looking, ultra-deep gloss show finishis now available to the public by mail order. Zaino Bros. Private Stock Show Car Polish also provides unequalled protection against the sun's UV rays, pollution and the elements. Available for both conventional and clear coat paint jobs, the polish seals for \$12.95 plus \$2.25 shipping and handling. For more information, contact: ZBCO, 5700 Arlington Avenue, Suite 9V, Bronx, NY 10471. (212) 796-5402

NEW PRODUCTS continued

SLIKWIK SPILL CONTAINERS...SECURE TEMPORARY STORAGE FOR PICKED-UP SPILL MATERIAL

In addition to carrying high-quality spill cleanup materials to market, Slikwik Containers from The Andersons provide the added benefit of offering safe, convenient storage of these materials once they have been used. Slikwik Spill Containers feature a locking, childresistant lid and are DOTapproved.

In use, the container is opened and its contents are applied to a spill. The absorbent is then picked



disposal. Sized for convenient storage right at potential spill sites, Slikwik Spill Containers are offered with one of three Andersons absorbent products. The containers can be ordered containing either six (6) Slikwik SOC adsorbents, two (2) 12' or six (6) 4' Allwik SOC adsorbents, or approximately 25 lbs. of loose DRI.ZORB absorbent.

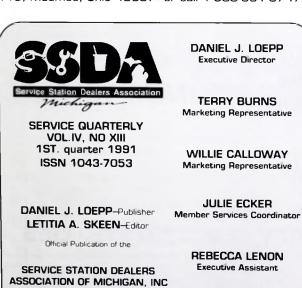
Slikwik SOC adsorbents have a patented all-natural filler with powerful wicking action. Each 46" long unit can absorb up to 1 gallon of liquid.

Allwik SOC adsorbents have a non-biodegradable filler than soaks up oil, water and most industrial fluids quickly and effectively. Available in 4' or 12' lengths.

DRI.ZORB granular absorbent soaks up heavy oils, most chemicals, and other industrial fluids. It is an all natural product that burns efficiently. It contains 7900 BTU's per pound and when incinerated it leaves 1.6% residual ash.

Slikwik Spill Container contents can also be customized to meet special requirements.

For more information, contact Slikwik Sorbents, P.O. Box 119, Maumee, Ohio 43537, or call 1-800-331-3747



TISH SKEEN

Advertising Representative

FREE DISPOSABLE FUNNEL OFFERED BY 104+ OCTANE BOOST

Octane Boost Corporation has found a way to funnel more profits to its WD, Jobber, Chain store and retail customers. The company is giving away free disposable funnels which are distributed through an attractive counter display.

The Octane Boost funnel is unlike any disposable funnel ever used. In fact, it is so unique it's patented.

The problem with most disposable funnels is a design flaw that won't allow you to pour liquid in a gas tank. Most paper funnels are so flimsy

you can't push through a gas tank trap door



The new 104+ Octane Boost funnel has solved this problem by making the funnel neck smaller so it fits inside the trap door of most gas tanks. More important, however, it's strong enough to push open the gas tank doora design innovation never before used in a disposable.

Octane Boost Corporation teamed up with Petersen Publishing to produce the attractive counter display and funnels. The funnels were designed by Concept Communications, Burr Ridge, Illinois.

Octane Boost Corporation is a national manufacturer of performance-improving, protective additives for gasoline engines. For more information on Octane Book Corporation products, contact the manufacturer at P.O. Box 271148, Dallas, TX 75227

MADE IN AMERICA GIVEAWAY

The X-Tend Professional Formula Division of Wynn Oil Company introduces "Made in America Giveaway", its new Spring Promotion.

One lucky X-Tend mechanic or technician will win the grand prize, an Americanmade muscle convertible. This is one of the thousands of dollars in cash and prizes that will be awarded over the next few months.



"Listen for a Win"

Beginning in late March, 1991, specially marked bottles of X-Tend Supreme +Plus+ and Fuel Injector Cleaner and Conditioner will be sent to X-Tend service repair facilities. Hidden in random bottles are printed prize chits. After pouring the contents of a bottle, the technician shakes the bottle and "Listens for a Win". If the technician hears a rattle. they'll cut opin the bottle to see what prize they win. Prizes to be awarded include cash money, flag kits, and one ounce gold pieces.

Technicians can also collect "Made in America" neck labels, affix 48 of these on X-Tend bingo cards, to receive a Free American Flag Kit and entry into the grand prize convertible drawing! All prizes will awarded by November 8, 1991

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