



Service Station Dealers Association

Michigan

The official publication of The Service Station
Dealers Association of Michigan
2ND Quarter, 1991 VOL. IV, NO. XIV

SERVICE QUARTERLY

MAGAZINE Price \$10.00 per Copy: \$40 Per year

DEALER ARBITRATION BILL (S.B. 336) INTRODUCED BY SENATOR DUNASKISS

Michigan's gasoline retailers are having a difficult time surviving in the economic downturn. One of the major reasons is traced directly to the one-sided nature of the relationship between dealers and their oil company suppliers.

In Michigan progress has been made. Public Act 134, '90 (the Dealer Equity Bill), injected a note of equity into the dealer/oil company relationship in the area of survivorship and transfer. But some oil companies choose to ignore the law, literally challenging dealers to file suit. This technique is easily understood, especially when you consider that the legal costs (approximately \$50,000) per issue, virtually eliminates it as an option for dealers.

Because of the experience in Michigan (which is con-

sistent with the rest of the country) Senator Mat Dunaskiss (R-Lake Orion) is sponsoring legislation that would allow dealers to submit their disagreements with oil companies to binding arbitration, if the two parties cannot come to an agreement on issues of conflict.

The arbitration process contains fairly stringent requirements relating to good faith bargaining on both sides in an effort to resolve the dispute voluntarily. Barring a peaceful resolution, the dealer could request that the disputee submitted to binding arbitration. Neither side would be able to hold the dispute hostage, and there would be a swift and equitable solution.

Oil companies with their legal armies, have a tremendous advantage over dealers. They can prolong legal battles until the resources of dealers are exhausted. Arbitration would allow a dispute to be resolved on its merit, as it should be, not on the basis of how long it takes to bleed a small business person into bankruptcy. The solution will be final and binding, avoiding endless appeals and delays. Both parties enter the process with that knowledge. Binding arbitration can help balance the scales in this industry, by giving the dealer a fair chance at telling their side if the story.

"We should all be pleased that Senator Dunaskiss stood up for the small business community," said Daniel Loepp, Executive Director of SSDA-



Senator Dunaskiss

MI. "But it is now time for the dealers to mobilize in support of S.B. 336. We must contact our Senators and explain why this bill is so important.

The bill has been assigned to the Senate Committee on Technology and Energy which is chaired by Senator Dunaskiss.

GOLD CUP '91 & SSDA LUNCHEON A HOT COMBINATION

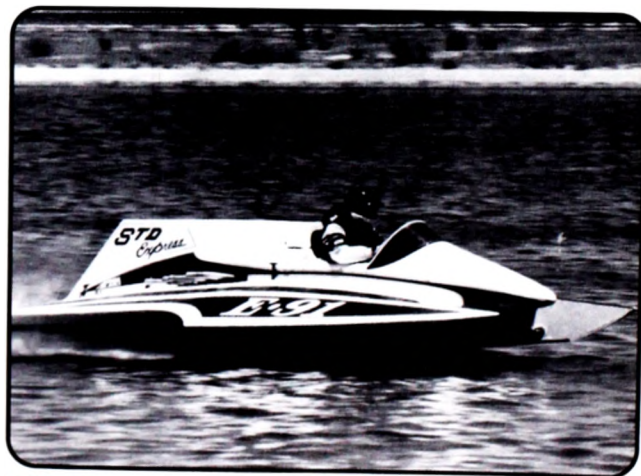
The Gold Cup and the Grand Prix qualifying events provided the entertainment and action during the 5th annual SSDA-MI Legislative Luncheon at the Detroit Yacht Club on Belle Isle.

Dealers and their legislators talked over lunch while the hydroplane drivers broke world records for speed. The weather was gorgeous and the water was as smooth as glass.

"Every year members of the SSDA-Pump Club and members of the Michigan

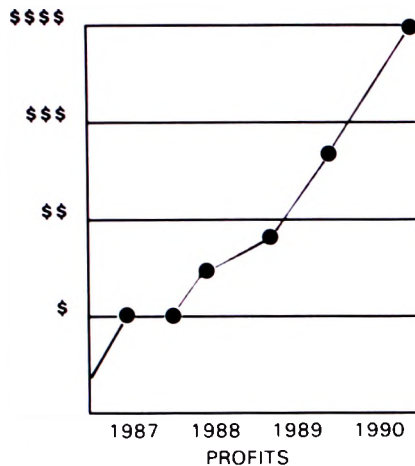
legislature and state departments have a chance to meet on an informal basis and discuss such things as environmental problems, franchise laws, and other important small business items, said Norman Fischer, President of the SSDA-MI.

This year's event was the biggest yet with over 190 people attending the luncheon including 54 members of the legislature and state departments.



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Harlan Otto: A TRADITIONAL DEALER FOR 32 YEARS

Harlan Otto is a Ypsilanti Amoco dealer, who has seen many changes in his 32 years in the business. He believes our association is in top form and wants to see the dealers achieve fair status with their suppliers and oil companies.

SG:

How has the war and recession effected your business?

HO:

On August 1, 1990 business just stopped. Our premium and mid-grade sales bottomed-out. Myself and other dealers began putting their own money into the business just to stay afloat. The Amoco dealers in our area got together and decided to give Amoco a list of changes that had to be made for our survival. The oil company responded to some of the requests but other suggestions we made were taboo.

SG:

Have you seen a reduced number of dealers in the area?

HO:

In my 32 years in the business there were 12 Standard/Amoco dealers in this area. Now there are only 2, myself and a jobber.

SG:

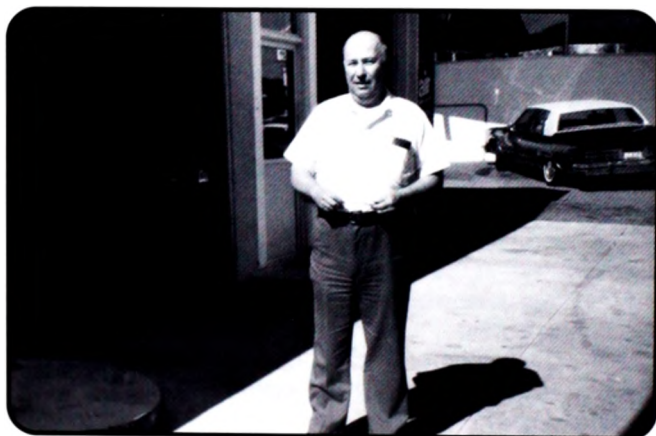
That's it?

HO:

That's it. In the city there were 42 full service stations and now there are 4 with one of those retiring this year. The loss for full service stations today is that customers



Harlan Otto and son Dieter run the full-serve family business.



Harlan Otto has been an Amoco Dealer for 32 years.

are jumping on the "quickie" oil change/repairs bandwagon. This can turn out to be a problem for the customer because there are no safety checks or "real" customer relations going on in that type of "quickie" repair business.

SG:

The retail gasoline industry has changed alot since 1960. What is the outlook for the dealer in the '90's"?

HO:

Dealer's that are successful in the 1990's will be more like business-

people rather than auto mechanics. They'll need four years of college and, speaking of college, the repair technicians will need an electronics degree to be able to understand and work on the cars of the future.

SG:

Has your station always been a family run facility?

HO:

Yes, I had a brother-in-law that worked for me for 20 years and last March I had to lay him off. I've had other relatives work for me. My son has been here since he was 13. We've signed the paperwork for survivorship and transfer. I'm hoping he'll decide to stay in the business.

SG:

What has changed in the SSDA-MI over the past 30 years?

HO:

From Cash Hawley to Dan Loepp we've changed alot. The association is stronger. With the leadership of our current Executive Director we've become more of a force to be heard within the state.

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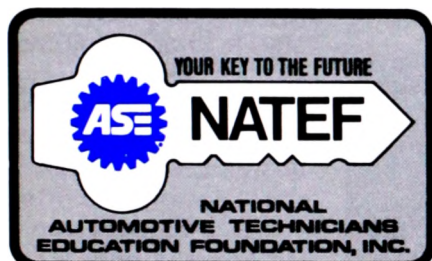
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NATEF BEATS 500 CERTIFIED PROGRAM GOAL

HERNDON, VA—The National Automotive Technicians Education Foundation (NATEF) is pleased to report that their goal of 500 certified training programs has been met and surpassed. NATEF will end the 1991 school year with 530 certified automotive programs and 17 certified autobody programs.

"We have been working very hard with the schools, instructors and the individual states to encourage program certification. We're pleased with the results for 1991 and are setting even higher goals for 1992, says C. J. Williams, NATEF's administrative director. "In fact, in response to demands from the truck repair indus-

try, NATEF's truck training program certification will be offered this fall."

A division of the National Institute for Automotive Service Excellence (ASE), NATEF is a non-profit foundation that evaluates automotive and autobody programs at the secondary and postsecondary levels. They then recommend to ASE that qualified

programs be ASE certified. NATEF is completely funded by donations from the industry. For more information on training program certification or contributions, contact C. J. Williams, NATEF, 13505 Dulles Technology Drive, Herndon, VA 22071 or call (703) 904-0100.

NATIONAL DEALER BILL INTRODUCED IN CONGRESS

Congressman Ron Wyden (D-Oregon) has introduced the **National Dealer Bill (H.R. 2600)** in the United States House of Representatives.

The bill has been assigned to the House Committee on Technology & Energy which is **chaired by Congressman John Dingell of Michigan**.

"The New National Dealer Bill amending the Petroleum Marketing Practices Act will help dealers in many ways," said Daniel Loepp, Executive Director of the Service Station Dealers Association of Michigan.

"This bill not only gives dealers fair and reasonable rights in their petroleum agreements, it also gives dealers the right of limited open supply. Which we believe will help end the major oil companies stronghold on pricing which has hurt dealers for many years.

The bill (HR 2600) focuses on five major areas:

- **Fair & Reasonable**
- **Clear Definition On the Franchise**
- **Protecting Dealers Concerning the Underlying Lease**

- **Limited Open Supply**
- **Giving Dealers the Same Pre-Emption Rights as Auto Dealers**

Current law allows franchisors to make any changes to franchise agreements so long as the changes were made "in good faith," a standard that only considers the subjective intent of the oil company. This standard is referred to as "The pure heart and the empty head." The PMPA good faith standard is weaker than any other good faith standard in federal law. The change would require that changes and additions to a franchise would have to be viewed objectively, by looking at the real world effects from the perspective of a disinterested observer.

The current law allows oil companies to apply policies such as excessive rents, unprofitable and unsafe hours of operation and others than can have the effect of economically evicting even a highly efficient franchisee and facilitating the growing trend towards refiner company operation of stations.

This amendment deals with the issue of what contracts are covered by the PMPA. Current law has a serious loophole

in that an oil company can cancel a dealer's right to use the credit card without making a system wide change, or cancel the right to use an ancillary business such as service bays or a convenience store without regard to PMPA. The amendment would apply the usual test of economic reality to determine whether an agreement should be considered part of the PMPA franchise. In other words, if termination of the ancillary agreement renders the right to sell gasoline valueless, the termination must be done in accordance with the PMPA.

Many franchises have been terminated because of the oil company non-renewing a lease they have on property they do not own. They often use this method when opening a company operated facility in the same market area. The amendment will preclude termination of the supply agreement where the dealer makes his or her own deal with the landowner to retain control of the station, pursuant to information provided by the supplier.

The Amendment provides that a refiner cannot contractually or otherwise prohibit a

dealer from purchasing his or her brand of gasoline from a wholesaler of that brand. Oil companies have taken action to prevent dealers from taking advantage of the fact that they may be able to purchase their branded gasoline at a lower prices from a wholesaler of the brand. Then the refiner will sell to the dealer directly.

PMPA preempts state law dealing with terminations or non-renewal of dealer and jobber franchises if such law is not "the same as" PMPA. The amendment replaces "the same as" language, with language requiring preemption only where the state law expressly conflicts with PMPA, and the two laws cannot be reconciled.

"Dealers have a chance to get open supply and fair and reasonable on a national level. I urge all dealers to contact their congressmen and urge them to co-sponsor and support H.R. 2600, says Loepp.

By Mark Cousens, SSDA-MI Legal Counsel

THE DEALER DIES



The death of a service station dealer need not mean the loss of the dealer's business. With some planning, dealers can be assured that their business will be passed on to their family who will have the chance to continue to operate the facility.

Plan for the Inevitable

No one likes to admit the certainty of their own mortality. But it is important that every businessperson make plans to insure the security of their family after their death. Without such plans, the value of a business can be lost and family left without the benefit of the dealer's hard work. No matter what the size of the dealer's estate, every dealer should engage in serious estate planning. **There are three steps that every dealer should take:**

First, every dealer should have enough life insurance to be certain that debts and obligations (such as lease payments) will be covered on the dealer's death. Life insurance can be, but need not be, an investment; it can be fitted to a dealer's whole estate plan. But it should be sufficient to cover the dealer's existing liabilities.

Second, every dealer

should have a will. A will is the basic document of every estate plan. It is essential to provide for the ready passage of assets to the dealer's heirs. And it will assist in the transition of the operation of the dealer's business.

Finally, every dealer should execute a survivorship form. Survivorship is one of the critical parts of the Motor Fuel Distribution Act. It permits dealers to pass their facilities to their families.

Survivorship

The survivorship section of the Motor Fuel Distribution Act provides that a franchise shall pass to the "designated successor" of a franchisee on the franchisee's death if prior to the franchisee's death the franchisee filed with the franchisor a notice designating a successor. The successor is limited to the spouse, child (including step-child) or child-in-law of the dealer.

The notice is a simple and uncomplex form. Every dealer should be able to prepare this without assistance; no lawyer is required. The Service Station Dealers Association has forms that meet the requirements of this statute. Dealers can acquire

them from SSDA. **Every dealer should acquire and complete a survivorship form.** Passage of the dealer's business to a family member cannot be assured unless the form is properly prepared and filed with the franchisor.

The Dealer Dies

A dealer's death will, understandably, shift the attention of his or her family away from the business. The loss of a close family member will not be easily overcome. Nevertheless, family members must act promptly to protect their status as successors, following a dealer's death.

The Motor Fuel Distribution Act provides that a family member must notify a franchisor of its intention to continue to operate business. This notice must be given within thirty days after the dealer's death. The notice must be in writing. A sample notice is annexed to this article.

In addition to notification of the franchisee, the successor must provide the franchisor with whatever information the franchisor might reasonably request regarding the successor.

The death of a dealer will certainly be a blow to the dealer's family and

friends. **But the dealer's death does not have to mean that the dealer loses the value of his business.** The dealer's designation of a successor, and prompt notification of the dealer's death by the successor, should mean that the dealer's family will continue to enjoy the value of the dealer's business.

Form of Notice to Franchisor:

Franchisor
Address
City, State, Zip
In re: Name of Dealer
Station Location

Dear Franchisor:

This is to inform you that NAME OF DEALER died on DATE. I am the successor of DEALER and his (RELATIONSHIP). In accordance with the terms of the Motor Fuel Distribution Act, I intend to assume and operate the franchise formerly operated by DEALER.

I will be happy to provide to you such information about me as you might reasonably request. Please let me know what information you will require.

Very truly yours,

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PETROLEUM FACTS AT A GLANCE

- U.S. petroleum imports (crude & products) in March were 6,917,000 barrels per day (b/d); imports same month in 1990 were 7,881,000 b/d.

- Total imports in March as a percentage of total U.S. domestic petroleum deliveries 40.4%; imports as a percentage same month in 1990 were 46.1%.

- Persian Gulf petroleum represented 27.4% of total U.S. petroleum imports in January; 24.1% same month in 1990.

- Average price for barrel OPEC crude oil \$15.08 (4/5/91) (DOE).

- Average refiner acquisition cost for barrel U.S. crude oil \$23.24 (January 1991) (DOE).

- U.S. crude oil production in March was 7,552,000 b/d (of which 1,942,000 b/d was Alaskan); total U.S. production same month 1990 was 7,347,000 b/d. U.S. natural gas liquids production in March 1,612,000 b/d. Same month in 1990 was 1,519,000 b/d.

- U.S. natural gas marketed production 52.5 billion cubic feet daily (cf/d) in December; marketed natural gas production same month in 1989 was 51.2 billion cf/d.

- U.S. deliveries from primary storage of motor gasoline in March 7,240,000 b/d; deliveries of motor gasoline same month in 1990 were 7,325,000 b/d.

- U.S. deliveries from primary storage of distillate fuel oil (home heating & diesel) in

March 3,140,000 b/d; deliveries of distillate same month 1990 were 3,265,000 b/d.

- Percentage of U.S. crude oil from offshore wells 14.8% in 1989; percentage of U.S. natural gas from offshore 28.9% in 1989.

- Count of active rotary drilling rigs in U.S. as announced 4/12/91 was 874; average for 1990 was 1,010; all-time high of 4,530 announced 12/28/81. (Baker Hughes Inc., Houston).

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STARRING THE BAND



ENVIRONMENTAL UPDATE

By Terry Burns, SSDA-MI Marketing Representative

The following three topics are generating a large amount of questions from owner/operators. This is a quick look at these issues and, as always, if any further questions arise please call us at the Service Station Dealers Association.

Tank Lining - Tank Lining is one acceptable method to upgrade a steel UST for corrosion protection.

The State Fire Marshal needs notification of all linings not less than 15 days before the work is performed. Also being required now is that the structural integrity of the tank be tested, prior to lining, using ultrasonic thickness gauging. This method is used for qualifying the tank for lining.

The 15 day notice, qualifying the tank, applying the lining and testing the lining must be done by an applica-

tor registered with the State Fire Marshal.

Tank lining may also have an effect on the type of release detection one may choose. If the lining was performed after December 22, 1988 and done in accordance with the UST Rules then the following could apply for release detection. Once the lining process is completed, the tanks would be filled with product and an initial tank tightness test performed. Then daily stick readings along with a tank tightness test the fifth (5th) and tenth (10th) year is an acceptable method of release detection. At the end of the tenth year a permanent method of release detection is required to be installed. (example: in-tank electronic monitoring)

Safe Drinking Water Act

- This is a new federal requirement as of March 29,

1991, on any facility that generates automotive service waste. Gasoline, diesel fuel, waste oil, antifreeze, spent solvents, brake fluid and transmission fluids are some such waste.

If the facility disposes of these wastes into the ground via a septic system drainfield, dry well, storm drain, cesspool or pit then that facility is affected. *The EPA dictates to stop this practice immediately;* temporarily seal the floor drains, initiate a waste minimization program, clean out liquids and solids from all lines and wells and dispose of the contents by acceptable methods.

Future waste must be collected, recycled if possible or the wastes must be properly disposed of in accordance with regulations.

MUSTFA There is a new MUSTFA approved contrac-



tor list out from the Michigan Department of Natural Resources. This is the list **one must choose** an environmental contractor from to be eligible for MUSTFA. There have been some revisions to the list since May 10, 1991 so make sure the proper list is used. When making your selection ask for references and then check them out. Ask as many questions as possible to make sure that the right decision is made.

SSDAM members shared \$163,604 in Dodson dividends last year.

Endorsed by Service Station Dealers Association of Michigan since 1962, the Dodson Plan gives association members the opportunity to earn dividends each year on their workers' compensation insurance.

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BY: Julie Ecker, Member Services Coordinator

KNOWING YOUR BENEFITS WILL SAVE YOU MONEY \$\$

Whether you currently belong to one of the SSDA Group Health Plans, are considering a change, or are doing without, the following information will be of interest to you.

The SSDA realizes the importance of good health care. With health care premiums sky high and health plans more complex than ever before, choosing the right plan is a difficult task. Many people never know what benefits they have (or do not have) until they start receiving rejected and unpaid claims. Our goal is to help our members understand their benefits and know how to properly use their health plans.

We offer several different plans with all levels of benefits depending on your needs. If you are currently on the SSDA group you may have one portion or a combination of the following depending on the plan you have chosen. If you are shopping around, the following may help you to make a more informed choice.

Blue Cross Blue Shield Traditional—This is the foundation of your health plan and definitely the most important part. It takes care of you and your family in case of serious or long term illness without leaving you with devastating medical bills.

Blue Cross Blue Shield provides your Inpatient/Outpatient hospital surgical and medical (X-ray, lab, emergency etc.) benefits. You may choose a deductible plan (\$275 per person/\$550 maximum per family) for a substantial decrease in premium or go with a plan that has no deductible at all. All SSDA plans at this time pay 100 percent of approved charges less your copayments (\$5/10 percent on laboratory tests and X-rays) and deductible (if required).

Blue Cross Blue Shield is usually billed by the physician or facility providing you with service. Be

sure they have your current information on file to avoid rejected claims. Whenever your insurance receives a claim they will review it and send an "Explanation of Benefits" to you. These provide you with important information as to who is billing your insurance, for what services, and what has been paid. They confirm that a claim was received and alert you to any problems or errors.

Whenever possible you should use physicians and medical facilities that bill as a courtesy and accept your insurance payments as payment in full. These physicians and facilities are participating. They are under written agreement with Blue Cross Blue Shield making it mandatory for them to do so. A non-participating physician is not obligated to accept an amount lower than his original charge, and you would probably be liable for the balance.

Master Medical—Master Medical is used to complement your Blue Cross Blue Shield plan. It provides you with extended and additional benefits not covered by your basic plan. Extended benefits provide you with inpatient hospital care in case of an unusual circumstance when you may exhaust the benefits on your basic plan. Master Medical extended benefits begin as soon as your basic hospital care days are used up.

Additional benefits cover many health care services that are not on your basic plan. Physicians office calls, blood, ambulance, prenatal care, and prescription drugs (when not covered by another program) are only a few of the most frequently used services under Master Medical.

Since Master Medical generally pays you, the subscriber, directly, it makes sense that you be the one to file claims. The claim forms are short and simple to fill out if you abide by the easy to follow instructions. Attach an itemized receipt to

your claim form and you are all set. Master Medical will begin payment of 80 percent of the approved cost once you have met your deductible (\$100 per person/\$200 maximum for a family). Treatment of mental disorders and private duty nursing are covered 50 percent of the approved cost.

Prescription Drug Program—This program complements our zero deductible Blue Cross Blue Shield Plan. It allows a member, by presenting their Blue Cross identification card to purchase prescription drugs for a maximum \$3 copay per prescription.

Blue Care Network (HMO)—Blue Care Network is the name of the Health Maintenance Organization provided by Blue Cross Blue Shield of Michigan. An HMO provides preventative medical benefits. They pay for routine care such as annual physical exams, well care doctors visits, and immunizations for example.

Under the Blue Care Network you are assigned to a primary care physician. All initial services are rendered by this physician. You may be sent for second opinions and specialty care by referral only. You may wish to weigh the pros and cons of an HMO program carefully. Although they provide more routine care and less out of pocket expense, the premiums vary slightly depending on your location.

Catastrophic Master Medical 80/20—This program works like the Traditional Master Medical and requires a deductible (\$100 per person/\$200 maximum per family). The same type of services covered by the traditional Blue Cross Blue Shield and the master medical plans are covered, but unlike the traditional plan, approved charges after the deductible has been met will be covered on a percentage basis depending on the type of service rendered. (This is usually paid by Blue Cross Blue Shield 80 percent,

however, the percentage does vary.)

Subscribers of the SSDA's Blue Cross Blue Shield health plans are also offered a life insurance policy that covers \$10,000 life insurance on the subscriber (\$10,000 additional for accidental death), \$2,000 spouse, and \$1,000 per child. Optional life insurance in increments of \$10,000 up to an additional \$40,000 (\$50,000 maximum) is offered under a separate policy through the SSDA.

Regardless of the plan you choose or have chosen the SSDA offers one extra benefit to their health plan members and that is staff support. We know the answers to most of your health care questions and can quickly get the answers to the few we may not know. Although we do not file claims for you, we can advise you on the next best step where facing a problem.

We want all of new members to know their health care plan and feel secure with it. Confusion and frustration on your part is cause for concern on all part. Most serious problems are eliminated with knowledge and understanding.

We welcome the chance to help you by answering questions or explaining procedures. We know that by keeping you knowledgeable we are, in fact, helping ourselves. When the insurance company is in error the SSDA staff will step in and guide you through the problem but we cannot always undo the problems people have caused themselves by not complying with the rules.

Again, the SSDA stresses the importance of reading and understanding all materials provided on your health plan. We will provide you with informational brochures at your request. Call the SSDA office at (517) 484-4096 for further information.

STATE AND NATIONAL DEALER BILLS: THE BEST AVENUE TO SAVE OUR INDUSTRY

In the past months we have pleaded with major oil to be more reasonable in their treatment of the service station dealers in Michigan and across the country.

In some cases there has been movement to help by allowing rent breaks and pricing incentive programs. As we have said in these editorial pages in the past we applaud the major oil companies' ability to make money, they have done it very well in the past year and there doesn't seem to be any reason to think they won't be able to continue the trend. We just hope they share the huge profits with their dealers.

There has been, however, some disturbing news in the dealer-supplier relationship. Pricing pressure is at an all-time high. Oil companies are openly telling dealers they shouldn't make more than 6 to 7 cents per gallon on gasoline. This would seriously cut the gross profit margin of most dealers with single locations at a time when the AET program is threatened and the C-Store market has flattened out.

In addition there seems to be a conscious effort by some oil companies to completely ignore the state dealer bill that was

passed last year dealing with survivorship and transfer. By continually pushing for new information, claiming that multiple locations and multiple brand dealers are not acceptable, the oil companies continue to avoid the new law. We try not to be cynical at Service Quarterly, but it is unbelievable that dealers are being tempted by oil companies to file suit and spend \$40,000 to \$60,000 to enforce rights that they do already have.

This sounds terrible but all is not lost. There are some solutions out there that will help all dealers. On the state level, **Senator Mat Dunaskiss (R-Lake Orion)** has introduced the dealer arbitration bill, **SB 336**. This bill would allow dealers, if they have a dispute with their oil company suppliers, to

take their arguments to a neutral third party who would look at the cases submitted by both sides and make a decision that is final and binding on all parties.

For years oil companies with their legal armies have held dealers hostage, almost daring dealers to file suit against them, knowing full well that taking some, if not all, of these cases to court would virtually bankrupt the dealer. **S.B. 336** would level the playing field because the cost of the arbitration program is minimal compared to a lawsuit.

On the national level a bill has been introduced (**H.R. 2600**) by **Congressman Ron Wyden (R-Oregon)** that takes our previous attempts at changing PMPA and broadens the scope to help dealers even more.

H.R. 2600 not only includes the previous language of "fair and reasonable" but also allows for "limited" open supply which would allow dealers of a particular brand of gasoline the ability to purchase the product from more than one supplier within their particular brand. This limited open supply proposal would allow more competition in purchasing fuel therefore helping both dealers and consumers on price. The other portion of **Congressman Wyden's H.R. 2600** would allow states to pass legislation that is equal to or stronger than the federal PMPA laws.

S.B. 336 on the state level and H.R. 2600 on the federal level are definitely the ticket to a better more stable dealer community. Call your state Senator, write your Congressman...time is of the essence.



MAKING SENSE OF FUELS OF THE FUTURE

Today, research and development labs in the oil industry are searching for ways to provide the consumer with new fuels that offer lower tailpipe and toxic emissions without sacrificing the fuel efficiency, low cost and high performance to which motorists have become accustomed.

In recognition of the need for a cleaner environment, steps are being taken by the government and the auto and oil industries to reconcile motorized transportation with a cleaner environment.

To explore new options, oil companies are participating in a \$15-million Joint automotive and petroleum industry research project. The aim of this joint venture is to identify fuel and vehicle concepts that can reduce the amount of hydrocarbon emissions into the air.

NOT ALL GASOLINES ARE ALIKE

Gasoline is produced from crude oil, a complex mixture of organic chemical compounds, including thousands of different sizes and types of hydrocarbons (carbon and hydrogen molecules with small amounts of sulfur and nitrogen). Thus, gasolines too vary significantly in the manner in which they burn and their resulting vehicle emissions.

The hydrocarbons which exist in gasoline can be categorized into four different classes. They are paraffins (or alkanes), olefins, naphthenes and aromatics. These hydrocarbons exist in many combinations and ultimately determine the quality of the resulting gasoline. Research is underway to determine which combination of these hydrocarbons can lead to lower emissions when burned in an

internal combustion engine.

The composition of gasoline can vary widely due to the quality of the crude oil from which it is derived or the chemical process used to produce it. Each oil company utilizes different refining technologies and blending techniques to produce its gasoline. Thus, each gasoline has its own level of energy efficiency and environmental 'cleanliness'.

Over the last year, consumers have read a great deal about environmental or reformulated gasolines in newspaper columns and fuel advertisements. Almost every major oil company has introduced its version of a 'reformulated gasoline'.

As each of these gasolines offers different environmental benefits, there has been some confusion on the part of the consumer as to which fuel to use. To enable the motorist to make informed decisions at the pump, the following are explanations of each fuel type.

FUELS OF THE FUTURE

The petroleum industry is developing fuels in three different categories to meet the environmental demands of the 1990s. They are: **environmental blend gasolines, reformulated blend gasolines and alternate fuels.**

I. Environmental Blend Gasolines

Environmental blend gasolines from branded suppliers are produced through traditional

refining or blending technology. In the recent past, they have been blended to help reduce automotive emissions.

First, the gasoline's volatility is lowered to reduce evaporative emissions from the vehicle and distribution system, i.e. pumps, tanker trucks, etc.

Second, methyl-tertiary-butyl-ether (MTBE) is added. MTBE is an oxygenate that reduces tailpipe emission such as carbon monoxide and some polluting hydrocarbons. A third factor, the addition of detergents, helps vehicles maintain lower pollution output for up to 100,000 miles.

The environmental blend gasolines can reduce hydrocarbons and tailpipe

carbon monoxide emission by 10 to 20 percent.

These traditional blend fuels are not strictly defined as 'reformulated,' because nothing has been done to alter the original formulation of the gasoline.

Fuels in this category are 'environmentally friendly' because they lower some emissions. However, the extent to which they are lowered is limited. Although volatility is lowered and MTBE oxygenate is added, the base composition of the original gasoline is relatively unchanged.

(Continued on page 22)

SSDA-MI P.A.C. Golf Outing

Monday September 16th

A buffet lunch will be served with a full sit-down meal after your full day of golf. Prizes, which include TV's, VCR's, and telephones, will be given away after dinner.

The price for this all-day event is the same as last year \$125.00. Your donation will go towards helping promote our cause in Michigan and Washington.



Mark Your Calendar Today!!!

Call the SSDA-MI office for details, 1-800-748-0060.

TOWING CARS SAFELY

Tow-truck operators can turn to the American Automobile Association for help with the challenge of providing damage-free service to new car models.

AAA's 1991 Towing Manual covers tow procedures for the newest models on the road. The manual, which also emphasizes safety, is used by tow-truck operators across the country and features information on towing cars with special needs, such as those equipped with air bags.

For the first time, the manual also advises tow-truck operators on how to calculate the maximum weight their truck and tow and still be operated safely.

"We realized tow-truck

operators need more information about the cars they are towing," said Paul Kindschy, AAA's director of national road service. "They need to know how to prevent an air bag from accidentally deploying and how to tie-down a car on a flat-bed trailer without damaging it."

"Cars equipped with air bags may suffer minor front-end damage that does not result in the air bag being deployed," Kindschy said. "An accidentally deployed air bag might result in injury to the tow-truck operator or additional repair expenses for the vehicle."

AAA publishes the Towing Manual each year to help make towing safe and reliable. The 1991 manual

contains photographs, easy to follow diagrams and clearly written instructions for more than 400 cars and light trucks.

The manual also contains detailed instructions for jump-starting most vehicles. All procedures have been approved by vehicle manufacturers.

The manual is carried by AAA's more than 13,600 road service contractors who operate more than 33,600 towing and road service trucks. AAA contractors answered 21.3 million calls for emergency road service in 1990.

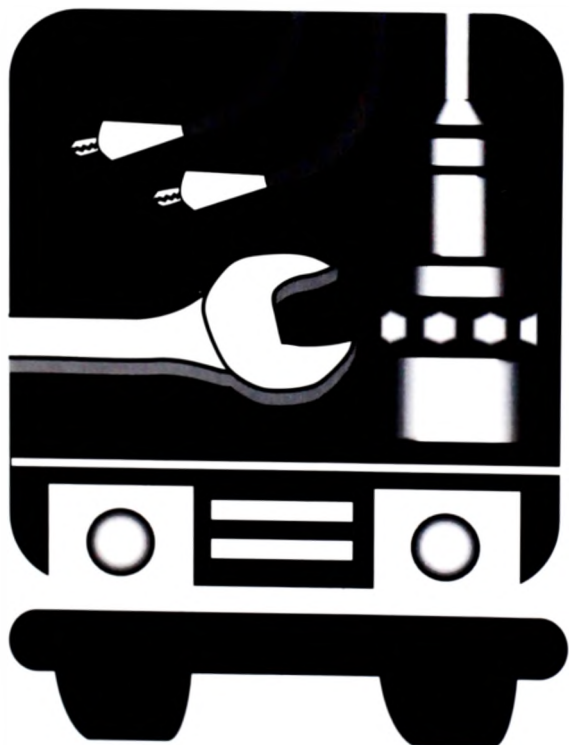
The Towing Manual can be purchased for \$15.95 by calling AAA at (407) 333-7780.

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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	\$2,400	\$1,700
	Non-Member	SSDA Member Profit	
NTS Telephone Program	N/A	\$1,000	\$1,000
Dodson Rebate (Average Yearly Rebate)	N/A	\$500	\$500
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Telephone: (517) 484-4096

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.

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BUSINESS ADDRESS: _____

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BRAND OF GASOLINE SOLD: _____

TYPE OF OWNERSHIP: ☐ SOLE PROPRIETORSHIP ☐ PARTNERSHIP ☐ CORPORATION

TYPE OF STATION: ☐ FULL SERVICE ☐ PUMPER ☐ C-STORE ☐ REPAIR FACILITY ☐ CAR WASH

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RESIDENCE ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: () _____

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: () _____

I hereby designate as beneficiary of SSDA Accidental Death Insurance Policy:

NAME: _____

ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: () _____

DUES SCHEDULE

ANNUAL MEMBERSHIP DUES:

___ \$41 monthly (Electronic Banking)



___ \$480 annual payment

5 or more stations: add \$120 per station after 4

ASSOCIATE MEMBERSHIP DUES: \$250.00

I would like information on those items checked below:

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_____	_____
Acct. #	Exp. Date

Signature

Date

Q & A WITH SOCIAL SECURITY COMMISSIONER GWENDOLYN S. KING

Copley News Service Commissioner Gwendolyn S. King has headed the Social Security Administration since August 1989.

Q: Sen. Moynihan has been arguing for more than a year now that the excess taxes Americans are paying into Social Security—that is, over and above the amount needed to sustain the fund and pay its current obligations—are regressive and unnecessary and should be cut. What's wrong with that?

A: Social Security is not a regressive tax. It is a social insurance program into which people pay and from which they draw benefits when they become eligible if they are disabled on the job, or survivor benefits for families and surviving children of a breadwinner who dies, or upon retirement. The tax is not regressive because you pay into the program and when you're eligible you receive benefits. I think that's significantly different from being just a tax—I'd like to see people try to get benefits from the IRS when they retire.

Q: It's also argued that people may not get out of the program what they have paid in.

A: The program is designed so that while everyone pays in at the same rate up to a capped income level, the benefit structure itself is quite progressive. People who earn at the high end of the income scale, paying in the maximum amount, get back everything they have paid into Social Security, plus interest, in seven years. People who pay in on the lower end of the scale get back every-

thing they paid, plus interest, in four years. And the lower end of the scale gets a higher replacement rate—about 40 percent of their earned salary when they were working—whereas the replacement rate for the higher end of the scale is about 25 percent. So for Sen. Moynihan to refer to it as a regressive tax, I think, is not only inaccurate but unfair.

Q: Nonetheless, isn't he correct that Americans currently are paying in a lot more than is needed immediately to sustain the program and fund its obligations? Why should people's Social Security taxes be used to offset the deficit?

A: First, Sen. Moynihan knows all too well that at the end of the '70s and early '80s, when Social Security was indeed going bankrupt, it was the Greenspan commission on which he said that put the present plan into action. Under it, Social Security would begin to build a trust fund to offset partially the cost we'd have to pay when the baby boomers begin to retire. Section 201 of the Social Security Act says Social Security money can only be used to pay benefits, or funds that are in excess or reserve must be invested in U.S.-backed securities. Sen. Moynihan's current proposal is called euphemistically "pay-as-you-go." I refer to it as "pay-if-you-can," because he's suggesting that we cut back on the collection of the tax. But he also would move up this tax that he derides as regressive right now to more than 8 percent out into the future.

Q: But aren't they using

a lot of the \$50-55 billion in excess of what Social Security needs to pay its current obligations not to invest in long-term securities but to fund current operating expenses of the federal government?

A: Government has always had the use of those dollars once you invest them. But remember, it is borrowing them—it is obligated to pay back interest on what it has borrowed. The real issue here is that there seems to be an unwillingness on the part of the people who can do something about the deficit to come to grips with the deficit itself.

Q: Most public opinion surveys suggest a sizable percentage of younger workers fear that although Social Security is working for their parents and grandparents, it's not going to be there for them 30-40 years from now in amounts commensurate with what they have paid in. Is that a justifiable fear?

A: It is not. I think a lot of young workers today don't realize that this program is planned for a long time into the future. We're already looking at whether Social Security is going to be taking in sufficient receipts to pay out the benefits we can project we're going to need to pay 75 years from now. If there are no changes to Social Security, our projections are that we'll be able to pay all the benefits we need to pay through the year 2043.

Q: It is said that three workers are paying into Social Security for every person on benefits and that two decades into the 21st

century there will be two paying in for every person on benefits. When that demographic moment arrives, are we going to be able to pay people comparable benefits to what people are getting today without dramatically increasing the taxes?

A: Absolutely. Sometime around the year 2025 or 2026 we will take in a little less than we need, so we'll have to draw on some of the interest the trust fund is earning. From that point we begin to draw down, but we don't run out of money, as I said, until the year 2043 if there are no future changes.

Q: You're assuming, of course, that the Treasury is going to pay back all the huge debt that it is incurring to Social Security?

A: I am absolutely confident that the United States government is not going to renege on this obligation to the American people.

Q: One published figure was that by 1994 the U.S. Treasury would owe the Social Security system \$600 billion, and by 1997 the debt to Social Security would exceed \$1 trillion.

A: That's right, and it will continue to grow. Now, I think you simply underscore my point that those kinds of investments of Social Security dollars in U.S.-backed securities would mean a whole lot to us in a different light if we could get rid of our deficit and begin to buy down the U.S. debt. Those dollars invested in U.S.-backed securities could really contribute to an economic climate of savings and growth in this country.

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The following briefly explains the key components of today's environmental blend gasolines.

A. VOLATILITY

The higher a gasoline's volatility, the easier it is for the vehicle's engine to vaporize the gasoline for ignition. Reid Vapor Pressure (RVP) is a measure of this tendency to vaporize. A high RVP means gasoline vaporizes more readily.

Some of these vapors can escape into the atmosphere during refueling, hot engine operation, or in very hot weather, as well as extreme outside temperatures changes. As a result, they are emitted into the atmosphere. These are the vapors sometimes seen coming out of the gasoline tank during refueling.

The vapors are volatile organic carbons that can react with other compounds to form ozone. By lowering a gasoline's volatility, the amount of these evaporative emissions are reduced, which means less ozone. However, should the volatility of gasoline be reduced beyond what is appropriate for cool weather operations, tailpipe emissions will increase because of difficult cold starts and slower engine warm ups.

B. MTBE

MTBE oxygenate is a common blending component. It reduces tailpipe emissions by adding oxygen, increasing the engine's air-to-fuel ratio, particularly in cold-start conditions.

Thus, less oxygen is needed from the environment to burn the same gallon of gasoline. The oxygen present in an MTBE-treated gasoline helps the engine burn cleaner, reducing tailpipe emissions such as carbon monoxide and hydrocarbons.

Adding MTBE to premium gasolines is not a new practice among oil

companies. Company-operated terminals commonly have MTBE present in their premium product in order to enhance the octane quality of that premium grade.

C. DETERGENTS

Detergents reduce fuel system deposit build up which can affect the delicate air-to-fuel calibration of an engine. Maintaining cleanliness in the fuel and air delivery systems of an engine results in cleaner combustion and helps to reduce pollutants that would otherwise be produced.

II. Reformulated Blend Gasolines

Reformulated blend gasolines have been altered to burn cleaner than environmental blend fuels. The basic composition of the gasoline is changed by using more environmentally benign blending stocks resulting from advanced refining technology. Selected blending is also a key to producing reformulated gasolines.

Reformulated gasolines will meet the sometimes surpass the minimal reduced emissions standards in the recently-passed Clean Air Act. Reformulated gasolines have reduced aromatics, olefins, benzene and sulfur. As well, they incorporate the same benefits gained from environmental blend gasolines: They have lowered volatility, MTBE oxygenate and detergent additives to prevent fuel system deposits.

III. Alternate Fuels

Alternate fuels are fuels that completely displace gasoline as a motor fuel. Although development and introduction of alternate fuels has not progressed as far as improvements in existing gasolines, these fuels will clearly play a larger role in the future. The extent of that role and a workable timeframe are yet to be determined. Currently, the front runners in the alternate fuels race include propane (LPG),

compressed natural gas (CNG), and methanol.

There is little doubt that alternate fuels will play a major role in fuels of the future and the oil industry will take the lead in their development. It remains to be seen which of the alternate fuels will become economically viable for general consumer use.

A. PROPANE (LPG)

Propane (Liquified Petroleum Gas, LPG) is the most widely used and most abundant of the current alternative fuels. Approximately 3.9 million motor vehicles worldwide operate on LPG. It has the highest energy density of all alternate fuels, achieving up to 85 percent as many miles per gallon as gasoline. This compares to 55 percent for methanol and 20 percent for compressed natural gas (CNG). With its use, tailpipe emissions can be lowered by as much as 45 percent in hydrocarbons and 60 percent in nitrogen oxides as compared to regular gasoline.

Currently, use of propane requires a conversion kit be added to the vehicle engine for proper fueling and is most commonly being used in fleet vehicles. With an extensive distribution system already existing, LPG is well on its way to being one of the primary alternate fuels of the future.

B. COMPRESSED NATURAL GAS (CNG)

According to trade publications for the fleet industry, preliminary results from a two-year CNG emissions test by Brooklyn Union Gas Co. show that CNG can produce 85 percent less carbon monoxide, 25 percent less nitrogen oxide, 23 percent less carbon dioxide and 13 percent less hydrocarbon emissions than regular gasoline. These results are encouraging for the environment, but problems such as the high cost of engine conversion and

low energy density remain to be solved.

C. METHANOL

Methanol is derived from natural gas. It has been extolled as a fuel of the future because it burns cleaner than other liquid fuels. It is a h-octane fuel with very low emissions levels. Recently, however, questions have been raised about methanol's safety and toxicity. Combined with low energy density and considerable engine conversion problems, methanol has farther to go as a viable fuel than has been previously supposed.

YOUR OPTIONS TODAY

Environmental blend gasolines from branded suppliers are oxygenated and have low volatility, today. They are more 'environmentally friendly' than traditional gasolines, but reductions in emissions are not as great as those achieved by the reformulated blend gasolines.

The alternate fuels discussed above hold promise for the future, and work continues in their development, but they will take the greatest amount of time in broad implementation for the consumer.

At the moment, the reformulated blend fuels enable the consumer to reduce emissions by the greatest amount. They contain the lowest percentages of aromatics, olefins, benzene and sulfur compounds; and they have low volatility. They have octane ratings ranging from 87 to 89, are oxygenated and contain detergent additives for optimum vehicle performance.

By Orlando Ramirez, Copley News Service

HOW TO WEATHER THE BAD TIMES

The yellow ribbons are coming down. The threat of war no longer keeps people from spending. So where's the big business upturn after the deep-trough recession of this winter?

For the small-business owner this latest downturn is proving particularly tenacious.

Unemployment is up. Durable goods are down. Housing starts are up.

None of the classic signals of an economic recovery seems to be meshing, and the long-term effects of this recession's linger despite the best hopes of government economists.

Common sense says it's the small guy who has the most to lose and least to gain during a recession. For him today's market is so complex and fast-moving that it is necessary to keep growing even though the market is in retreat. But how does he do that, given credit is tight and costs are going up?

A new book, "Recession-proof Your Business" by Lawrence Tuller (Bob Adams Inc.) offers some commonsense tips on how to weather these hard times.

They key, Tuller writes, is to increase the amount of discretionary income on hand. That may seem impossible since normal operating expenses—material and labor as well as fixed costs such as rent, utilities, interest payments and insurance—are sure to go up as sales go down.

How does a small-business owner increase cash

as the market tightens without jeopardizing his business? The answer is to find ways to generate cash so he can weather the economic storm and still grow.

He offers four ways:
Decreasing costs.
Increasing sales.
Selling assets.
Reducing debt payments.

These solutions may seem impractical, but as Keller notes, tough times call for drastic measures.

COSTS TO CASH

The quickest way to accumulate ready cash is to cut costs and the primary way to accomplish that is to cut operating costs.

The first step is to implement a cash-flow plan that details which segments of the business will generate the most cash and when it will be received.

Once this is in place it will help locate the areas that can be cut without damaging your business.

Tuller says any business can cut 10 percent by just abandoning luxuries, such as first-class travel, excess inventory and overtime pay. However, it takes courage because everyone hates abandoning his perks.

From there Teller suggests looking closely at cutting employee costs by asking these questions: Do you really need all the production personnel? By trimming product lines can you eliminate personnel in sales, customer service, shipping and receiving?

Administrative person-

nel are not free from cuts under this plan. Would consultants be able to cover some in-house operations? Would it be cheaper to have payroll, sales and other bookkeeping duties done on the outside?

Also contracting out such jobs as data processing and janitorial services can save money. Another idea is to hire your relatives. At least that way the cash stays in the family.

SALES FLOW

A recession, according to Tuller, is the time to double your marketing efforts. First, "prune" the low-margin or low-volume product you offer and redirect resources to those products that show a consistent volume profit.

Offering special pricing incentives through advertising gimmicks or other promotions can help find a new market for your products, as can target-market campaigns that find a new niche to exploit saleswise.

One important step is to improve collections to move cash faster into your system, as well as using payment discounts to keep more cash in-house.

Another tool for recession-proofing your business is moving your sales force from salary to commission-based wages.

TRIMMING ASSETS

Selling assets is difficult for most businesspeople. The thinking is, "I'll need that extra forklift someday." But, as Tuller points out, "Tough times demand a close look at what is re-

ally needed right now, and disposing of the balance for cash—right now."

Unused building space or production facilities are primary targets for asset chopping. In fact, unused, warehouse space or meeting areas can be leased to other companies and generate more ready cash.

If possible, Tuller suggests you might even move your office back into your home. He cites an advertiser who did just that, getting a CPA to do his bookkeeping and a subcontractor to do his billing.

DEBT TO CASH

Bank loans are the mother's milk of small businesses. But when times get hard the flow dries to trickle and loan officers get antsy if you start talking about restructuring payments.

Usually, a company has borrowed against inventory and receivables. When times are good a revolving line of credit feeds cash to the system. In a recession this arrangement bleeds the company dry as debt service payments eat up cash needed for production and marketing.

The hard part is getting around the banks' recalcitrance to refinance. However, there are some options. One is to convert debt into stock. Another is to convert short-term debt into long-term debt. Also, refinancing with another bank at more favorable rates is an option.



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CHARLES L. BINSTED MEMORIAL SCHOLARSHIP FUND

SSDA will award two scholarships of \$2,000 each at the luncheon July 30, 1991. The rules and regulations are as follows:

1. Any paid up association's members' sons or daughters who graduated or will graduate from high school in 1991 are eligible, provided they begin classes within 13 months of the award date.
2. To be eligible the member must submit the name, address, and telephone number of the child, along with the name of the high school the applicant graduated from or will graduate from to his/her association office which will send to the SSDA office via certified mail, return receipt requested. This ensures the entrance of the child's name. No phone calls will be accepted.
3. The deadline for entering the child's or children's names is June 25, 1991 (the postmark).
4. The winners will be determined by the child who holds the ticket number corresponding to the District of Columbia and the Maryland lottery on Monday, July 29, 1991. The Pennsylvania lottery on Tuesday, July 30, 1991, will be used if the same child wins in both lotteries. A series of numbers will be assigned to each entrant and posted at the Convention on Sunday, July 28, 1991, and remain posted until the last day, when the winners will be announced.
5. No family can win more than one scholarship each year.
6. The scholarship maximum is \$500 per year and has a 4-year limit. The check will be made out to both the student and to the school of his/her choice.
7. The scholarship is not limited to potential college students, but to anyone wanting to further their education, whether it be college, trade school, business school, etc.
8. It is the state association's responsibility to get information to its members.

The lottery drawing is deemed to be the fairest way possible to choose the winners, as every child has an equal chance of winning and it does not exclude any member's child even if they are an officer's child or a Scholarship Committee member's child.

Submitted by the Scholarship Fund Committee



CHARLES L. BINSTED MEMORIAL SCHOLARSHIP 1991 Application

Dealer's Name: _____

Station Name & Address: _____

Name of Affiliate Association: _____

Applicant's Name: _____

Home Address: _____

Did you or will you graduate this year? _____

High School Graduated From: _____

Choice of college, etc. (if known): _____

**All applications must be completed in full and
returned to your State Association office.**



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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 PRODUCTS

REFRIGERANT RECOVERY AND RECYCLING EQUIPMENT EXPANSION ANNOUNCED

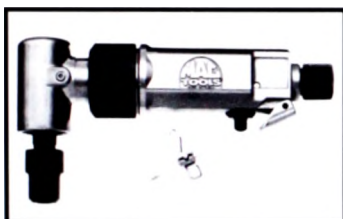
Technical Chemical Company announces the expansion of its line of Refrigerant Recovery and Recycling equipment to include the Sercon 5000 Recovery System. The system is designed to recover contaminated refrigerants R-12, R-22, R-500 and R-502 into a storage cylinder for future recycling. Technical Chemical also offers an off-site recycling program.



The Sercon 5000 Refrigerant Recovery System allows small shops, auto dismantlers and others to be in compliance with Federally mandated refrigerant recovery requirements. It also offers a practical option to a large operation of equipping their shops with several Sercon 5000's and one Sercon 9000 Recovery/Recycling System.

NEW MAC TOOLS DIE GRINDER FEATURES 1/4" ANGLE HEAD

Mac Tools, Inc. introduces the 1/4" angle-head die grinder (cat. no. ADG400AH), designed for easy operation and handling.



The ADG400AH features an angle head made of high-strength Zamak (a zinc/aluminum alloy), with a grease fitting for long-lasting performance and durability.

The die grinder's "fixed" head design prevents sudden or unexpected rotation, and the unit includes a safety throttle lever and variable-speed operation up to 20,000 RPM.

A lightweight power tool, the ADG400AH is ideal for close-quarter applications, including porting, and relieving engines, high-speed polishing, grinding and deburring. A 1/8" collet adaptor is available. The ADG400AH must be used with proper accessories with adequate speed rating.

Specifications are: free speed, 20,000 RPM; weight, one lb.; length, 5 1/8" collet size, 1/4"; average air consumption, three CFM; air inlet, 1/4" NPT; and minimum hose size, 3/8" I.D.

Founded in 1938, Mac Tools, Inc. is a leading developer, manufacturer and distributor of quality tools and equipment for professional technicians throughout the United States and Canada.

9.0:1 CAST PISTONS HELP ENGINES HANDLE TODAY'S OCTANE RATINGS

Mopar Performance's new flat top cast aluminum pistons are 9.0:1 compression stock style pistons, perfect for the engine rebuilder. Since Chrysler muscle cars of the late '60s and early '70s were produced with compression ratios at 10.0:1 or higher, today's low octane unleaded pump gas will not be sufficient. These pistons will lower the compression ratio to allow the use of today's gas, or will add a performance increase to engine's built in '72 or later with lower compression ratios. Select pistons for Slant Six, A, B and RB engines, in either .030" or .060" over sizes. The pistons are sold individually.

To order the 9.0:1 pistons, 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.



BLUE RACER PERFORMANCE ROLLER ROCKER SETS PROVIDE AN OVER-THE-COUNTER WINNER'S EDGE

Wolverine Blue Racer announces the availability of new performance roller rocker sets for all popular Chevrolet, Ford and Chrysler engines.

These specially engineered roller rockers are made of high strength extruded aluminum and feature special needle bearings at the fulcrum and hardened roller tips. All are blue anodized and have etched-in Blue Racer brand identification.



Blue Racer roller rockers help maximize rpm potential by reducing friction at the rocker arm fulcrum pivot point and between the rocker arm and valve stem tip. Each set includes 16 roller rockers and 4140 chrome moly polylocks for the uncompromised strength preferred by today's performance buyer.

Competitively priced and packaged in an all-new versatile color display carton, the sets make an excellent choice for drag racing, circle track, marine, off-road, and street performance applications. As with all other Blue Racer performance products, the roller rockers come with a Limited Lifetime Warranty.

For a free performance catalog, write on your business letterhead to: Wolverine Blue Racer, 4790 Hudson Road, Osseo, MI 49266 or call Toll Free 1-800-248-0134.

SPILLSAVER ON/OFF SPOUT ON/OFF OIL SPOUT STOPS MESSY POURS

For people who hate those messy spills as they add oil and fluids to their cars, boats and RV's, here's the answer. It's a new pouring spout with a built-in shut-off valve that stops drips, leaks and messes for good.

The space-age-tough, plastic spout screws onto 1-quart bottles and can be used over and over again for years. It fits on bottles of motor oil, transmission oil, power steering fluid, gear oil, outboard oil and containers for additives, treatments and more.

6 - Second 1-2-3 Method

To use the ON/OFF Spout, Here's all you do:

1. Screw onto 1-quart oil or fluid container
2. Put spout in filler hole
3. Twist spout on "ON" and fluid pours.

The new spout, called SpillSaver Oil Spout, means the end to messy hands, oil on the floor and engine drips and grimy messes.

The special fin-grip design make the spout easy to grasp and handle, and the funnel head design fits all filler holes.

For information, call or write: FloTool International, 135 E. Alton Ave., Santa Ana, CA 92707, (714) 850-9212, FAX (714) 850-9748.



NEW PRODUCTS continued

VERSATILE BANNERSTAND FROM DCI MARKETING GETS MESSAGE ACROSS IN MANY PLACES

A versatile indoor/outdoor bannerstand is now available from the Commercial Zone Products division of DCI Marketing.

Businesses and establishments such as theaters, hotels/motels, restaurants, retail outlets, travel agencies and amusement parks can benefit from the sign's attention-getting design and ruggedness.

The sign's frame consists of a 1-1/2" diameter steel tube, 71-3/4" x 233/4". A powder coat polyester covers the steel tube and offers increased abrasion resistance. The vacuum-formed sign base can be stabilized by utilizing cement blocks or sand. The vinyl banner attaches to the frame and I-hooks which add to the wear-resistant qualities of the bannerstand.



DCI Marketing, headquartered in Milwaukee, is a diverse marketing services company. It is among the top 20 sales promotion firms and is the largest point-of-purchase display company in the nation. The company has offices in Houston, Detroit, Chicago, Los Angeles, San Francisco, New York and Atlanta.

The Commercial Zone Products division has manufactured and marketed its products for the past 20 years to the building management, interior design, restaurant and club, government, rental, department and chain store markets, among others.

For more information on free standing bannerstands, contact DCI Marketing, Commercial Zone Products, 2727 West Good Hope Road, Milwaukee, WI 53209; or call toll free 1-800-782-7273.

EXOTIC SUPER GLOSS IS TOUGH ON TRUCKS

Hot on the heels of the success of Exotic Super Gloss from Better Ideas, comes EXOTIC SUPER GLOSS Truck Formula.

This advanced vehicle finish sealant, is a special formula with Teflon and additional high gloss polymers to provide extra protection needed by hard working trucks. Now owners of 4x4 trucks can help combat the effects of mud and heavy dirt as EXOTIC SUPER GLOSS Truck Formula helps fight contamination from off-road elements.

Trucks with custom paint will benefit with a deep gloss shine which accentuates the special colors and highlights of graphics, murals and pinstriping. Factory finished trucks will experience the longest lasting shine possible resulting in less time spent polishing your truck and more time enjoying it!

Like EXOTIC SUPER GLOSS for cars, the special truck formula contains UV20 absorbers which provide maximum protection against ultra violet rays which cause oxidation and dulling of a vehicle's finish.

One 12 ounce bottle contains enough EXOTIC SUPERGLOSS with Teflon for two applications on an average truck.

EXOTIC SUPERGLOSS with Teflon Truck Formula is available at automotive accessory and specialty stores coast to coast. For more information, contact: Better Ideas, Inc., 1386 Poinsettia Ave. Bldg. D, Vista, CA 92083, 619/598-4380, fax 619/727-0662.



GET TO KNOW YOUR ELECTRICAL SYSTEM

Nothing is more discouraging then getting in your car and it won't start, especially if you could have prevented it from happening. The easy way to avoid this frustrating scene is to know what your vehicle's electrical system is doing. And what better way to get this information then with a volt meter from Mitchell.

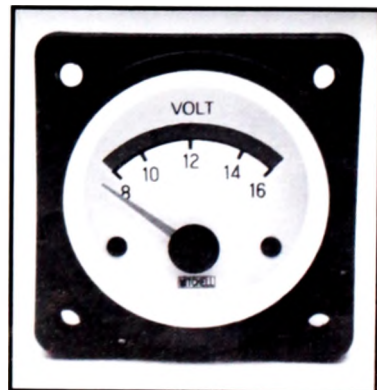
Manufactured to aircraft standards, a Mitchell volt meter monitors the charging system to precise measurements. If there's a problem with the system, you'll know in advance.

Easy to install, Mitchell's full line of gauges are perfect for auto enthusiasts who not only want to know what their engines are doing, but need to know!

Available factory direct, all Mitchell gauges are offered with several different needle and lighting combinations. Choose from black-on-white, white-on-black or new custom coloring.

Mitchell manufactures all their AERO gauge instruments in America and are backed by a limited lifetime warranty.

For more information on the complete line of Mitchell Gauges send \$2.00 for the new 1991 catalog to: Mitchell Instruments, 2602 South 162nd Street, New Berlin, WI 53151, 414/796-8100.



SERVICE QUARTERLY
VOL. IV, NO XIII
1ST. quarter 1991
ISSN 1043-7053

DANIEL J. LOEPP—Publisher
LETTIA A. SKEEN—Editor

Official Publication of the

SERVICE STATION DEALERS
ASSOCIATION OF MICHIGAN, INC

200 N. Capitol • Suite 330
Lansing, Michigan 48933
Telephone: 517/484-4096

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