



Service Station Dealers Association

Michigan

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Dealers Association of Michigan
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SERVICE QUARTERLY

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NO CHRISTMAS FOR DEALERS

**AMOCO & MOBIL IGNORE HOLIDAY CLOSING LAW AND
FORCE DEALERS TO BE OPEN ON CHRISTMAS**

In a blatant disregard for the law and a clear thumbing of their nose at the Michigan legislature, Amoco and Mobil Oil are in effect fining dealers from \$400 to over \$1000 for taking advantage of the law that allows dealers to close on one holiday (36-hour period) per year.

"This action by Mobil and Amoco is vindictive, unnecessary and illegal," says Daniel J. Loepp, Executive Director of SSDA-MI. "In our American system, if the

legislature makes laws, business and the consumer have an obligation to obey the laws to make our system work. Obviously, these actions by Mobil and Amoco show their utter contempt for the Michigan legislature and also their dealers."

Under Public Act 134 of 1990 the Michigan legislature and the Governor enacted the Service Station Dealer Equity Bill dealing with the issues of survivorship, transfer and holi-

day hours. The holiday hours provision allows dealers who are not within 1/2 mile of an interstate to close on one recognized holiday per year for a 36-hour period.

In a letter to their dealers Amoco claimed that they could "terminate the agreement" if a dealer chose to close for Christmas; but operating out of the kindness of their hearts Amoco would only take away half of the monthly rent rebate if dealers close for Christmas.

Mobil in a similar move is taking away all of the rebate. In fact it has been reported that they're telling dealers if they don't notify as required under the act nothing will be done to them if they do close.

"This is a sad day for the dealers and their families and also for the political process," Loepp said. "It is our hope that this type of vindictive behavior is not tolerated by the Michigan legislature or the people of this state."

NEW OFFICERS TAKE THE HELM AT SSDA-MI

The Service Station Dealers Association of Michigan elected their new officers for 1992-1993 and they will assume their posts on January 1.

Joseph M. Mick Kildea, an Amoco and Marathon dealer from the Lansing area, was elected President of the Association; William "Bill" Hegedus, an Amoco dealer from Kalamazoo, was elected 1st Vice President; Dennis Sidorski, a Shell and Marathon dealer

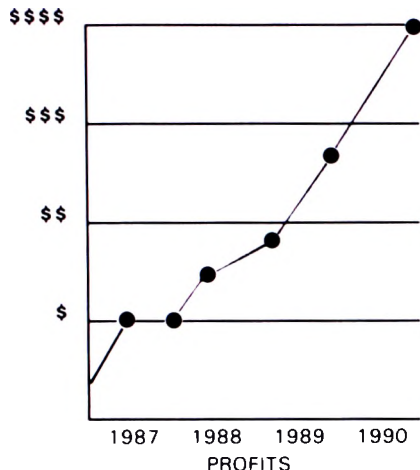
from Ann Arbor was elected 2nd Vice President; and Lou McAbey, a Shell dealer from Detroit was elected Treasurer of the Association.

"I am pleased the members have shown their confidence in me by electing me President," Kildea said. "We have a strong board and a strong association. I hope to follow in Norm Fischer's footsteps and continue as officers to do the best for our dealers."



Mick Kildea

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DEALER PROFILE: Colleen & Rich Bratschi

This quarter we interviewed Colleen and Rich Bratschi (Mobil, Lansing Lansing Road, Lansing) on their thoughts about the dealer association, major oil and owning a small business.

SG:
What got you interested in becoming a dealer?

RB:
I worked for another dealer, Jim Little, when I was 16 and in high school. He encouraged me, when the opportunity arose, to get into the business. Mobil built this location in 1965. It closed while they were building the highway (127) and opened back up in 1967. The company ran it for awhile and it also went through several dealers. We took it over on December 1, 1976.

SG:
Has the highway location or Meijer effected your business?

RB:
We just did alot of petitioning to prevent Meijer from adding a gasoline/c-store facility at the Lake Lansing location. We get plenty of highway traffic, but our neighborhood customers have kept us going with their great loyalty.

SG:
Did this station always have service bays?

RB:
Yes, but we struggled hard with the rebuild in 1987 to keep the repair service. At that point in time the oil company was not interested in having locations with service bays. It takes a different commitment on the part of the dealer to do repair work than it does to just pump gas. And it's not just because of the technical equipment, it's because of the people. You have to spend the money, time

and patience on training people.

SG:
Do you have problems with employee turnover?



Rich and Colleen Bratschi have been in the dealer business for over 15 years.

RB:
No, we don't. We try to pay well and treat our employees well.

SG:
How would you describe the direction the association is taking for the '90s?

RB:
The average station of 10 years ago is no more. There are alot of multi-unit dealers now. That's the only way you can make a living with some units.

SG:
Have you seen clear changes in the dealer association in the past 5 years?

RB:
Absolutely. In dealing with

oil companies we have alot more clout than before. We aren't thought of as the "bad guy" for belonging to the association. We're seen as a force, not

as some guys with dirty rags and wrenches in our pockets. We're talking with the oil companies and attempting to truly communicate our concerns. That's a direct result of the PAC and the association.

SG:
What other changes need to be made to enhance a dealer's quality of life?

RB:
There's still 'lots of room for changes. I like the direction we're headed with the arbitration bill and the fair and reasonable PMPA amendment is an even bigger step for us to achieve.

SG:
Is there anything you'd like to see the association

bring to the dealers in regard to products and services?

RB:
I think we have alot of opportunities to provide member services on a group level. We are getting into all the environmental requirements and dealers could do better working as a group with vendors. We like the continual education we receive from the association through the magazine and the seminars and conferences.

SG:
Are your children involved in the business?

RB:
Yes. Our oldest son will be working parttime soon. He's in high school. Because of this our other son wants to do like his older brother. It's nice to see the interest, but who knows how this business will change in the next 10 years.

SG:
Owning a small business brings satisfaction yet it's a different life than working from 9 to 5, wouldn't you say?

RB:
We try to make it fun. It's not always easy doing the work we do. But the future of any service business is in the selling of service to your customers. That's one of the things we do best.



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By Mark Cousens, SSDA-MI Legal Counsel

AMOCO'S LATEST

On December 25, many Amoco dealers will not be at home with their families celebrating the Christmas holidays. They will be at work, watching over the sale of a few gallons of gasoline, and keeping their empty service bays company. They will be at their stations, although they would prefer to be home. They will be working because the Amoco Oil Company has threatened them with a substantial financial penalty if they close their businesses.

The Motor Fuel Distribution Act

The Motor Fuel Distribution Act states that many dealers may choose a single holiday to close their business, and that a franchisor may not prevent their doing so (the Act is not applicable to dealers with facilities close to an interstate highway). Many Michigan dealers have taken advantage of this new law; they have informed their franchisors that they intend to close from Christmas Eve through Christmas Day. Most suppliers have acknowledged the right of dealers to do so. But the Amoco Oil Company has threatened to punish dealers choosing to close by imposing an economic penalty against them. Amoco's recent action shows a total contempt for the Motor Fuel Distribution Act, and an arrogant disregard for the public policy of this State.

Amoco's Penalty

Amoco has demanded that many dealers operate a 24-hour, 7-day business. Amoco has imposed this requirement despite considerable evidence that dealers lose money during the midnight-six a.m. shift. Indeed, continued operation of a 24-hour business has threatened many dealers with bankruptcy. Amoco must be aware of the substantial economic stress dealers face. For several years the company has offered economic support, in the form of a rent rebate, to dealers operating 24-hour facilities. The rebate, 20% of rent, is, for many dealers, close to the cost of operation of the midnight shift. The rebate is to attempt to balance the added costs of operation of the midnight shift.

Amoco is using this rebate as a hammer. It threatens to cancel half of a dealer's rebate if the dealer closes on Christmas. (Amoco has also stated that dealers closing on Christmas are guilty of an act of "default" but it has not threatened to terminate anyone.) This action is outrageous. Besides rewriting Dickens' A Christmas Carol with T.T. Scruggs as "Scrooge" the action is a breach of contract, and a violation of public policy.

Breach of Contract

First, imposing an economic penalty is a breach of contract. The rent rebate is now a part of the contract between Amoco and its dealers. Amoco will certainly try to characterize the rebate as a gratuity, not enforceable by dealers. But it is clear that the rebate is inherently part of the relationship between the two. The rebate has been carried on long enough, and has been connected to the dealer's operation of a 24-hour facility, that it is no mere gratuity. It is a part of the whole transaction between the parties.

The rent rebate is granted because the dealer operates a 24-hour facility. The rebate is intended to support the losses dealers face by operating a shift at a dead loss. Closing of a single day, 1/31 of a month, cannot justify termination of one half of the support. The dealer has carried out his bargain; he has operated a 24-hour facility. Amoco must carry out its bargain.

Breach of Public Policy

Second, imposing an economic penalty violates public policy. **Michigan law expressly permits a dealer to close his facility.** No supplier can prevent the dealer from choosing a single holiday to temporarily terminate operations. Thus Amoco could not tell a dealer that he may not close. But Amoco has done virtually that; it has told dealers that they may close, but they will pay a substantial economic penalty for doing so. There is no significant difference between

being told that one may not close, and being told that one may close, but at significant cost.

The Michigan Court of Appeals has recognized that an employer may not terminate an employee for choosing to exercise rights the law gives (an employee may not be fired for filing a claim under the Worker's Disability Compensation Act). The analogy is apt: Amoco may not impose a penalty for using rights that the law grants. A private contract may not be enforced in a manner that nullifies public policy.

Amoco may not choose to punish dealers who exercise rights the law gives them. Amoco's latest action is outrageous. It declares that the Company perceives itself as above the law; in contempt of actions of the Legislature and the Governor. This should not be tolerated.



Amoco has set a new standard for corporate arrogance. What the company fails to recognize is that there is a limit to the tolerance of its dealers, of the government, and of the public. It is possible that dealers will respond to this action with suit. That may be accompanied by legislative action limiting the power of the Company. And public awareness of the problem could send some consumers away from the Torch and Oval (although dealers would not prefer that result). Eventually all outrages are redressed. This action will not be ignored.

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PROGRAM FOR UNINSURED CHILDREN BEGINS FUNDRAISING

Governor John Engler and the state's First Lady Michelle Engler announced that they will chair a private fundraising effort with an annual goal of \$1 million to provide preventive health care coverage to uninsured children in Michigan.

Donations will go to the new, non-profit Caring Program for Children, a joint program supervised by Blue Cross and Blue Shield of Michigan (BCBSM) and the State of Michigan to offer free preventive health care to eligible youngsters. A federal grant has been earmarked for the program from the federal Health Care Financing Administration (HCFA) and release of the funds is being sought to match private donations.

"The Caring Program represents a linking of public and private organizations to deal with a major public policy issue," the Governor said. "It demonstrates how we in Michigan can work together to take care of 5,000 of the youngsters who really need health care coverage and might not receive it any other way."

"An important first step is to help these youngsters receive good preventive health care so that problems are caught early and treated before they become emergencies," Engler said.

The program will pay for office visits, prescription drugs, immunizations, emergency care, outpatient surgery, outpatient substance abuse and diagnostic services such as x-rays. Inpatient services are not included.

"It's a small beginning, yet we expect the generosity of Michigan citizens will enable us to expand the program quickly," said BCBSM President and Chief Executive Officer Richard E. Whitmer. "We want to thank the Governor and Legislature for

giving their approval so that the private fundraising effort can begin."

Joining the Governor and Whitmer were Donald M. D. Thurber, BCBSM Chairman of the Board; Edward B. McRee, President of Ingham Medical Center and Chairman of the Michigan Hospital Association; state officials from the areas of public health, education and social services; and representatives from the Michigan State Medical Society and Michigan Association of Osteopathic Physicians and Surgeons.

"We deeply appreciate the generosity of the Metro Health Foundation, the Michigan Health Care Education and Research Foundation and Blue Cross and Blue Shield of Michigan employees, who have donated funding so that we can begin enrolling children," said BCBSM Chairman Donald M. D. Thurber.

BCBSM is donating administrative services, including claims processing, therefore every private dollar raised will go directly to health care services for children. The State of Michigan will help inform eligible families about the program and seek the release of federal funds. The non-profit Michigan Health Care Education and Research Foundation will serve as the official program sponsor.

Legislation creating the program was introduced by Sen. John J. H. Schwarz, M.D., R-Battle Creek; Sen. Michael J. O'Brien, D-Detroit; Rep. Teola P. Hunter, D-Detroit; and Rep. Michael E. Nye, R-Litchfield. Governor Engler signed the bills into law in July.

Enrollment is open to youngsters residing anywhere in the state who are under age 19 and are members of families at or

below 185 percent of the federal poverty level. They cannot be eligible for Medicaid or other government or privately-sponsored health care programs (except Children's Special Health Care Services). They must be Michigan residents, unmarried and apply along with all other eligible children in their household.

Michigan's program is based on one created by Blue Cross and Blue Shield of Western Pennsylvania and now operated by 12 Blue Cross and Blue Shield plans across the country.

A donation of \$29.50 will cover a child for one month; \$354 will cover a child for one year.

Contributors who donate \$3,540, which provides coverage for 10 children in one year, can direct their donation to help youngsters in a specific school, city or geographical area.

Donations can be made to the Caring Program for Children, Michigan Health Care Education and Research Foundation, 600 E. Lafayette, Dept. B241, Detroit, Michigan, 48226. Checks should be made payable to the Caring Program for Children Fund. The donor information line is 1-800-543-7765 (toll-free).

Continued on page 23.



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ENVIRONMENTAL UPDATE

By Terry Burns, SSDA-MI Marketing Representative

The State Police Fire Marshal is pleased to announce that twenty-two (22) Hazardous Storage Field Inspectors have completed the 160 hour basic inspector school and have been assigned to the nine Fire Marshal Division Field offices.

Some of their responsibilities will include:

- A) inspection of new and existing above ground flammable and combustible liquid and propane facilities certified under act 207;
- B) inspect new underground storage tank installations required to be registered under act 423 and
- C) to inspect for proper registration of UST, fee payments, upgrading requirements and proof of financial responsibility.

These inspectors are well trained and experienced and should be a great help in new installa-

tions and questions in the field.

The nine field offices are Lansing, Northville, Saginaw, Jackson, Paw Paw, Grand Rapids, Cadillac and Negaunee.

Used Oil

The EPA is in the process of rule making regarding used oil. Some of their concerns in drafting these rules are:

- A) keep the rules simple
- B) build on the existing regulatory systems
- C) keep cost low
- D) discourage improper disposal
- E) to be effective
- F) all used oil merits some control and good management practices.

One of the key issues is to discourage improper disposal of used oil therefore keeping it out of the drains, waterways and dumps.

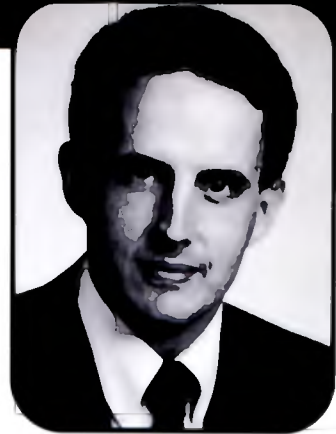
There are a number of options for the EPA to

choose in making their decision. Three of those options are as follows:

- 1) List used oil as a hazardous waste
- 2) List particular used oil as hazardous if it fails the TC test
- 3) Not listing oil as hazardous but developing used oil disposal management standards and procedures.

Having proper management standards in place to implement and not listing used oil as hazardous waste would be most beneficial to our industry. As new means of oil recycling are created and the awareness of the do-it-yourselfers increases, this becomes no time to list used oil as a hazardous waste.

Also we are hopeful the EPA will define what a small quantity generator



is for the purpose of qualifying for an exception or an exemption to whatever rules and restrictions come. It is very possible that many dealers would fall into this category. Some of the decisions are to be out by early May. As new information comes available we will pass it along to you.

Remember December 22, is the deadline for tank testing. January 1, 1992 is the deadline for spill protection for ALL facilities.

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SOCIAL SECURITY TALK

By William M. Acosta, Copley News Service

Q: Is Social Security still the main source of retirement income for the average person?-D.S.

A: In general, incomes of aged Americans come from one or more of three main sources: Social Security benefits, employment-related pensions and other income from resources accumulated over a lifetime. Social Security accounts for about 38 percent. However, Social Security accounts for 77 percent of the income of aged households with annual incomes of less than \$10,000.

Q: What Social Security business can be conducted by telephone?-E.T.

A: You can use the new toll-free number, (800) SSA-1213, for filing claims for retirement, disability or survivor's benefits, reporting a missing check, making an appointment to apply for benefits or simply asking a question.

Q: My friend was telling me about new criteria Social Security is using for establishing childhood disability. Would you please explain?-G.T.

A: The old rules simply matched the child's disability with those on a specific listing of disabilities. As the result of the 1990 Supreme Court decision in *Zebley vs. Sullivan*, a child is

determined disabled after an individual assessment of the extent to which he or she is able to function compared to a health child of the same age.

Q: What is the time limit for submitting Medicare Part B claims?-J.S.

A: You always have at least 15 months to submit claims. For service received between October 1, 1989, and September 30, 1990, your claim must be submitted by December 31, 1991. For service received between October 1, 1990, and September 30, 1991, submit claims by December 31, 1992. For service received between October 1, 1991, and September 30, 1992, submit claims by December 31, 1992.

Q: What will be the maximum amount of earnings that will be subject to the Social Security tax in 1992?-T.C.

A: The tax rate in 1992 is 7.65 percent, which represents the combined Social Security and Medicare tax. The Social Security (Retirement, Survivor and Disability Insurance) portion is 6.2 percent, and the Medicare (Hospital Insurance) is 1.45 percent.

In 1992, the Social Security tax will be on earnings up to \$55,500. The Medicare tax of 1.45 percent will be on earnings up to \$130,200.

Q: Is the amount of the Supplemental Security Income check the same for everyone? I know of someone who lives in a different state who receives more than I do. Please explain.-C.F.

A: The SSI program provides a basic federal payment amount that is standard in all states. Amounts can vary according to other income received (for example, earnings and Social Security benefits) and the living arrangement of the recipient (for example, residence in one's own home or in the

household of another or in an institution). Some states add money to the federal payment amount.

Q: I have Medicare insurance Part A and Part B. Does Medicare Part B cover prescription drugs while out of the hospital?-E.A.

A: While Medicare helps pay a large portion of your medical expenses, there are various health care services and products for which Medicare will not pay. Medicare Part B does not pay for outpatient pre-

scription drugs and patent medicine.

Q: I remember my nephew receiving Social Security student benefits while he was in college. Does Social Security still pay benefits to college students?-O.G.

A: The student category of benefit was eliminated by a change in the law in 1981 except for elementary or secondary school students under age 19. It was phased out gradually for those entitled before May 1982.

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Deadline for registration is February 11, 1992.

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Third Technician: _____ (Attach list if additional Technicians will be attending)
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By Larry Wright, Lawrence A. Wright, Inc.

NON-'GAS' SALES: HOW TO PRICE FOR PROFIT

A recent study of split-island, full-facility service stations that represent a cross section of all major brand dealers revealed some interesting findings when compared to a similar study conducted just a few years ago:

*Non-gasoline sales were substantially higher.

*Pricing products and services to achieve maximum non-gasoline profits continues to be a challenge for many service station dealers.

*Today's lower pool margins and increased operating expenses will require a higher degree of management skills to take advantage of future opportunities.

The industry standard for evaluating non-gasoline sales performance is to measure the amount of non-gasoline sales per 1,000 gallons of gasoline sold per month. A few years ago, a typical three-bay station produced monthly non-gasoline sales of \$200 to \$250 per 1,000 gallons (this is called the sales ratio), which translates to \$20,000 to \$25,000 of monthly sales in a 100,000 gallons per month station. Today, the same station will have a sales ratio of \$270 to \$320 per 1,000 gallons. That increase has come about despite increasing competition from

the fast-lube and specialty tune-up shops.

To calculate the sales ratio at your station, divide your monthly gallonage by 1,000, then divide this figure into your total non-gasoline sales. For example:

Mo. Gallons = 125,000
Non-gas sales = \$28,000
 $\$28,000 \div 125 = \224

Chart 1 shows an example of the sales ratios by department in a successful 100,000 gallon station with \$270 total sales ratio.

From experience with our clients, we know that, with proper pricing policies and good inventory control, the gross profits shown in Chart 2 should be achieved in each sales department.

When the above percentages are applied to a balanced selling job, the overall gross profit on non-gasoline sales would be about 60%. In other words, you should expect to earn an overall non-gasoline gross profit of 60 cents on every \$1 of non-gasoline sales. Chart 3 is an example of a 100,000 gallon station with \$270 sales ratio earning the proper gross profits.

The key to getting this 60 cents on the dollar return on non-gas sales lies in a number of areas, but perhaps none are as vital as knowing exactly how to price

merchandise in order to earn the gross profit you desire.

In fact, it's so great a difference that improper use of "mark-ups" verses calculating the desired gross profit has cost dealers thousands of dollars each year.

Here's an example of the "wrong way" to price a part purchased for \$5 for a desired gross profit of 40%. If

the part were to be "marked-up" 40%, the \$5 cost would be multiplied by 40% and the answer (\$2) would then be added to the \$5 cost. The part would be sold for \$7, which allows for a \$2 profit. The problem with this method is when the gross profit percentage is calculated by dividing the \$2 profit by the \$7 sale price.

Now the gross profit is only 28.5%, not the 40% that was needed.

Continued on page 19.

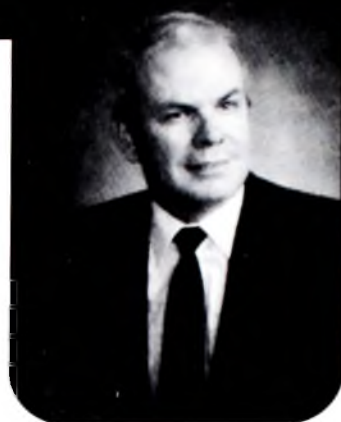


Chart 3

Department	Sales/month	Gross Profit	%
Motor Oil	\$2,500	\$1,125	45%
Vending	1,800	360	20%
Tires	3,000	750	25%
Batteries	800	240	30%
Parts/acc.	9,000	4,050	45%
Service	9,900	9,900	100%
Total	\$27,000	\$16,425	61%

Chart 1

Department	Sales Ratio	Monthly Sales
Motor Oil	\$25	\$2,500
Vending	18	1,800
Tires	30	3,000
Batteries	8	800
Parts/acc.	90	9,000
Service	99	9,900
Total	\$270	\$27,000

Chart 2

Department	Gross Profit Range
Motor Oil	45-55%
Vending	20-25%
Tires	20-30%
Batteries	25-35%
Parts/acc.	40-50%
Service	100%



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THE FUTURE OF ENERGY

Q & A

Look for part II in beginning 1992 issue.

Donna R. Fitzpatrick, former acting secretary of energy, was interviewed by members of The San Diego Union's editorial board.

Question: What were some of the conclusions of the Hudson Institute's energy study?

Answer: First it concludes that petroleum is going to be our primary transportation fuel for the foreseeable future; that none of the proposed alternatives such as alcohols or compressed natural gas or electricity have the capacity to displace a great deal of petroleum.

Q: We're not going to have a viable urban electric car for example?

A: We could have a viable urban electric car, especially an electric delivery or service vehicle that never has to go more than a 120 miles a day. And those kinds of niche markets also exist for compressed natural gas vehicles.

Q: What are some other conclusions of the study?

A: One is that we are going to have to have nuclear energy for electricity generation in the future. The resource base of coal and natural gas is adequate for 30 years or so but after that point we're going to need to have a greater proportion of our electricity generated by nuclear power.

Q: Does that mean we're going to have to build more nuclear power plants?

A: We should build more nuclear power plants. There are new generations of design coming out right now. Some are smaller than the current plants. They could be built in modules so that you wouldn't have to install so much capacity at one time. You would install, instead of 1200 megawatts, maybe 500 to 600 megawatts at a time. This has greater economic efficiency.

Q: Does the study suggest a solution to the

problem of nuclear waste disposal?

A: The Hudson study really views this, not as a technological problem, but as a political problem.

Technically we know how to store nuclear waste safely essentially in perpetuity. You bury it in the earth sealed in casks. We have to recognize that everything that we do, from mining coal to producing natural gas and oil to driving down the highway, has a risk attached to it. So there is a level of acceptable risk that we recognize along with our public policies.

We need to devise a way of attracting people to want to have a waste site, by giving them palpable benefits—have a kind of reverse auction for waste sites perhaps.

Q: What about the safety of nuclear generating plants themselves? Isn't that still a political barrier to expanding the nuclear power industry?

A: Yes it is. And the politics of that is complicated by the licensing procedure itself.

The nuclear licensing procedure, which is a federal procedure, is a two-stage process. First a utility would get a construction license and then after the plant is built, it has to get an operating license.

Unfortunately that means that all kinds of issues which were addressed at the construction licensing stage could be raised again at the operating license stage. And the experience over the last ten years has been that it's too risky. No utility will undertake that kind of processing.

Q: What about the issue of plant safety itself?

A: First you have the new designs, different fuel cycles and different designs for the reactor itself. So that is something does go wrong—a failure of the

cooling system, for example—the reactor will shut itself down and cool off.

It is designed so it can radiate enough heat without even activating its cooling system. You can have that kind of what's called passively safe design. But more than that I think we have to be much more knowledgeable about the operating record of nuclear power plants already at work in this country. They have a tremendously safe record.

In fact, there are more than a hundred nuclear plants operating in this country. They are safe and they operate very efficiently and they are getting more efficient as operating skills and management improves.

Q: Even so, isn't there great public apprehension about these plants?

A: There is a lot of vocal opposition but I don't think it is fair to say there is great popular opposition. The majority has recognized that we need to have nuclear power.

Q: Switching from nuclear power to petroleum, is there any point in striving toward less reliance on imported oil, either in an energy/economics sense or even in a geopolitical sense?

A: It's hard to find the benefits in that. It's quite clear that we can't be independent on imports. It's also pretty clear that we can't isolate ourselves in the market. Or, if we try to limit our imports by imposing quotas for example, we're going to upset the market balance that now exists, probably to our own detriment.

For example, support we imposed import quotas. To a certain extent, that might increase efficiency but the price of oil within the United States would have to go up if the supply was limited. If that happens then that becomes a cost in our economy and affects our competitiveness worldwide.

Q: So you would oppose slapping an import tax on import oil?

A: Yes. For that general macroeconomic reason but also for some very practical reasons. We get most of our oil now from the Western Hemisphere—Canada, Venezuela, and Mexico.

We get very little of our imports from Arab-OPEC countries, for example. After our own neighbors in the Western Hemisphere our biggest importers are countries like the United Kingdom.

Now, We cannot be treaty put an import fee on Canadian oil because we have a free-trade agreement. We're trying to negotiate a free-trade agreement with Mexico. Venezuela increased its oil producing capacity largely with our assistance and at our behest.

And they have some tremendous reserves that have been proven in the last few years. We can hardly tell them that we're now going to put a tax on their oil. We can hardly tell our friends in the United Kingdom that we're going to put a tax on their oil especially when we're working on the North Atlantic Free-Trade zone.

Q: The Bush administration's proposed national energy strategy has been criticized by some for an alleged lack of emphasis on conservation. Is that a fair criticism?

A: There isn't much the government can do about energy efficiency without interfering in the marketplace. It can support research for more efficient technology.

I'm sure there will continue to be attempts to mandate efficiency for such things as home appliances, buildings and automobiles. The history of these mandates has been either that they don't work very well, that they have pernicious secondary effects, or that they are more costly than the benefits realized.

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Service Station Dealers Assoc. of Michigan
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November 13, 1991

Board of Directors,

Effective November 11, 1991 I sold my business at Harvard Row Auto Care. This, unfortunately, breaks my requirements to be a member of of the board and executive officer of the SSDA of Michigan.

I will miss my many friends and associations with government officials in these trying and exciting times in the service station business.

I will not be a stranger and look forward to seeing you again. Please accept my resignation and my thoughts will be with you. Good luck in your many programs to help and protect the service station dealers of Michigan.

Respectfully,
Ron Bernas

EDITORS NOTE:

After 30 years in the industry, Shell dealer Ron Bernas is retiring from the service station business. We wish Ron and his wife, Liz, the best of luck in their future endeavors.

DIRECTOR'S SPOTLIGHT

The Service Station Dealers Association of Michigan would like to recognize a person who has given a lot of his own time and effort to the cause of the dealers in Michigan as he leaves his post as President of the Service Station Dealers Association of Michigan.

Norm Fischer has been involved with the SSDA-MI for 20 years and has

served on the board for fourteen years, the last two as the association president. Fischer led the Association while two very important pieces of legislation, the MUSTFA Underground Storage Tank Bill and the Dealer Equity Bill were made into law. Norm has been a tireless worker for the dealers and has spent most of the last two years on I-69 between

Flint and Lansing to attend meetings, hearings and fund-raisers on behalf of the dealers of Michigan. Norm will now serve the next four years as the immediate past president and also continue to serve on several national committees.

SSDA-MI tips their collective hat to Norm Fischer



Dan Loepp

and his wife, Oddie. Thank you for your time, dedication and effort for the dealers of Michigan.

DEPLORABLE AND VINDICTIVE

Amoco & Mobil Give Dealers Lump of Coal for Christmas

Deplorable and vindictive are clearly the two words that explain the actions of Amoco and Mobil Oil in their utter contempt for the dealer equity bill by fining dealers up to 100 percent of

their rent rebate for closing legally for Christmas.

Most of the oil companies are claiming that they are working hard to make dealer/company relations better. In fact, in a letter to dealers

Amoco Oil claimed they "value the dealer network and is committed to treating each dealer fairly."

What is fair about punishing dealers \$500 to \$1000 for closing on a

day that this state deemed legal to close on.

Unfortunately, these claims of interest in the dealers are empty words, but beyond that what they have done is un-American.



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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	\$2,400	\$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
IF YOU USE SSDA-MI, WE CAN MAKE/SAVE YOU			\$5,490

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BUSINESS ADDRESS: _____

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

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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NAME: _____ TITLE: _____

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

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DUES SCHEDULE

ANNUAL MEMBERSHIP DUES:

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

____ \$480 annual payment

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

ASSOCIATE MEMBERSHIP DUES: \$400.00

I would like information on those items checked below:

- ☐ Comerica Visa/Master Charge
☐ Liability/Workers Comp. Insurance
☐ Blue Cross/Blue Shield of Michigan
☐ National Telephone Services, Inc.
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_____ Acct. # _____	_____ Exp. Date _____

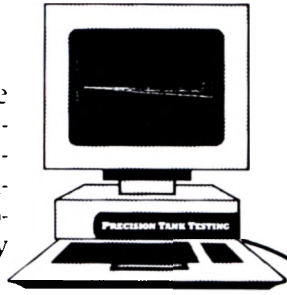
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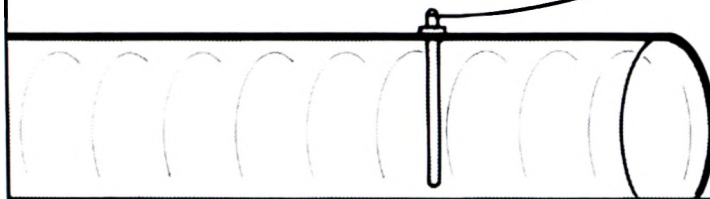
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The reason for the short-fall in the profit is that the cost was marked-up 40% rather than the gross profit margin properly calculated.

The correct way, using the same example is as follows:

1. Subtract the desired gross profit from 100. In our example, we'll subtract 40 from 100 and get 60.

2. Divide the answer (60) into the cost to learn the correct selling price ($\$5 \div 0.60 = \8.33)

When the cost of \$5 is subtracted from the selling

price of \$8.33, the gross profit is \$3.33, which is 40% of sales as opposed to the 28.5% that was realized when the cost was "market-up" 40%.

If the cost of accessories and parts are \$5,000 per month, the difference between the right way (margin) versus the wrong way (mark-up) would amount to nearly \$16,000 per year of lost profits.

If the usual pressures of day-to-day station operation make it difficult to calculate selling price as il-

lustrated above, an easier way to make the calculation is to use the reciprocal in Chart 4. Select the gross profit percentage you want to earn and then multiply the cost of the product by the reciprocal (see Chart 4). For example, to calculate the selling price of a part that costs \$5 when a 40% gross profit is desired, multiply \$5 by 1.67 for a selling price of \$8.35.

Chart 4

Gross Profit Desired	Reciprocal
20%	1.25
25%	1.33
30%	1.43
35%	1.54
40%	1.67
45%	1.82
50%	2.0

When the correct pricing procedures are combined with good inventory controls, the result will be an increase in non-gasoline gross profits to industry standards and your own goals.

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WHAT AN IRA CAN STILL DO FOR YOU

By Dante M. Rotondo
Prudential Securities, Inc.

Contrary to prevailing conventional wisdom, the Tax Reform Act of 1986 did not eliminate Individual Retirement Accounts (IRA's). It watered them down a bit, but they are still alive and well. To set the record straight, it is probably a good idea to review their characteristics at this time.

INDIVIDUALS NOT COVERED BY EMPLOYER RETIREMENT PLANS

Individuals working for employers who do not provide retirement plans can still contribute to a maxi-

mum of \$2,000 or 100% of their earned income to an IRA. The maximum contribution for a married couple who both work is \$4,000, while for a couple with only one working spouse it is \$2,500. Contributions to the IRA are deducted from gross income and taxes on these contributions and the earnings they generate are deferred until the funds are withdrawn.

Setting aside \$2,000 per year until age 65...

Starting at age	You would contribute a total of		And at age 65 you'd have this much if the annual rate of return was					
			8%		10%		12%	
	Before taxes	After taxes	Tax deferred	Taxed at 28*	Tax deferred	Taxed at 28*	Tax deferred	Taxed at 28*
25 (40 years)	\$80,000	\$57,600	\$597,987	\$229,924	\$1,084,057	\$342,132	\$2,012,019	\$519,288
35 (30 years)	60,000	43,200	256,454	118,143	390,391	156,938	640,607	210,788
45 (20 years)	40,000	28,800	101,777	55,404	132,048	66,215	172,909	79,563
55 (10 years)	20,000	14,400	31,726	19,990	35,833	21,772	40,570	23,744

Source: American Funds Group 403(b) Retirement Account.

INDIVIDUALS COVERED BY EMPLOYER RETIREMENT PLANS

Individuals working for an employer who provides a retirement plan can still contribute to a tax deductible IRA if the adjusted gross income (AGI) is less than \$35,000 for an individual or \$50,000 for a couple. Individuals with income of less than \$25,000 may contribute up to \$2,000 and two income couples with AGIs of less than \$40,000 may contribute up to \$4,000.

A partially deductible contribution is allowed for individuals earning between \$25,000-\$35,000 & couples earning between \$40,000-\$50,000. No deductible contribution is allowed beyond the \$35,000 & \$50,000 limits.

NON- DEDUCTIBLE IRA CONTRIBUTIONS

Individuals and couples covered by employer-sponsored retirement plans and earning in excess of the above-mentioned allowable limits may still establish non-deductible IRAs. Even though the contributions are not tax deductible, the earnings in the account will accumulate and compound on a tax-deferred basis.

MAINTAINING & LIQUIDATING AN IRA

April 15th is still the deadline for establishing an IRA for the previous tax year. You can still invest your IRA money in various types of securities such as stocks, bonds, mutual funds, and CDs, but you cannot purchase life insurance.

Withdrawals from the account may begin at age 59 1/2 and must begin at age 70 1/2. Money withdrawn is taxed as ordinary income in the year withdrawn. Withdrawals before age 59 1/2 (unless one of a series of substantially equal periodic payments) are subject to a 10% penalty in addition to inclusion in your taxable income.

ROLLOVERS

An individual who receives a lump sum distribution from a retirement plan can roll it over to an IRA without any tax liability as long as it is done within 60 days from when the money was received. The same is also true when rolling over an IRA from one investment company or bank to another.

For those who are not familiar with the significant advantages of tax-deferred investing, the following chart vividly displays the "miracle" of its compounding effect.

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THE ALERT CONSUMER

By Bobbi Ignelzi
Copley News Service

Staying Organized Can Be Simple

If your idea of financial recordkeeping is sticking a few receipts on the front of the refrigerator or dumping all important papers into a box in the closet, you're taking a big risk. In case of an emergency—a death, tax audit, legal suit or accident—it's vital to know exactly where to find the proper document, receipt or policy, says financial expert Jane Bryant Quinn.

She offers some suggestions for simple but organized home record-keeping.

Use a pre-filing system. Put everything that needs to be filed into a "holding" basket or shoe box. Although it may take you months before you get around to putting each paper in its place, at least you won't lose anything in the meantime.

Make a record of all important cards in your wallet. These should include credit cards, car registration, driver's license and health insurance cards. This record will make it a lot easier to get the cards replaced if you lose them. To save time, lay all the cards out on the copying machine to make a single copy.

Get a file cabinet and use it. It doesn't have to be an expensive one. A cardboard one will suffice. The important thing is to use it.

Here's what to keep in typical filing categories.

***Bank accounts.** Keep all the information you received when the accounts were opened, monthly statements, canceled checks, passbooks and statements on the status of certificates of deposit. Keep all automated teller receipts until the transaction has been properly credited to your account. Eventually you can weed out and toss away the canceled checks not needed for tax purposes. However, in case you need a canceled check as proof of

payment, it's a good idea to wait six months before throwing them away.

***Credit cards.** Save two years' worth of statements in case you need to check on a purchase or tracking spending.

***Debts.** Keep mortgage, bank-loan records and contracts for installment purchases. The mortgage statement that shows how much interest you can deduct belongs with your tax records.

***Employee benefits.** Save descriptions of your plans and annual statements on the status of retirement accounts.

***Insurance policies.** Keep life, auto, health and homeowner's, plus all correspondence relating to them. Keep old auto and homeowner's policies for three years, just in case you have a liability claim and have to prove you were insured at the time.

***Investments.** Keep reports and transaction receipts from mutual funds, retirement accounts and your brokerage house. Keep all the information you received when you opened your account, including prospectuses and sales literature. For tax purposes, you need to know what you paid for an investment, what you sold it for, what dividends you received and any brokerage commissions you paid.

***Social Security.** Keep the booklets that explain the benefits. Also request and keep periodic statements of your contributions.

***Taxes.** Keep receipts for deductible items, at least six years' worth of tax returns and all supporting data, and records of nondeductible contributions to an individual retirement account. Without proof of those IRA contributions, you may have to pay tax on the month when you take it out.

***Warranties.** Save receipts for items under warranty,

along with the cards showing what repairs the manufacturer will make and for how long.

***Wills.** Keep a copy of your will (and your spouse's), your living will, and your power of attorney with a copy to the person who can exercise it.

To eliminate a mountain of paper and receipts, it's also important to know what you can safely toss out. Although people differ on what records they want to keep, here are a few things Quinn says almost everyone can do without.

***Canceled Checks,** after about six months unless they're for tax-deductible

expenses, home improvement or child support.

***Bank statements** that aren't part of your tax or investment records.

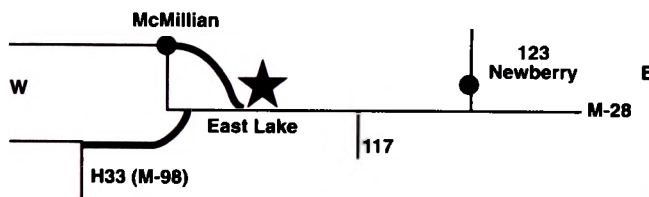
***Deposit slips,** once you've made sure the bank entered them correctly.

***Tax returns** and supporting data that's more than 6 years old if you filed honestly. The IRS can audit six years back if you under-reported income by more than 25 percent. It can audit as far back as it likes if you failed to file a return or committed fraud.

***Paycheck stubs.** Your employer will give you a W-2 form at the end of the year showing your earnings.

BUSINESS FOR SALE

A gas station, convenience store with ice cream parlour, and beautiful 12-room motel with full 2 bedroom living quarters. New gas tanks have just been installed. Located on 23 prime acres overlooking East Lake on M-28 & H-33 [M-98] junction, 7 miles west of Newberry. 1,120 feet of frontage on M-28. Plenty of land for business expansion. Good, year-round business. Near Manistique Lakes. Heavy tourism. Excellent fishing, hunting, and snowmobiling area. Access to snowmobile trails. Will sell gas station with convenience store separate. Must see. Call Leonard. 906/293-8023.



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REGIONAL DEALER MEETINGS

The SSDA-MI will be holding local and regional dealer meetings beginning the end of February. These meetings will be informal and members are encouraged to bring fellow dealers. Breakfast will be served during the meetings which will update dealers on pending legislation, member services and regulatory affairs. Cut this schedule out and plan on attending a meeting in your area.

MTG	DAY	DATE	CITY
#1	Tuesday	February 25, 1992 8 - 9:30 am	Holiday Inn - North 270 Ann St. NW Grand Rapids
#2	Thursday	March 5, 1992 8 - 9:30 am	Omni Hotel 333 E. Jefferson Avenue Detroit
#3	Thursday	March 12, 1992 8 - 9:30 am	Holiday Inn 26555 Telegraph Road Southfield
#4	Tuesday	March 17, 1992 8 - 9:30 am	Holiday Inn Tech Center 32035 Van Dyke Warren
#5	Thursday	March 19, 1992 8 - 9:30 am	Holiday Inn Metro Airport
#6	Tuesday	March 24, 1992 8 - 9:30 am	Holiday Inn 100 Main Street St. Joseph
#7	Thursday	March 26, 1992 8 - 9:30 am	Holiday Inn - Flint 5355 Gateway Centre
#8	Tuesday	March 31, 1992 8 - 9:30 am	Holiday Inn-Expressway 3522 Sprinkle Road Kalamazoo
#9	Thursday	April 2, 1992 8 - 9:30 am	Holiday Inn - South 6820 S. Cedar Street Lansing
	To Be Announced		Clare
	To Be Announced		Marquette
	To Be Announced		Gaylord



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

Families must apply for coverage by submitting enrollment applications. Forms are available by calling BCBSM at 1-800-848-5101. Applications will be processed in the order received.

NEW TOLL-FREE SERVICE NUMBERS FOR MEDICARE

Blue Cross and Blue Shield of Michigan (BCB-SM) is expanding its list of toll-free numbers for Medicare beneficiaries in the 517 telephone calling area.

"These new numbers will help BCBSM provide better and faster service for our senior beneficiaries by customizing services," said Rosalee Livingston, Vice President of Government Programs for BCBSM.

The new toll-free numbers are: 1-800-872-2566 for Part A questions, and 1-800-482-4045 for Part B questions. Questions about BCBSM supplemental coverage which pays some of the charges not paid by Medicare should be directed to 1-800-258-8000.

However, Livingston pointed out that some retirees have been given special phone numbers by their former employers to use when calling for Medicare and supplemental information. These retirees should continue to use the special numbers.

Livingston provided the following guidance to seniors to help them determine whether their questions apply to Medicare Part A or Part B coverage.

Part B helps pay for doctors' services, outpatient hospital services, diagnostic tests, durable medical equipment, ambulance services and certain other health services and supplies.

Part A helps pay for inpatient hospital care, inpatient care in a skilled nursing facility following a hospital stay, home health care and hospice care.

Other tips Livingston says will help BCBSM give better service to Medicare beneficiaries when they phone for information:

*Have your Medicare card handy, and your group and contract number if you have BCBSM supplemental coverage.

*On claims questions, know the doctor's name, date of service, type of service and amount billed.

*Best times to call are in the afternoon, especially Wednesday and Thursday. If possible, try to avoid Monday calls.

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74 Market Street, S.W.
Grand Rapids, Michigan 48503
Phone: (616) 242-6878

Attention Metro Area Dealers

Automotive Air Conditioning Technicians Must be Certified by January 1, 1992*

The Service Station Dealers Association of Michigan will be offering the Mobile Air Conditioning Society program for technician certification in refrigerant recycling. A training session including a video and slides will be given in the Detroit Metro Area (I-696 & Orchard Lake Road). Please fill out the registration form below and return with your payment as soon as possible. At the end of the session, tests will be handed out to participants. The tests are to be completed at home by the participants, then returned in a stamped envelope.

Deadline for registration is January 8, 1992.

Thursday, January 23, 1992
7 p.m. - 9 p.m.
Clarion Hotel
(I-696 Orchard Lake Road)
31525 12 Mile Road
Farmington Hills

\$25 REGISTRATION

Fee includes:
Video Presentation
Question & Answer
Certification Test

*Under the Clean Air Act, if you are not certified, effective January 1, 1992, you will not be able to work on air conditioning systems.

Enrollment Form

Name of First Technician: _____ Second Technician: _____

Third Technician: _____ (Attach list if additional Technicians will be attending)

Station Name: _____ Phone Number: _____

Station Address: _____ City/State/Zip: _____

Check enclosed for \$ _____ (\$25 each)

Make check payable to SSDA-MI and mail with registration form to:

SSDA-MI
Attn: AC TESTING
200 N. Capitol, Suite 420
Lansing, Michigan 48933

RECTANGULAR SERVICE CENTERS ADD CONTEMPORARY LOOK

Rectangular windshield service centers, designed to complement a more contemporary business decor, are available from the Commercial Zone Products Division of DCI Marketing, Inc.



The service centers, featuring a patented design of blow-molded, high-density polyethylene, are impervious to the elements. Mounted to a pole or wall, the units will not rust, chip or dent.

DCI manufactures the rectangular service center with a folded towel dispenser above a single wash bucket.

All service centers manufactured by DCI feature wash bucket inserts that slide out for each replacement or to refill wash water. The units include squeegee and mounting hardware.

The rectangular service center is 30 1/2 inches high, 13 inches wide, and 9 inches deep.

All DCI windshield service centers are available in a wide range of colors, in minimum quantities, to match corporate/company identities.

DCI Marketing, headquartered in Milwaukee, Wis., is a diverse marketing services company that is among the top 20 sales promotion firms, and the largest point-of-purchase company in the nation. The Commercial Zone Products division has manufactured and marketed its products for the past 20 years to the automotive aftermarket, service station, petroleum, government, rental, maintenance, department and chain store, and fleet markets, among others.

For more information on windshield service centers, including the location of distributors, contact DCI Marketing, Commercial Zone Products, 2727 West Good Hope Road, Milwaukee, WI 53209; call toll free 1-800-782-7273.

NEW MAC TOOLS IMPACT WRENCH IS EASY TO HANDLE, POWERFUL



Mac Tools, Inc. introduces the 1/4" square drive impact wrench (AW850).

The AW850 is small and lightweight, yet powerful, and its pistol-grip design provides fatigue-free handling.

This new impact wrench features a double-clutch, hammer-type mechanism, a built-in power regulator, positive action trigger to control speed, and a one-hand forward and reverse operation.

Mac's latest power tool's specifications include a 40-ft.-lb. maximum torque; a 1/4" capacity (standard bolt); a two-cfm average air consumption; a 1/4" npt air inlet; and a 3/8"-i.d. minimum hose size.

Weighing 1 7/8 lbs. and with a 4 7/8" length, this new tool is easy to handle and store.

Founded in 1938, Mac Tools is a leading developer, manufacturer and distributor of quality tools and equipment for professional technicians throughout the United States and Canada. Contact: Bob Haynes, Product Line Manager, (314) 281-4131.

DORMAN PRODUCTS INTRODUCES "91" UPDATE OFFER—ASSORTMENT OF WHEEL STUDS, NUTS AND CHROME WHEEL NUTS

Dorman Products is now featuring a 4-drawer update offer to jobbers and installers, according to Allen Keebaugh, Marketing Manager.

"This new Wheel Study and Nut update (part number 006-151) is a great offer," Mr. Keebaugh said. "The assortment makes it simple to update a jobbers' current coverage to include 1991 applications."

The "91" Update Assortment includes Grade 8 quality wheel studs and nuts with application coverage up to and including 1991 import and domestic model cars and light trucks.

Selections for this assortment are packed in convenient starter pack quantities.

Also included in this assortment are chrome specialty wheel nuts. This drawer includes 12 of the most popular fastest-moving chrome specialty wheel nuts, including Mag Style nuts in long, short and acorn design, including steel washers.

"The jobber can use his existing cabinet frame, or order the needed frame from his Dorman representative."

The unique Dorman Wheel Stud and Nut Application and Specification Guide is also included with the purchase of the special "91" update assortment offer.

For more information, please call or write: Dorman Products 1, Dorman Drive, Warsaw, Kentucky 41095, (606) 567-7000.



PLUG IN STARTING SYSTEM FOR QUICKER ROAD SERVICE

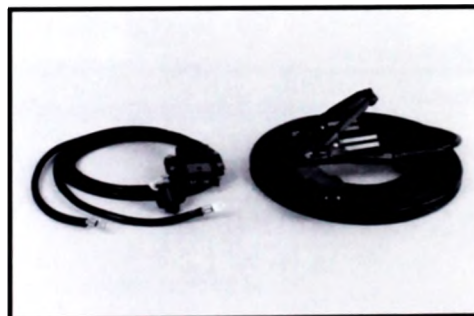
A plug-in emergency road service starting system has been announced by Associated Equipment Corporation, St. Louis, MO. It has been designed for quicker, easier and safer starting of disable vehicles.

The Model 6132 requires no lifting of the service truck's hood for hook-up and only one pair of clamps to connect. The user merely connects the clamps to the dead battery and plugs into the polarized socket mounted on the truck.

Tangle-free, 30 foot cables permit reaching the stalled vehicle in front, back or to the side of the service truck, keeping the operating out of traffic flow. Cables are 4 GA.

The truck mounted socket and cable connector plug are of strong, weatherproof Lexan, 500 amp insulated clamps, with Flexi-Spring guards, feature a patented safety light to warn the operator of a reversed connection.

For further information write Associated Equipment Corporation, 5043 Fairlin Avenue, St. Louis, MO 63115.



ANTIFREEZE RECYCLER PROTECTS ENVIRONMENT AND SAVES MONEY

To many in the automotive industry, the quoted adage, "The proof of the pudding is in the tasting," holds much more than just an ounce of truth, particularly when the recipe involves the development of new applications for advanced technologies. In this situation, we are referring to the recovery of automotive antifreeze via the Bad Ethyl system of in-house vacuum distillation. Finish Thompson Inc. has developed a distillation unit to recover pure ethylene glycol from engine coolant in a manner completely unique to the automotive aftermarket. Absolutely no filters are utilized.

The proof of Bad Ethyl's value comes from customers such as a Mesa, Arizona heavy equipment dealer. Since October 1990, this equipment dealer has reportedly processed over 45 barrels of recovered heavy duty coolant (2,475 gallons) through their Bad Ethyl distillation unit, saving thousands of dollars in new antifreeze purchase and waste removal. Operating around the clock, this Finish Thompson system is demonstrating its advantage over filtration equipment by applying technology gathered from over 20 years experience in developing and manufacturing industrial distillation equipment.

Fleet operators, who drain radiator systems frequently holding twenty gallons of engine coolant, are quick to realize the value of avoiding the expense of purchasing new antifreeze and are often the first to see the merit in favorably positioning themselves ahead of impending federal EPA regulations regarding the disposal of controlled waste streams.

Bad Ethyl is the only in-house unit available to recover antifreeze in the same manner it is originally produced. For more information, contact Finish Thompson Inc., 921 Greengarden Road, Erie, Pennsylvania 16501-1591, Phone: 814/455-4478, Fax: 814/455-8518.



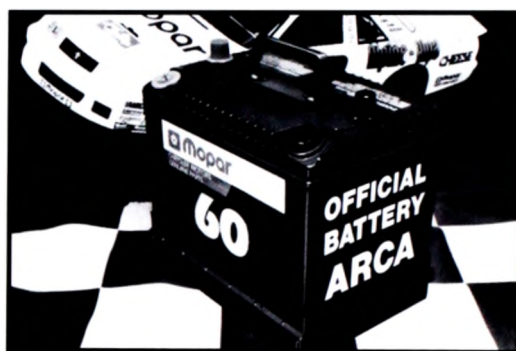
MOPAR NAMED OFFICIAL BATTERY OF ARCA FOR THIRD CONSECUTIVE YEAR

The Automobile Racing Club of America has named Mopar the official battery for the third consecutive year. ARCA officials selected Mopar's 34/78 60-month battery for its performance features including 850 cold cranking amps and combination top-posts and side terminals to fit nearly all passenger car and light trucks.

The 1990 ARCA race series boasted of 140 drivers competing for over \$1.4 million in posted awards. Daytona, Talladega, Atlanta and MIS (Michigan) were among the superspeedways included in the schedule, totaling 18 races in nine (9) states and Canada.

Chrysler's Mopar parts division enjoyed its best season since it entered as a series sponsor in 1989. Drivers carrying the Mopar Performance parts banner include Tim Helper, Donnie Moran and Roy Payne. The season championship was won by Bob Brevak of Ashland, Wisconsin, after spending 18 seasons pursuing the title.

The power of performance of Mopar batteries goes beyond the racing circles. The Mopar 34/78 60-month battery, with universal terminals, is available through any Chrysler, Plymouth, Dodge, Dodge Truck or Jeep/Eagle dealer.



SCOTT ANNOUNCES THE INTRODUCTION OF THE NEW PROTECTOR JR. DISPENSER

The new Protector Jr. dispenser from Scott Paper Company offers users the convenience of a towel or wiper dispensing system where space is limited.

The Protector Jr. is a compact, center-flow dispenser designed specifically for small spaces. It is ideal for the healthcare market, food service, small washrooms or cramped storage closets.

Two types of Scott hand towels are available for use in the Protector Jr. dispensing system. Premiere roll towels are premium quality and are extra absorbent. High capacity Extender roll towels provide high quality hand drying and reduce run-out problems.

For chemical or industrial wiping needs, strong yet economical EconoMizer wipers are available. For special wiping tasks, low link ScottPure wipers can also be dispensed from the Protector Jr. system.

For more information, write to: PROTECTOR JR., Scott Paper Company, S.T.A.R.T., 2004 Sproul Road, Broomall, PA 19008; or call 1-800-472-6881.



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