



Service Station Dealers Association

Michigan

SERVICE QUARTERLY

MAGAZINE PRICE \$10 PER COPY/ \$40 PER YEAR

The official publication of The Service Station Dealers Association of Michigan

MUSTFA TO BE REBUILT

At a recent hearing of the House Conservation, Environment, and Great Lakes Committee, Co-chairs, Representative Tom Alley (D-West Branch) and Representative James Mick Middaugh (R-Paw Paw) stated their intent for MUSTFA: "After reviewing the issues raised in the Auditor General's draft report, examining data concerning the MUSTFA fund, and evaluating the financial problems MUSTFA has, and will continue to have, in light of the number of claims received vs. the amount of revenue generated, we have reached the conclusion that the MUSTFA fund as we know it today must come to an abrupt end."

It was then explained that if something was not done, the MUSTFA fund could be without money sometime in late June. At that time all work would have to stop leaving no alternatives in place. After considerable discussion and testimony, three bills were voted out of the Committee and reported to the House. This package of bills represents a three phase approach to address the MUSTFA situation.

The first phase would: (1) Move all operations of the



CO-CHAIR REP. TOM ALLEY
D-WEST BRANCH

program from the Department of Natural Resources and Department of Management and Budget to the Michigan State Police Fire Marshal Division. (2) Stop enforcement of the present acts except for emergency responses, initial abatements, and twenty day reports, until September 30th, 1993. (3) Add serious penalties for fraud and abuse. (4) Have an immediate effective date when these bills are signed into law. (5) Set up a bonding mechanism for the fund to assure payment of claims that are in process as of the effective date.

After discussion in the House of Representatives it was determined to allow the Department of Natural Resources a reasonable response time to the proposal of moving the clean-up oversight to the State Police Fire Marshal



CO-CHAIR REP. MICK MIDDAGH
R-PAW PAW

Division. At this time a proposal from the DNR has been given to the Governor and the appropriate committee for further review.

The second phase is the development of a new program and funding mechanism to fulfill the requirements MUSTFA had met. In referring to this phase Representative Alley and Middaugh said, "As the transition begins from the "old" program to a "new" program, we can assure you that it is our goal to assist the owners and operators of underground storage tanks in meeting the financial assurance requirements, and particularly small businesses that are so vitally important to Michigan." Representative Alley also stated that the Service Station Dealers Association of Michigan would

be at the table during this phase to make sure the concerns of the owner/operators are addressed.

The third phase is the implementation and proper administration of a new program that would in place by October 1st, 1993.

Under these 3 proposals, all approved claims submitted by the effective date of the legislation, would receive payment for the work done. Invoices can still be submitted for these claims until completion of the site clean-up.

These bills are being expedited through the process and, from testimony at the hearing, have the full support of the Governor. After only five days, two of the bills were in the 3rd reading in the house and are being prepared to send to the Senate.

MUSTFA is a sensitive issue and one that is very important to us as gasoline retailers. Representatives Alley and Middaugh have a strong record of promoting small business and the SSDA-MI is committed to assisting them throughout this process. The Association will continue to keep members informed as this legislation goes through the process. ♦

NEW EXECUTIVE DIRECTOR ANNOUNCED

At the Service Station Dealers Association of Michigan's May Board of Directors meeting, Mr. Terry Burns was approved as the Association's Executive Director. Mr. Phil Bucalo, chairman of the assessment committee stated, "Mr. Burns was selected for his experience, understanding of the issues, the ability to preserve the continuity of the organization and to continue the strong

position that has been developed over the past years"

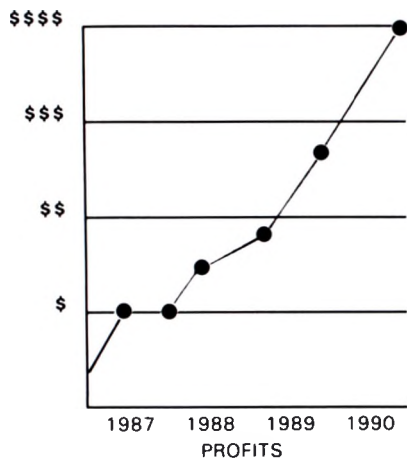
In accepting the position, Mr. Burns said, "Thank you. It is a privilege for me to be asked to become the Executive Director of such respected Association and the small business people it represents. This is a very important time for our industry with the actual survival of many dealers at stake. We must work together to

draw in new members and to again have the "independent dealer" status put back into our business. I ask for your involvement and help in order to meet the goals and directions this Association has set."

Later in the meeting, Mr. Burns announced other staff changes and additions. Ms. Melanie Disa accepted the position of Director of Communications and Conventions. Ms.

Disa has been with the Association for over a year and has a great understanding of our operations. She is extremely dedicated, and has become a true asset to the SSDA. Also, Ms. Diane Johnson has accepted the Executive Assistant position. Ms. Johnson has a broad base of accounting and office experience and Mr. Burns stated that he is pleased to have her as part of the staff. ♦

Let the company that knows the Service Station Business



**BEST . . .
help you improve
your PROFIT !!**

Lawrence A. Wright, Inc. has over 20 years experience with the automotive service industry, with a direct specialty in accounting and counseling for the service station dealer.

We can act as a **valuable supplement** to your existing monthly bookkeeping service! We offer:

*** Counseling**

- Maximize profits
- Employee productivity
- Controlling shortages
- Payroll management
- Pricing strategies
- Cash flow analysis
- Employee downtime analysis

*** Business Valuation**

- Purchase or sale of business
- Bank financing
- Estate planning

*** Tax Planning**

- Expert tax preparation
- Proper setimate calculation
- Deadline reminders
- IRA programs

*** Monthly Accounting**

- Special P&L format
- Sales tax returns
- Gasoline analysis
- Review and analysis
- Payroll taxes & W-2's

*** Payroll Checkwriting**

- Hourly, salary, or commission
- Immediate turnaround

*** Computer Systems and Support**

- Daybook
- Accounts Receivable
- Customer Follow Up
- Payroll

*** Financial Planning**

- Goals for retirement
- Saving for college
- Investment analysis

**CALL TODAY TO SET UP YOUR APPOINTMENT FOR A FREE INITIAL REVIEW
BE SURE TO MENTION THIS AD!!!**

LAWRENCE A. WRIGHT, INC.

28277 Dequindre

Madison Heights, Michigan 48071

Phone: (313) 547-3141

JUNE 1993

2ND QUARTER, 1993 VOL. VI, No. XXII,
ISSN 1043-7053



FEATURES



10 Michigan's Governmental Directory *The 87th Legislature.*

5 Dealer Profile: *An Interview with Matt Lentz.*



13 Good News For Working Families *A letter from the Governor.*

DEPARTMENTS

- 4 President's Corner
- 6 Viewpoint
- 7 News Briefs
- 14 Member Application
- 21 Ad Index
- 22 New Products

ARTICLES

- 9 **Law Talk**
Attorney Mark Cousens discusses the Sale of a Business.
- 11 **Environmental Update**
Motor Vehicle Air Conditioning Regulations.
- 12 **Business Focus**
CPA Larry Wright discusses labor rates and how yours may need to be adjusted.
- 16 **Social Security Q & A**
Can delaying retirement be beneficial? That question and many others are addressed.
- 17 **Money Review**
A look at how people in the 90's utilize life insurance.

EVENTS

SSDA-MI 1993 Convention & Trade Show
August 22-25 at the beautiful Park Place Hotel



This is your convention, dealers! You can't afford to miss this 1993 event. We have heard your call for more education, and this year we are bringing the Duffy-Vinet Institute to Traverse City, to help us with profit strategies. Our environmental concerns will be addressed by experts in the field. Mark H. Cousens, legal counsel, will be returning to advise us about new laws. There will be a "Safety and Right to Know" seminar given by Dodson Insurance, and a very important panel discussion with representatives from the major oil companies. Our Trade Show will be bigger and better, allowing you to test and see some of the industry's newest products and services. But, the most important part of this convention is the chance it gives you to meet with people who are in the same business as you, who share the same concerns and who can help you improve your business and the way you view your industry.

PRESIDENT'S CORNER

By Mick Kildea, SSDA-MI President

THE ONE NOT TO MISS



If you want to learn more about running your business successfully and have a relaxing time in beautiful northern Michigan, sign up now to attend the Annual Convention & Trade Show, August 22-25

at the Park Place Hotel in Traverse City.

I would personally like to invite you to our 1993 event. As the president of the SSDA-MI, I have learned the importance of an annual conference and the effect it

has on all of the member attendees and the supplier participants. It is important to know that our annual convention creates an environment where dealers, their suppliers, and their district managers are relaxed and poised for learning. This year's educational programs will be focusing on profitability, current legal issues, environmental concerns, dealer-oil company relations, and safety. Some of the functions scheduled are the annual meeting, an awards ceremony, the annual golf outing at the highly acclaimed High Pointe Golf Club, western night and much, much more. This year's Trade Show will be bigger and better with more new products and services.

Traverse City was the site of the 1991 convention. We

loved it then and we'll love it even more this year. If you haven't attended the convention before, this is your chance to take advantage of a tremendous program. If you are a regular attendee, you will find this year's event to be even more rewarding. So, return your registration form today for the beautiful Park Place Hotel offering 30 area golf courses, shopping, Grand Traverse Bay and events for the entire family, and we'll show you a relaxing, informative and enjoyable break from the everyday. See you there! ♦

SUPPLIER PARTICIPANTS

(Partial List)

ATEC Associates, Inc.	Young's Environmental Cleanup
MacKenzie Environmental Services, Inc.	Mr. Pure
Blue Cross Blue Shield	The Parks Company
Blue Care Network	Tire Wholesalers
Michigan Bell	Keebler Cookie Company
Oscar W. Larson Company	Sunrise Tank Testing
S. Abraham & Sons, Inc.	FEA Management
Coca-Cola Bottling Company of Michigan	Cadillac Coffee
Dodson Group	Eby Brown
D/A Central, Inc.	Hill Lewis



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 the SSDA-MI office: (517) 484-4096

DEALER PROFILE: Matt Lentz

By Melanie Disa, Service Quarterly Editor

THE NEW GENERATION OF SERVICE STATION OWNER/OPERATORS

If there is one thing Matt Lentz makes clear, it's that his father is the man who taught him how to run a good, solid business. Matt started in the industry after watching his father, long time SSDA-MI member, Ted Lentz, run his Lansing Amoco Service Station. Matt says he wanted to go into the business with his father right out of high school, but his father insisted he further his education first. Matt returned from school more determined to join his father's business of 22 years. Thank's to H.B. 4244, which passed the State Senate, ensuring dealers and their families rights of survivorship and transfer, Ted was eventually able to have Matt take over for him.

In January 1992, Matt acquired his current station: Haslett Road Marathon. His wife, Angie, handles the bookkeeping and they have two daughters, ages 7 and 4. In this interview, Matt reveals the younger generation's views on their industry, and what steps they are taking to secure their livelihood.



1990, FATHER AND SON: TED AND MATT LENTZ AT THEIR AMOCO STATION.

S.Q. What are the key factors in deciding what type of business should accompany a retail gasoline outlet?

M.L. I believe that if a person decides to go into the Service Station Industry they should utilize as many profit centers as they possibly can, within the parameters of retailing gasoline. I am including in that, service bays, convenience stores, and towing. Some other possibilities are a car wash, plowing, and wrecking. It is important to keep up with the technology, as well as to make a change, if need be, to increase your profitability. Because of the shrinking margins in gas, I make more money on a candy bar than I do on a gallon of gas. It is important to keep that in mind.

S.Q. Is this why it seems more people lean towards having a convenience store as opposed to service bays when retailing gasoline?

M.L. I think many people shy away from the repair aspect, because you need trained technicians on staff. We do continuous training for our mechanics. When the association offers air conditioning training, or Allen and Snap-On have training sessions, the guys go. If they can pick up one extra thing, it is beneficial to them and to our customers. The more they can keep up with the ever changing technology of

automobiles, the more the customer will see that they can bring their car to us, and not to their dealership. It is much more comforting to the customers if they can drop their car off for the day, and have everything done under one roof.

S.Q. How do you like the convenience store end of your business?

M.L. It is excellent. It is an extra opportunity profit center. You already have to have a cashier to collect the money, and it costs absolutely nothing to sell soda and cigarettes— that's the beauty of it. That is one thing my father and I disagreed on. I worked desperately to get rid of the vending machines. When I came out here I had the opportunity to incorporate the C-store end, and more space to do it with. It has worked out very well, in fact I am going to remodel my entire front room, so the customers don't just go right up to the cashier without passing the products.

S.Q. How important is choosing the right gasoline to retail? Do customers prefer certain brands to others?

M.L. I think that brand loyalty appeals to some customers, especially when they

carry a brand credit card. Marathon is a lot younger than Amoco and the Marathon credit card business is about 40 percent less than that of Amoco's. I think the longevity of Amoco is the key to it's credit card success. If the oil companies were to educate folks that there is a difference between the independent and the branded gasoline, I believe it would benefit everyone. A penny makes a great difference to the people, even if it means a detriment to their vehicle.

S.Q. What form of management do you use? How do you choose the right staff?



1993: MATT, WHITNEY, AND ANGIE LENTZ

M.L. I try to lead by example. For instance, today, I was out planting flowers and mowing the lawn. I don't feel like I would ask them to do anything I wouldn't do. Whether it's cleaning the bathroom, mowing the lawn, doing an oil change, wiping the counter, or stocking the soda cooler. I delegate, not dictate, and I think they respect that more. I believe

this type of employment is good for younger kids because they have to deal with all types of people. Working in this field sharpens their communications skills tremendously. They are continually having to carry on a conversation whether it be about politics or the price of gas. Even if they don't see that benefit right now, in the future they will find themselves a little more adaptable to varied settings.

S.Q. Would you say a dealer is better off with more than one station?

M.L. I have an enormous amount of respect for those who can run two, three or five stations for that matter, but it's not for me. We held on to the Amoco station for four months after I started this one in January 1992, but there was no time for my family. To me, there is no amount of profit in the world that is worth that. I guess for those who can do it, I take my hat off. It is a delicate balance.

S.Q. What would you say is the most important aspect of running a service station?

M.L. Service, service and more service. In the words of my father: "All you have to sell is your self and your service, and everything else will fall in line after that. Let the people know that you stand behind the work you do". For

CONTINUED ON PAGE 19

By Terry Burns, SSDA-MI Executive Director

"WHAT DO YOU DO?"

The other day, someone asked me who I worked for. I gave them my normal response, "I work for a trade association of retail gasoline dealers." To which they said, "Oh" What, just "Oh"? That caused me to stop and think about my past in the gasoline business, and in other types of small business.

simply is because the real answer would scare, even us. The answer could be, "I own and operate a \$2,000,000.00 a year, small business, 24 hours a day, 7 days a week, 365 days a year. I start before sunrise, each day, making sure my inventory is adequate for the days sales and that the image standards of my business are

competition, alike, to see. (Many times this causes a potential customer to drive miles further just to save .08 cents or less on a total purchase.) I run a business that is very tight on expenses and profit margins, so much so, that many days there is more profit in the "need a penny take a penny cup" than from the main product sold. I am the back-up employee for all shifts: the bookkeeper, the customer relations department, janitor, scheduler, payroll clerk and I get paid only if there is anything left."

Another comment, one of your regular customers, or an employee might say is, "You have it made, owning this place" Sometimes, one has to clear their throat and pause a second before responding, especially after working all night for the 3rd shift person who didn't feel

like coming in. Or maybe you had just returned from the ATM, after taking an advance on your mastercard so you could make payroll that same day. Or maybe you were just turned down for a loan from the 10th bank, only because you are in "this" business.

No matter when or how that comment comes, those good dealers always laugh a little and say, "Yeah, this is a great business, and you are one of the reasons it is so great"

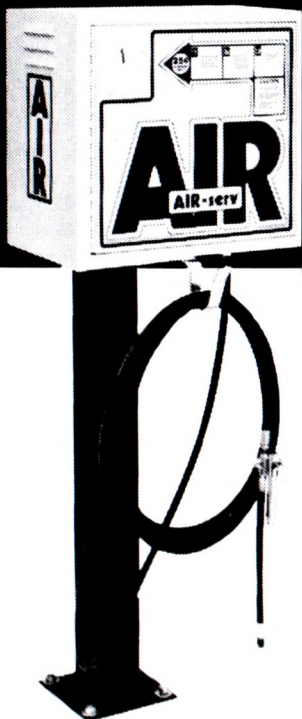
This is one of my favorite comments; "I always stop by to see you, but you are NEVER there." This comment

Ours is a business that never stops, and requires a dealer not to either. That is where the Association comes in.

As a dealer, when the question: "What do you do?" arises, one needs to be content with giving the response, "I own and operate a service station or C-store" The reason we answer so

being maintained. After surveying the competition, I calculate the very best price I can sell my main product for, and then I post it by the street on the biggest sign allowable for customers and

CONTINUED ON PAGE 18



THE NO-COST, NO-EFFORT WAY TO INCREASE YOUR PROFITS

By installing AIR-serv® at your gas station or convenience store, you really get something for nothing.

We own, install and service these easy-to-use units at your locations at no cost to you. Plus, the units will actually build traffic and loyalty for all of your products and services.

You can say goodbye to your temperamental air compressor, as well as the repairs and utility payments that go along with it. By offering AIR-serv to your customers, you can provide a much-needed service that will bring in hundreds of new customers. **Choose AIR-serv today! Call:**

AIR-serv Distributors Inc.

ASK ABOUT OUR VAC-SERV® COIN-OPERATED VACUUMS!

**Authorized Independent Distributor for AIR-serv
1-800-878-1100**

NEWS BRIEFS

New Jersey Tax Cops

Recently, in New Jersey, taxation agents popped in on dealers and reviewed their licenses and registrations. Ninety percent of the 770 service stations reviewed possessed all of the necessary documents. Those who failed, and are found to be intentionally in violation, could face criminal charges.

Don't get caught at your station without the proper licenses and registrations. You must have readily available: sales tax license (displayed), gasoline retailer license, and tank registration. Depending upon what other business you conduct at your station, you may need: fuel oil retailer license, food service license (for selling any food item larger than a single serving), cigarette vending license, beer & wine permit, AET license, repair facility license, and all mechanic licenses or mechanic trainee permits.

Exemption Runs Out

All shops performing vehicle air conditioning services are required to use recycling equipment and use trained, certified technicians for such services — effective January 1, 1993. The exemption for shops servicing fewer than 100 vehicles per year has expired.

Dodson Dividends

The **Insurance Committee** has recently sent out dividend checks to members participating in the **Dodson Workers Compensation Program**. This year, on premiums paid through October 31, 1992, participants produced a savings dividend of 18%. Allowing checks to be sent out totalling nearly \$200,000. This makes the average check almost \$700.

Dodson is a program, offered to members, which rewards stations with safe working records by returning hard earned money back

to them. If you are not presently involved in this program, you should call the SSDA-MI office at 517-484-4096 and get more information. Take advantage of your membership. It really does pay, so get involved.

Clean Air Reminder

Remember, the **Clean Air Act** prohibits any person from manufacturing, selling, offering for sale, or installing any part or component intended as part of any motor vehicle, where a principle effect of the part or component is to bypass, defeat, or render inoperative an emission control device or element design installed on a motor vehicle. A civil penalty of up to \$2,500 may be imposed for each violation of this defeat device prohibition.

One of the procedures that this provision prohibits is installing a catalytic converter replacement pipe (also known as a converter "test

pipe"). If you have been involved in this type of procedure, the Association strongly urges you to put an end to this activity and document that you properly disposed of any such devices.

Grants Available

The U.S. Department of Commerce, Environmental Services Division has announced the availability of "NICE 3", a grant program administered through the states. The program is designed to foster new industrial processes that can significantly reduce the generation of waste in industry, improve energy efficiency and improve U.S. industrial competitiveness. For details, contact John Sarver, Department of Commerce, Public Service Commission, P.O. Box 30221, Lansing, MI 48909 (517) 334-7234. This program should be of considerable interest to some of our associate members. ♦

AMERICAN FLUID TECHNOLOGY

Prestone
RECYCLING FORMULA



Mobile On-Site
Antifreeze
Recycling

We recycle your used coolant using our exclusive **Prestone® Recycling Formula**.

- ✓ GM tested and endorsed
- ✓ No equipment purchase
- ✓ Product quality exceeds ASTM standards
- ✓ 300 gallon an hour process
- ✓ Eliminates cost of used coolant hauling
- ✓ Reduces "Cradle to Grave" liability
- ✓ No contracts or service fees
- ✓ Protects our environment

AMERICAN FLUID TECHNOLOGY

Serving Southern Lower Michigan

616-629-9680

The Oscar W. Larson Co.

Since 1944

The **ONLY**
Company You Need

MEMBER
PEI
PETRO EQUIPMENT INST.

- 24 HOUR SERVICE
- PETRO-TITE TANK TESTING
- US UST UNDER FILL TANK TESTING
- SALES AND INSTALLATION
- TANK CLEANING
- TANKS AND DISPENSERS
- AIR COMPRESSORS
- CANOPIES
- AUTOMOTIVE LIFTS
- ELECTRICAL CONTRACTORS
- LUBE EQUIPMENT
- CARD READERS
- TANK INVENTORY SYSTEMS



390 Multi-Grade
Dispenser with Outdoor card
Processing Terminal

6568 Clay Avenue S.W.
Grand Rapids, MI 49548
(616) 698-0001

1041 Mankowski Rd.
Gaylord, MI 49735
(517) 732-4190

Wayne

DRESSER



10431 Highland Road
Union Lake, MI 48386
(313) 698-1550 Pontiac
(313) 549-3610 Detroit



PRO-TANK TECHNOLOGIES, INC.

**"It is important
to us to minimize
your risk and
liabilities"**

SERVICES

- Complete Service Station Construction
- Above/Below Ground Tank Removal
- Above/Below Ground Tank Installation
- Storage Tank Tightness Testing
- Complete Fueling System Design
- Leak and Inventory Control Equipment
- Compliance Equipment Upgrade (EPA)
- Environmental Drilling/Sampling
- Monitoring Well Surveying/Sampling
- Vapor Extraction System Installation
- Carbon Filtration System Installation
- Thermal Treatment of Contaminated Soil
- Contaminated Soil/Liquid, Removal/Disposal
- Drum Sampling/Disposal



GASBOY



WARREN, MICHIGAN

24925 Mound Road
Warren, Michigan 48091
Phone: (313) 757-4821
Fax: (313) 757-4824

UTICA, MICHIGAN

54001 Van Dyke
Utica, Michigan 48316
Phone: (313) 781-5700
Fax: (313) 781-7150

LAW TALK

By Mark Cousens, SSDA-MI Legal Counsel

BE SECURE

Finding a willing buyer is but one part of the sale of a business. The most difficult task is to reach agreement on the terms of the sale. But even that pales next to the biggest problem facing most sellers: getting paid. While many sales are for cash, most are not. And an unwise seller can quickly discover that the deal that looked so good in January, has gone sour in May. Because a deal without payment is not a deal. It's larceny.

Wise sellers will know that they can get stung on a sale. And they will make sure that their sale is secure by making an agreement that will protect them. Let's discuss some of the more common methods of security

on sale. As an example, let us assume that a dealer has been approached by a buyer willing to pay a substantial premium for a station—perhaps more than the station is worth. But the buyer wants to pay only half of the price on closing. He wants the dealer to accept a promise to pay the rest. The buyer is willing to pay interest on the note. Doesn't this seem like an attractive deal? It may, until the seller thinks about the terms. First, the buyer seems a little too willing to pay a premium for the business. The seller knows he's got a good business. But the buyer is just too willing to pay a high price. Second, the buyer wants the seller to finance the transaction. While he is

willing to pay a high down payment, he is simply too willing. Something is wrong here. The "something wrong" is in the buyer's lack of security. That has to be fixed.

Conventional Security

It is very common for properties to be sold subject to some form of security. Nearly all residential property is sold subject to a mortgage. And most automobiles are sold subject to a security interest. These similar devices provide protection by allowing the seller to take back the property if the buyer does not pay. But this concept will not work in the sale of a service station franchise. The sale of a franchise is not the same as the sale of real or personal property.

Most franchise sales involve the sale of a going business. What is sold is the value of the goodwill the seller has established. That is usually worth far more than the equipment or inventory that is usually also sold with the business. The seller sells his or her franchise rights as well. On sale, a seller severs all connections he or she had to the franchisor. The buyer becomes the franchisee, and the seller is now a stranger. No supplier will allow a

seller to resume operation of a franchise they have sold. Hence, there is no way to permit a seller to reclaim a franchise from a defaulting buyer. Thus a conventional mortgage or security interest cannot work. There is nothing to secure.

A seller can hold a security interest in equipment. But in most cases the value of the equipment is but a fraction of the secured debt. Recovering a few thousand dollars of used equipment will not insure that the seller gets paid.

Sometimes a seller will own the ground and buildings. Here a conventional mortgage could be used to secure the debt. But it is too risky to be reliable. On sale, a seller loses control over the property. The buyer may fail to protect the property against product releases. Or the buyer may not report a release. In any event, the seller may discover that he or she is attempting to foreclose on badly contaminated ground. A mortgage will be

CONTINUED ON PAGE 20



ALL SUPPLIERS ARE NOT CREATED EQUAL



Compare us against your current supplier. We at Eby-Brown would appreciate the opportunity to prove ourselves to you. We want to become your chosen supplier of value-added products and services.

= EBY-BROWN =

2085 E. Michigan Avenue
P.O. Box 2127
Ypsilanti, Michigan 48197
1-800-532-9276
FAX (313) 487-4316

Superior

ENVIRONMENTAL CORP

UST COMPLIANCE SERVICES

UST Closure / Removal • Compliance Audits
• Experienced MUSTFA Contractor

REMEDIAL SERVICES

Innovative Soil and Ground Water Clean Up
Programs • Biologic Treatment • Thermal
Treatment • Soil Venting • Soil Flushing

TECHNICAL SUPPORT SERVICES

Environmental Site Assessments • Technical
Drilling Services • Field Analytical Lab • 40 Hour
OSHA Trained Staff

CALL TODAY

1 800 669 0699

Corporate Offices With Additional Offices
2201 Wolf Lake Road Throughout The
Muskegon, MI 49442-4845 Great Lakes
616-788-5558 Region



MICHIGAN GOVERNMENTAL DIRECTORY

87TH LEGISLATURE

1993-94



GOVERNOR
LT. GOVERNOR

John Engler
Connie Binsfeld

SENATE

District/Party/Name	Hometown
33 R Arthurhultz, Phil	Whitehall
11 D Berryman, James	Adrian
16 R Bouchard, Michael J.	Birmingham
9 R Carl, Doug	Utica
29 D Cherry, John D.	Clio
14 R Cisky, Jon	Saginaw
25 D Conroy, Joseph	Flint
28 R DeGrow, Dan L.	Port Huron
30 R Dillingham, Fred	Fowlerville
26 R DiNello, Gilbert	East Detroit
7 D Dingell, Christopher	Trenton
8 R Dunaskiss, Mat	Lake Orion
32 R Ehlers, Vernon J.	Grand Rapids
35 R Emmons, Joanne	Big Rapids
12 D Faust, William	Westland
15 D Faxon, Jack	Farmington Hills
22 R Gast Jr., Harry	St. Joseph
6 R Geake, R. Robert	Northville
34 R Gougeon, Joel	Bay City
10 D Hart, George Z.	Dearborn
19 R Hoffman, Philip E.	Horton
4 D Holmes Jr., David S.	Detroit
17 R Honigman, David	W. Bloomfield
1 D Kelly, John F.	Detroit
38 D Koivisto, Donald	Ironwood
37 R McManus, George	Traverse City
27 D Miller Jr., Arthur J.	Warren
5 D O'Brien, Michael J.	Detroit
18 D Pollack, Lana	Ann Arbor
31 R Posthumus, Dick	Alto
36 R Pridnia, John	Hubbard Lake
20 R Schwarz, John	Battle Creek
2 D Smith Jr., Virgil C.	Detroit
24 D Stabenow, Debbie	Lansing
23 R Van Regenmorter, William	Jenison
3 D Vaughn III, Jackie	Detroit
21 R Wartner, Paul	Portage
13 R Welborn, John A.	Kalamazoo

HOUSE OF REPRESENTATIVES

District/Party/Name	Hometown
92 D Agee, James	Muskegon
84 R Allen, Dick	Caro
103 D Alley, Thomas	West Branch
108 D Anthony, David	Escanaba
91 D Baade, Paul	Muskegon
75 R Bandstra, Richard	Grand Rapids
19 R Bankes, Lyn	Livonia
18 D Barns, Justine	Westland
87 R Bender, Robert	Middleville
14 D Bennane, Michael	Detroit
36 D Berman, Maxine	Southfield
101 R Bobier, William	Hesperia
106 R Bodem, Beverly	Alpena
79 R Brackenridge, Robert	St. Joseph
60 D Brown, Mary C.	Kalamazoo
1 R Bryant Jr., William R.	Grosse Pointe Farms
38 R Bullard, Willis Jr.	Milford
68 D Byrum, Dianne	Lansing
27 D Ciaramitaro, Nick	Roseville
48 D Clack, Floyd	Flint
45 R Crissman, Penny	Rochester
86 R Cropsey, Alan	De Witt
51 D Curtis, Candace	Swartz Creek
90 R Dalman, Jessie	Holland
72 R DeLange, Walter J.	Kentwood
25 D DeMars, Robert	Lincoln Park
39 R Dobb, Barbara	Union Lake
15 D Dobronski, Agnes	Dearborn
37 R Dolan, Jan	Farmington Hills
49 D Emerson, Robert L.	Flint
71 R Fitzgerald, Frank M.	Grand Ledge
34 D Freeman, John	Madison Heights
107 D Gagliardi, Pat	Drummond Island
44 R Galloway, David	White Lake
102 R Gernaat, John	McBain
63 R Gilmer, Donald H.	Augusta
31 D Gire, Sharon	Mr. Clemens
78 R Gnodtke, Carl F.	Sawyer
94 R Goschka, Michael	Brant
64 D Griffin, Michael J.	Jackson
35 D Gubow, David M.	Huntington Woods

67 R Gustafson, Dan	Haslett
55 R Hammerstrom, Beverly	Temperance
85 D Harder, Clark	Owosso
43 D Harrison, Charlie	Pontiac
2 D Hertel, Curtis	Detroit
47 R Hill, Sandra	Montrose
88 R Hillegonds, Paul	Holland
69 D Hollister, David	Lansing
11 D Hood, Morris W.	Detroit
73 R Horton, Jack	Belmont
109 D Jacobetti, Dominic J.	Negaunee
40 R Jamian, John	Bloomfield Hills
32 R Jaye, David	Utica
96 R Jersevic, Roland	Saginaw
41 R Johnson, Shirley	Royal Oak
70 D Jondahl, H. Lynn	Okemos
42 R Kaza, Greg	Rochester Hills
17 D Keith, William R.	Garden City
9 D Kilpatrick, Carolyn Cheeks	Detroit
33 R Kukuk, Alvin	Mt. Clemens
13 D Leland, Burton	Detroit
100 R Llewellyn, John	Fremont
81 R London, Terry	Marysville
105 R Lowe, Allen	Grayling
62 R Martin, William	Battle Creek
76 D Mathieu, Thomas	Grand Rapids
99 R McBryde, James	Mt. Pleasant
104 R McManus, Michelle	Traverse City
98 R McNutt, James	Midland
80 R Middaugh, James M.	Paw Paw
46 R Middleton, Thomas	Ortonville
66 R Munsell, Susan	Howell
7 D Murphy, Raymond M.	Detroit
58 R Nye, Michael	Litchfield
29 D Olshove, Dennis	Warren
95 D O'Neill Jr., James E.	Saginaw
56 D Owen, Lunn	Maybee
59 R Oxender, Glenn	Sturgis
24 D Palamara, Joseph	Wyandotte
22 D Pitoniak, Gregory	Taylor
6 D Points, David	Detroit
23 D Porreca, Vincent J.	Trenton
54 D Profit, Kirk A.	Ypsilanti
93 R Randall, Gary L.	Elwell
83 R Rhead, Kim	Sandusky
53 D Rivers, Lynn	Ann Arbor
30 R Rocca, Sal	Sterling Heights
10 D Saunders, Nelson W.	Detroit
52 D Schroer, Mary	Ann Arbor
50 D Scott, Thomas	Flint
110 D Shepich, Steve	Iron River
61 D Shugars, Dale	Portage
74 R Sikkema, Ken	Grandville
12 D Stallworth, Alma	Detroit
89 R Stille, Leon	Spring Lake
8 D Varga, Ilona	Detroit
77 R Voorhees Sr., Harold	Grandville
20 R Vorva, Jerry	Plymouth
57 R Walberg, Timothy L.	Tipton
5 D Wallace, Ted	Detroit
28 D Weeks, Lloyd F.	Warren
97 D Wetters, Howard	Kawkawlin
21 R Whyman, Deborah	Canton
82 D Willard, Karen	Fair Haven
26 D Yokich, Tracey	St. Clair Shores
4 D Young Jr., Joseph	Detroit
16 D Young, Richard A.	Dearborn Heights

CONGRESS

District/Party/Name	Hometown
5 D Barcia, James	Bay City
12 D Bonior, David	Mt. Clemens
4 R Camp, David	Midland
8 D Carr, M. Robert	East Lansing
15 D Collins, Barbara-Rose	Detroit
14 D Conyers Jr., John	Detroit
16 D Dingell, John D.	Trenton
13 D Ford, William D.	Ypsilanti
3 R Henry, Paul B.	Grand Rapids
2 R Hoekstra, Peter	Holland
9 D Kildee, Dale	Flint
11 R Knollenberg, Joe	Bloomfield Hills
12 D Levin, Sander	Southfield
7 R Smith, Nick	Addison
1 D Stupak, Bart	Menominee
6 R Upton, Fred S.	St. Joseph
D Levin, Carl	Southfield
D Riegle, Donald	Flint

ENVIRONMENTAL UPDATE

By Brent Morton, SSDA-MI Staff

MOTOR VEHICLE AIR CONDITIONING REGULATIONS

In 1990, Title VI was added, as one of the amendments to the Clean Air Act. These amendments mandate the use and recycling of ozone depleting refrigerants, including those used in motor vehicle air conditioning units. As Title VI deadlines come to pass, it is essential that vehicle service and repair facilities are aware of this comprehensive legislation.

As of July 1, 1992, individuals are prohibited from knowingly venting ozone-depleting compounds (used as refrigerants) into the atmosphere while maintaining, servicing, repairing, or disposing of air conditioning or refrigerant equipment.

There are, however, three exceptions to this rule: 1. "De minimis" — quantities of refrigerant released in the course of making good faith attempts to recapture and recycle or safely dispose of refrigerant. 2. Instances where refrigerants are emitted in the course of normal operation of air conditioning and refrigeration equipment (such as from leaks and mechanical purging). 3. Mixtures of nitrogen and R-22 that are used as holding charges or as leak test gases. In these cases, the ozone-depleting compound is not used as a refrigerant. Some maintenance and repair procedures that are not associated with efforts to recover

or recycle may release a quantity of refrigerant. Such releases constitute violations of the prohibition on venting. The EPA will consider the circumstances of a refrigerant release in determining whether or not to pursue an enforcement action.

As of January 1, 1993, all technicians servicing motor vehicle air conditioners must use either refrigerant recovery/recycle or recover-only equipment approved by the EPA. (The exemption for small shops expired on January 1, 1993. Shops servicing more than 100 units a year had to be in compliance by January 1, 1992.) Recovery/recycle equipment removes the refrigerant from

the unit, and recycles it on-site so that it may be reused. Recover-only equipment removes the refrigerant which must be recycled before reuse. The refrigerant currently used for vehicle air conditioning is CFC-12 (better known as R-12). What is expected to replace R-12, is the ozone non-depleting substance HFC-134a. In order to service both R-12 and HFC-134a, a station must have a separate piece of equipment for each refrigerant. Service shops must certify to the EPA that they own the approved equipment, and if refrigerant is recovered and

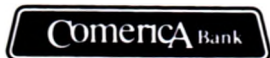
CONTINUED ON PAGE 21



SSDA & COMERICA BANK JOINTLY OFFER LOWER MERCHANT VISA & MASTERCARD RATES!

Isn't it time to take advantage of a program that saves you money? Comerica Bank has been awarded the Service Station Dealers Association merchant program and is proud to offer SSDA members the following discount rates:

- 1.90%** Electronic Ticket Capture for those with an average ticket of \$100 and Over.
- 2.15%** Electronic Ticket Capture for those with an average ticket of \$50 and Over.
- 2.50%** Electronic Ticket Capture for those with an average ticket under \$50.
- 3.83%** Voice/Electronic Ticket Capture and Voice/Paper.



Member FDIC

Call Comerica Bank's Sales Department at
1-800-932-8765 for more details.

M. P. E. I.

Michigan Petro Equipment Installation, Inc.
1414 Industrial Dr.
Dearborn, MI 48120
Phone (313) 843-7300 • Fax (313) 843-7304

Sales, Installation, Service and Tank Removal

- 24 Hour Service
- Underground Storage Tanks
- Dispensers
- Tank Monitor Systems
- PETRO-TITE Tank Testing
- Canopies
- Complete Underground Work
- Electrical
- Concrete



M.P.E.I.
**PROVIDES YOU WITH
QUICK, QUALITY AND COST
EFFICIENT SERVICE.**



Authorized Service

LICENSED MECHANICAL CONTRACTOR

By Larry Wright, L. A. Wright, Inc.

ADJUSTING LABOR RATES



There appears to be a waive of labor rate adjustments taking place around the state. While this is unfortunate for the consumer whose automobile needs repair, it is necessary for the survival of business in this era of high fixed overhead and employee payroll and benefit demands. Larger metropolitan areas continue to top the

rates below \$40/hr for which there is no proper financial foundation (unless qualified, certified technicians will work for under \$10/hr and food, clothing, hospitalization, transportation, utilities, and other basis human needs cost less in rural communities).

A MAJOR TRAP in raising labor rates is the effect on technician compensation when they are on strictly commission programs. Most dealers are sharing too much of the labor income with the technicians already and the fixed overhead costs are the prime reasons for having to increase labor rates in the first place.

In the service station business, no more than 1/3 of the job profits should go towards payroll and the technician isn't the only employee in the work-order production stream. Write-up personnel, mechanic's helpers, and clean-up employees must also be considered. Since the dealer must compensate everyone from the gross profit pool, the technician must make way for the support personnel around him. Without going in to a lengthy explanation as to why, in this article, my recommendation to dealers is to develop a scaled commission

program based on productivity wherein the overall cost of all technicians on staff should not exceed 35% of the labor portion of sales. The best time to adjust technician commission percentages downward is when labor rates are being adjusted upward.

The best time to make those adjustments is NOW. If you adjust the technicians commission percentage down by 1% for every \$2 increase in labor rate, you will have given the technician a small raise and capture most of the increase to assist you in your financial needs. In my opinion, most dealers are pricing their labor rates and average of \$6 too low and paying the technicians 3% to 5% of labor rate too high.

Considering what I see daily of the pressure for

profit demand, it is time to correct both of these financial flaws. You should have your situation analyzed to determine the extent and value of both labor rate and technician commission restructuring. Along with weak production, it is my observation that most dealers are losing tens of thousands of dollars in available profits through a poorly structured labor rate and commission program.

Your accountant should be able to help you. If not, seek outside expert help and develop a greater awareness of your financial opportunities. ♦

My recommendation to dealers is to develop a scaled commission program based on productivity

list with rates reaching the \$56.00 per hour range in Detroit metro markets. Dealers in these markets with rates under \$48.00 per hour will soon be under-servicing the customer's demand for quality and timeliness of repair. Out-of-state large city dealers are still struggling to defend higher labor rates while their profit demands go unfulfilled. Rates of \$40 to \$46 per hour are most common with the majority of them still around \$40/hr. This is a pity since I have yet to see a financial analysis that will justify rates that low. Rural markets still have repair facilities using

PARKS INSTALLATION CO.

- Complete Station Rebuilds
- Tank Removals & Installations
- Canopies
- Petro-Tite Tank Testing
- Pen-X Tank De-Vaporizer
- Helium Line Leak Finder
- Pumps & Dispensers
- Card Readers
- Leak Detection & Inventory Systems
- Automotive Lifts
- Lube & Reel Equipment

CALL THE ONE WHO DOES IT ALL

4901 McCarthy Dr.
Milford, MI 48381
(313) 684-1215

PRECISION TANK TESTING DAYS, NIGHTS, AND WEEKENDS

- EPA APPROVED AND CERTIFIED
- FAST, PROFESSIONAL SERVICE
- LINE TESTING
- LOW RATES, FREE ESTIMATES

CALL COLLECT TODAY
(616) 459-8255

**VISSER'S
TANK TESTING, INC.
1130 ARIANNA N.W.
GRAND RAPIDS, MI 49504**

GOOD NEWS FOR WORKING FAMILIES

If you have employees or customers who earn less than \$22,370 and have at least one child living at home, you could provide an important public service by informing them of the Earned Income Credit (EIC). Offered by the federal government, this direct payment to low income working families is intended to help defray some of the costs of child care and other work-related expenses.

The EIC was sent to over 350,000 families in Michigan last year. In the past, the IRS has automatically sent the credit to those who filed their income tax returns and who were eligible. This year, however, the payment will not be automatic. Families who qualify for the EIC are required to submit a Schedule EIC along with the income tax return in order to receive their payment.

Governor John Engler is concerned that many Michigan families may miss out on this tax credit because of the new requirement. "We need to use every avenue available to us to get the word out to qualifying families," Engler said. "A concerted effort is being made through retail establishments, banks, trade associations and regular state mailings to make sure that everyone knows that you must apply for the EIC this year."

"With the new change in IRS rules, it is critical that families understand that they will not automatically get the credit as they have in the past," Engler said.

One of the features of this program is that qualifying

employees can receive their payments in advance in their paychecks by submitting Form W-5 to their employers. Using this option, they do not need to wait until the end of the year for their payment.

Engler noted that over 14 million families in the nation qualify for this credit and that many families in Michigan are unaware that

for families that work full time, part time or part of the year - and have children. To qualify, families must have income of less than \$22,370 in 1992 and have at least one child living with them. The credit is available both to married and single parents. Foster parents may also be eligible.

Engler pointed out that any EIC payment a family

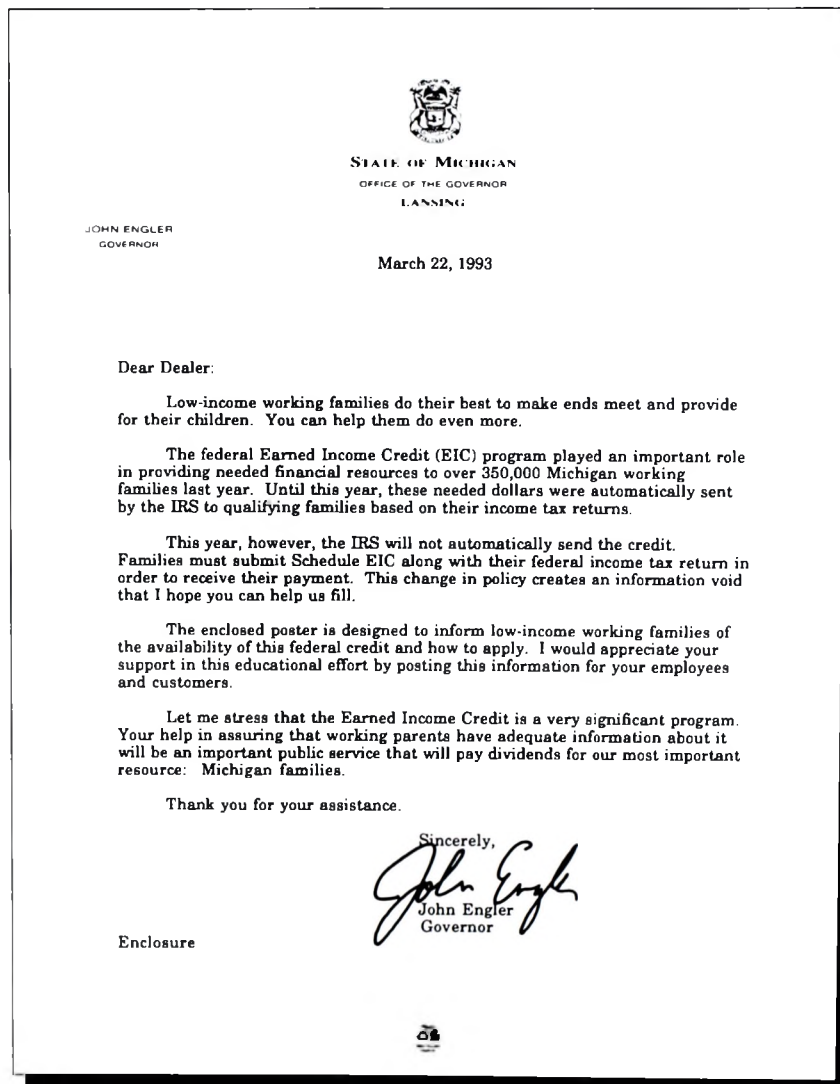
1040A income tax form (even if no money is owed) and include a completed Schedule EIC form. The 1040EZ (easy form) will not be accepted.

The federal government pays the credit in one of three ways. It will mail a check directly to the family, apply it to any tax that they may owe, or pay it out over time in the parent's regular pay check through the parent's employer.

The maximum credit for families with one child is \$1,324 this year. Families with two or more children may receive up to \$1,384. In addition, there are two "extra" EIC credits: one for families with a child born in 1992 (worth up to \$376), and one for families that pay at least part of the premiums for a health insurance policy that covers a child (worth up to \$451). Families qualifying for all these credits can get total EIC payments of as much as \$2,211.

Families can obtain free help from IRS operators during regular weekday business hours by calling 1-800-829-1040. Families can also listen to a recorded message about the EIC by calling 1-800-829-4477, available 24 hours

a day. Request topic 402 for the English message; for the Spanish message press * on the touchtone phone, pause, then press 2, and finally press 754. The IRS phone number for hearing impaired persons who have access to TDD equipment is 1-800-829-1040. ♦



the credit is available or that they qualify. "With the tough economic times Michigan has been through, it is important that qualifying families be made aware of this tax credit and how to receive it," he said.

The Earned Income Credit (EIC) is a tax credit

receives does not count as income in determining eligibility or benefit levels for AFDC, Medicaid, food stamps, SSI or public or subsidized housing. The credit is available even if a family owes no income tax.

If qualified, a family must file a federal 1040 or



**SERVICE STATION DEALERS
ASSOCIATION OF MICHIGAN, INC.**
200 N. Capitol • Suite 420 • Lansing, Michigan 48933

	Non-Member		SSDA Member		Member Dealer
	Cost	Income	Cost	Income	Savings
\$10,000 Tank Bond	\$950	—	\$325	—	\$625
SSDA Legal Program (1 hr. free legal consultation per year)	150	—	0	—	150
Annual Convention/Registration	270	—	239	—	31
Environmental Program (Consultation re UST Regulations/hour)	60	—	0	—	60
BCBS Coverage through SSDA (compared to private policy)	4,800	—	3,600	—	1,200
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)	4,200	—	2,400	—	1,800
Telephone Program	N/A	0	—	1,000	1,000
Dodson Rebate (Average Yearly Rebate)	N/A	0	—	600	600
IF YOU USE SSDA-MI, WE CAN MAKE/SAVE YOU					\$5,646



APPLICATION FOR MEMBERSHIP

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

BUSINESS NAME: _____

BUSINESS ADDRESS: _____

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

COUNTY: _____ TYPE OF OWNERSHIP: ☐ NON-CORPORATE ☐ CORPORATION

STANDARD MEMBERSHIP ONLY:

TYPE OF GASOLINE SOLD: _____

TYPE OF BUSINESS: ☐ Full Service ☐ Pumper ☐ Repair Facility ☐ Car Wash ☐ C-Store

ASSOCIATE MEMBERSHIP ONLY (no gasoline retailed):

TYPE OF BUSINESS: ☐ Auto Parts Dealer ☐ Tire Dealer ☐ Car Wash ☐ Radiator Dealer ☐ Marina ☐ Insta-Lube ☐ Salvage Dealer
☐ Other _____

LIST OWNER/PARTNERS:

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

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

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

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

ANNUAL MEMBERSHIP DUES:

____ \$41 monthly (Electronic Banking)

____ \$480 annual payment

Add \$120 per station after 4 stations

ANNUAL ASSOCIATE MEMBERSHIP DUES:

____ \$25 monthly (Electronic Banking)

____ \$250 annual payment

Signature Date

Signature Date

NEW MEMBERS

The Service Station Dealers Association of Michigan would like to welcome our new members. Please be in contact with us if you have any questions or concerns.

Michael A. Boyle
Martin & Little Mack Shell
St. Clair Shores, Michigan
 Located in Macomb County, Martin & Little Mack Shell is a two bay full service station. Mr. Boyle says he joined the association in April because of the political work the SSDA-MI does for the dealers in Michigan. Welcome Michael Boyle!

J.F. (Bob) Townsley
Colony Car Wash, Inc.
Plymouth, Michigan
 Colony Car wash is a car wash plus a full service station, retailing Mobil brand gasoline. Mr. Townsley joined the Association in March. Welcome and best of luck to you!

John Hughes ✓
Metro Oil, Inc.
Pleasant Ridge, Michigan
 Mr. Hughes joined the Association in April as an associate member. He is the president of Metro Oil, Inc., an insta-lube facility located in Oakland county. He has recently relocated to Michigan from Connecticut. Welcome, John Hughes, to Michigan and to the SSDA-MI.

George Aren
Telway Towing
Redford, Michigan
 Before he started in the towing business in 1961, Mr. Aren owned and operated a service station and was a previous member of the SSDA-MI. 22 years later, he found membership in the association to still be a valuable resource and is taking advantage of our Garage Liability Program. George Aren came on board in February and we are very happy to have him back with the association!

Wisam Fandakly
Fandakly Gas n' Diesel
Warren, Michigan
 Located in Macomb county, Mr. Fandakly has been in the service station business for 9 years. Fandakly Gas n' Diesel is a full service auto repair shop and is open from 8:00am to 7:00p.m. daily. He joined the SSDA-MI in February. Welcome Wisam Fandakly, to the association.

Neil Frye
Grange General Store, Inc.
Stanwood, Michigan
 Grange General Store retails BP gasoline and offers a wide variety convenience store. In the summer many of their customers come from the nearby camp ground, and in the winter they enjoy keeping their local customers happy. They became aware of the SSDA-MI when they were having their UST's registered, and joined the association in February. We welcome Mr. Frye and his Grange General Store!

David & Pam Raymond
Dave & Pam's Corner Store
Azalia, Michigan
 Dave & Pam's Corner Store is located in Macomb county and retails Marathon Gasoline. The corner store has served the Azalia community for about 90 years. Dave says one of the main reasons they joined the association in February, is the association's focus on keeping their members informed of recent, pertinent legislative issues.

Victor Davis
Davis Brothers
7 Mile & West Outer Shell
Detroit, Michigan
 Located in Wayne county, Mr. Davis retails Shell brand Gasoline. He joined the association in March. Welcome Victor Davis! ♦

Call (517) 484-4096 For Information
On Membership In The SSDA-MI
Membership Doesn't Cost . . . It Pays

Questions?

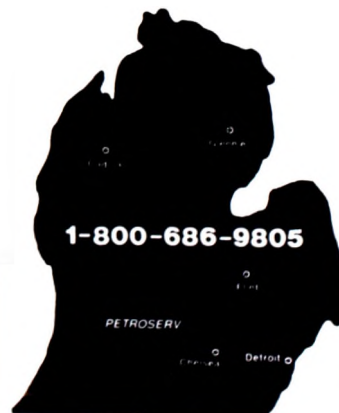
One call will give you the answers.

Today's petroleum industry is complicated business. Make your job easier by calling Davidson Sales & Maintenance. Not only do we provide the equipment you need, but we provide knowledgeable guidance and service to help you through the red tape.

- Sales & installation of tanks and equipment, featuring Gilbarco petroleum equipment
- Tank & line testing
- Tank removal & disposal
- Environmental consultation
- Federal compliance assistance

We do it all for you!

24 Hour Service



SOCIAL SECURITY Q&A

By William M. Acosta, Copley News Service

DELAYING RETIREMENT CAN BE BENEFICIAL

Q. What are the advantages of delaying my retirement if I decide to continue working full time?

A. If you decide to continue working full time beyond your full retirement age, you can increase your Social Security benefit in two ways.

If you're like most people who delay their retirement, you'll be adding a year of high earnings to your Social Security record. Higher lifetime earnings will result in higher benefits.

In addition, your benefit will be increased by a certain percentage if you delay retirement. These increases will be added in automatically from the time you reach your full retirement age until you start taking your benefits, or you reach age 70. The percentage varies depending on your date of birth.

Q. I received back pay from Social Security in

the amount of \$7,000. I currently receive Supplemental Security Income (SSI). How will this affect my SSI?

A. Any retroactive SSI payments or retroactive Social Security benefits paid to a recipient are not counted as resources for six months after they are received. This gives you the time to make purchases or payments on debts that you were unable to make while waiting for the back payments.

Any retroactive payments left over after this period will count as a resource. The money is not counted as income during this time.

Q. My son was receiving Social Security benefits due to AIDS. He died last week. Is there a death benefit payable to the parents?

A. No. There is a special one-time payment of \$255 that can be made only to the living, with spouse or children

entitled to benefits on the deceased's account. If a person receives only SSI and dies, there is no death benefit payable.

Q. My doctor accepts assignments for Medicare. Does this mean that I don't have any out-of-pocket expenses?

A. No. Medicare will pay 80 percent of the allowed amount. You are still responsible for the 20 percent that Medicare doesn't cover. This is known as the coinsurance amount.

Q. My husband died at age 44 1/2. My youngest daughter is 15 1/2 years old. She receives a check every month. I remarried in 1989 and, subsequently, my benefits stopped.

I am going through a divorce from my second husband now. Can I receive mother's benefits on my deceased husband's account when the divorce is final?

A. Yes. You are eligible to receive benefits on your deceased husband's account when the divorce is final. You can receive this benefit until your youngest child attains age 16.

Q. How much earned and unearned income can an individual have to qualify for supplemental Security Income (SSI) disability or SSI at age 65?

A. Generally, a person who has "unearned income" of less than \$454 per month will qualify for a federal SSI payment. A couple generally can qualify with unearned income of less than \$672.

Because a large portion of earned income is disregarded, a person who earns up to \$953 per month (\$1,389 for a couple), may receive a federal payment.

People who live in a state that supplements the federal payment can qualify for SSI with more income.

Q. I recently requested and received an estimate of my Social Security benefit amount when I retire in December 1994, at age 65. The letter mentioned that military service was not taken into account when the estimate was made.

I served on active duty in the Air Force from August 1947, to January 1961. Does my time count only for gaining eligibility for the 40 quarters and/or would my check be higher based on my military service?

A. Your military service from 1957 is always used in figuring your benefit amount. The use of military service prior to 1957 is based on several different factors.

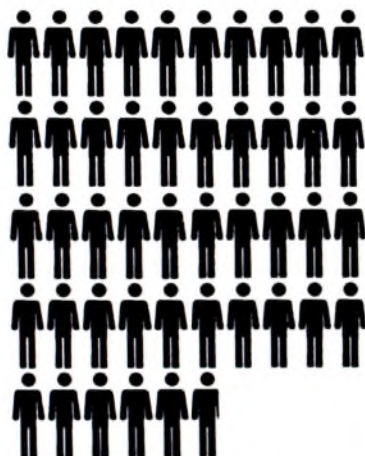
These factors are outlined in a factsheet called "Military Service and Social Security." You can get this form and other information by calling the (800) 772-1213, toll-free telephone number. ♦

SMART MONEY

Workers per Social Security recipient

The number of people paying into the Social Security system compared to the number of people drawing benefits has declined sharply over the years.

In 1945, there were 45.9 workers per person receiving benefits...



Today, there are 3.3 workers per recipient



SOURCE: Institute for Research on the Economics of Taxation

Copley News Service/Ken Marshall

By Ann Perry, Copley News Service

LIFE INSURANCE A SAFETY NET

Who really needs life insurance? If you are young and have no children, chances are you don't. And if you're nearing retirement, it might not be suitable, either.

But if you are in the middle, a baby boomer with children, odds are that you do not carry enough life insurance, according to financial and insurance advisers.

"There is a great deal of underinsurance in the baby-boom generation," says Mary Dean, a fee-only certified financial planner who specializes in insurance and publishes Dean's Insurance Alert newsletter.

"For a middle-class couple with young children, it's shocking how much they need. It can turn out to be \$1 million or more."

Many experts consider life insurance a basic need in most family financial plans.

"We attack it first," said Brian Lowder, a fee-only certified financial planner. "We want to make sure the defense is taken care of first, before we switch to the offense with tax planning and investing."

Life insurance is purchased for many reasons. The most common are to cover burial and related costs, pay off debts, help finance a family relocation and replace lost income.

A small but growing number of people, who are wealthy, buy life insurance solely to pay off estate taxes, leaving the estate intact for their heirs.

But not everyone should have life insurance.

A single young person without children probably does not need life insurance, unless the person is helping support parents or other family members.

Likewise, a young couple who have no children and earn equivalent salaries might need little or none. But if they have high debts, such as a home mortgage that would be a burden to

the surviving spouse, insurance should be considered.

Life insurance might also be inappropriate for people age 50 and older, according to Mark White, who runs Direct Insurance Services, a company that promotes low-cost life insurance through price shopping and commission rebating.

By that age, said White, some people have accumulated enough assets to be, in effect, self-insured. And for those without such assets, the cost of many policies could be prohibitively high.

Many insurance agents promote life insurance products, such as whole and variable life, that act as investments as well as provide death benefits. Such products are a good idea, agents say, because they ensure a disciplined method of investing and the investment grows tax-deferred.

But consumer advocates and financial advisers independent of the insurance industry argue that such life insurance products are costly and not necessarily good investments. They often suggest instead that consumers "buy term insurance and invest the difference" (between the term insurance and the more costly insurance investment product).

"Put your money in a mutual fund for 20 years," said White, "and you'll save a hell of a lot more than with insurance."

If you do need life insurance to help protect your family in the event of your death, how do you calculate the amount? Some advisers used to recommend a policy equivalent to five to seven times the annual income of the insured person.

But today because there are so many variables to consider, said Lipscomb of Equitable, "There's no hard and fast rule."

For example, he said, a family that has a large mortgage, heavy consumer debt and a mother who stays

home with the children while the father works probably needs a larger policy on the father than does the two-income family with children that has kept debt low.

The first step in determining life insurance needs is calculating how much income your family would need to sustain its current standard of living should you die - and just how much income would be available.

Sources of income could include investments, Social Security benefits (if children are among the survivors) and the surviving spouse's income.

If there is an income shortfall, insurance can be used to cover it.

There are two ways insurance proceeds can be used to replace income, according to Chuck Weber, San Diego district manager with Prudential Insurance Co. of America.

The family can spend the money down, say take \$30,000 per year from \$300,000 in proceeds, until the money runs out. Or, if the proceeds are adequate, the family can maintain the capital and spend only the earnings the capital generates.

Generally, spending down requires less capital, Weber said. But, of course, the money gets used up in the end.

But capital preservation can be costly. For example, a \$1 million policy, would generate only about \$60,000 a year income if invested conservatively.

When weighing how much insurance to buy, consider whether you have high mortgage or credit card debts. You might want the insurance proceeds to pay them off, particularly those at high interest rates, as a way to lessen the burden on your family.

Families need to decide, too, whether the insurance proceeds should be earmarked for long-term goals such as college for the children and retirement for the surviving spouse. The money can be invested until needed.

When many families add all this up, they are astounded to find it would take \$500,000 to \$1 million or more to fill all these needs.

"What their heart tells them to provide is different from what their pocketbook will purchase," said Lowder, the financial planner. But people should remember, said Dean, that "something is still better than nothing."

Don't forget, also, to consider whether you stand to

CONTINUED ON PAGE 21

TANK TESTING WHEN YOU WANT IT - NIGHTS & WEEKENDS!!!

- TANK TESTING
- LINE TESTING
- LOWER RATES
- FREE ESTIMATE

Test it right-
Test it tight-
with TELL-A-LEAK

TELL-A-LEAK

UNDERGROUND STORAGE TANK
LEAK DETECTION SPECIALISTS

30198 Dequindre
Warren, MI 48092
(313) 751-2248

Tracer Tight® No Down Time Tank and Pipeline Leak Tests



No interruption of service.
No overfill; no topping off tanks.
Tests any tank size and pipeline length.
Michigan State Police Fire Marshal approved.
Reliable for any type of fuel, oil or chemicals.
Detects and locates leaks as small as 0.05 gph.
Third party evaluations surpass EPS requirements.
Method is on the EPA list of accepted tests October 1991.
Does not subject tanks to any structurally damaging pressures.

SUNRISE TANK TESTING

A licensed *Tracer Tight* Leak Detection Affiliate



A New Day
A Better Way

Thomas S. Brown
P.O. Box 1025
Ewart, MI 49631
(616) 734-2363
(616) 734-2055 (Fax)

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.

Because SSDAM members are promoting job safety and keeping claim costs low, dividends have been earned every year since 1962.

In fact, more than \$750,000 in dividends has been returned to insured SSDAM members in the last five years alone!

You, too, can share in the savings.
Call Dodson today!

1-800-825-3760
Ext. 2990

underwritten by
Casualty Reciprocal Exchange
member

DODSON GROUP
9201 State Line Rd.
Kansas City, MO 64114

"WHAT DO YOU DO?" CONTINUED FROM PAGE 6

is usually made in front of a family member who is puzzled because they know you are never at home, either. Once again you smile and say, "What can I do for you, now that you have caught me?" One can be sure, that when a dealer walks across the street to get quarters someone will come by and miss him, and call within the hour and use this comment.

So we're back to where we started. And the question, "What do you do?," still goes without a complete answer. Ours is a business that never stops, and requires a dealer not to either. That is where the Association comes in.

The same type of comments are made of the Association: "What does the association do?" This, too, is a very hard question to answer. From negotiating the best deal on a membership benefit, to voicing our opinion on regulations that effect

dealers. From taking care of insurance questions, to trying to help clean up a market full of abuse, our day, too, is never long enough. One thing that keeps us going is knowing that the people we represent are such hard workers. I feel very

or to help increase his/her bottom line.

For example, the Dodson Workers Compensation program, through the Association, paid an 18% premium on the 1992 insurance coverage. The new pay phone program will pay a higher

out any profit on gasoline. Through the Pump Club, we have been able to develop a presence in Lansing that allows us to be part of the legislative decision making process. This allows us to stop many new regulations before anyone even hears about them. Similar to a dealers day, the benefits of the Association go on and on.

Our goal is to serve the dealers of Michigan as best as we can. The Association is only as strong as its' dealers. When you recognize ways we can serve you better, we want to know about it. We want to make it easier for you to do your job and increase your bottom line. Which brings up a question for next time, "How much money should that bottom line be?" ♦

To become more involved in your Association, call the SSDA-MI office today at (517) 484-4096 or write to us at 200 North Capitol, Suite 420, Lansing, Michigan 48933. We are there for you.

**Everything we do as an Association
is to assist the dealer in improving
his/her business or to help
increase his/her bottom line.**

fortunate to work for a group of business people that are as honest, hard working and supportive as the dealers are. That makes it very easy to voice my opinion for our trade or to work a little harder in negotiating a membership benefit. Everything we do as an Association is to assist the dealer in improving his/her business

percentage on coins and give the dealer 50 cents per operator assisted calls. The Blue Cross/Blue Shield program, operated in-house, saves time and money in billing and getting questions answered. The Mastercard/Visa rates were held to the same low rate as last year without adding a transaction fee that would wipe

DEALER PROFILE
CONTINUED FROM PAGE 5

example, before I file my work orders, I call each customer to make sure that all of the work we did is functioning properly and to see if there is anything we can improve upon. A lot of people look on that as a nuisance, but too often people go away angry and if there is a complaint, my call gives them the opportunity to air it out at that time, so perhaps they're not as angry and they will return. Also, when I make these calls, I have my schedule book handy because people will make mention of a service they may need to have, and want to make an appointment. My father taught me that you can't think you are doing a customer a favor when they enter your facility. There are several repair facilities and several gasoline outlets they can purchase from. It's the matter of giving them a comfort level so that they will want to come back to you.

S.Q. How do you keep your business strategies current?

M.L. In chatting with other dealers more than anything else. The Lansing network is completely non-combative. I

can call any dealer and get their tank wagon price or even oil for that matter, without a problem.

Also, if I'm out and about, I will stop to buy gas or have my oil changed at a station just to see what their doing differently. If I can learn something from what they are doing that I think a customer would appreciate I incorporate it—if it is cost and time effective, of course.

and business wise. I didn't give bargains, but the folks were comfortable coming in, whether it was for service or for gas. The gasoline volume held steady from the years prior, but the service end of it increased ten fold.

During the recession, I think folks were more inclined to accept a big ticket item for a repair as opposed to purchasing a new car. Even though the new car

M.L. I know Marathon has several seminars scheduled for the summer: service station profitability, C-store profitability. Any educational programs you can offer would be helpful. Arranging meetings that bring the dealers together to share their ideas are great, too. I have benefited greatly from the annual association meetings. Last spring, Larry Wright gave a speech about margins and what not to focus on as far as parts, cigarettes and pop go. That was a key factor, for me, heading into the recession. I learned to not feel guilty about charging for things — not over charging, but charging a fair value and providing a good service. If the association continues to offer their annual meetings and educational seminars, those dealers who participate will benefit immensely.



MATT'S HASLETT ROAD MARATHON.

S.Q. How did the recession effect your business?

M.L. I always said to myself that if someone were to ask me how business was during that time, I would say, "Geez, it can't be good, because we're in a recession." But, the truth is, I flourished. I had the best year, last year, profit wise

interest rates were appealing, they were more apt to repair the old.

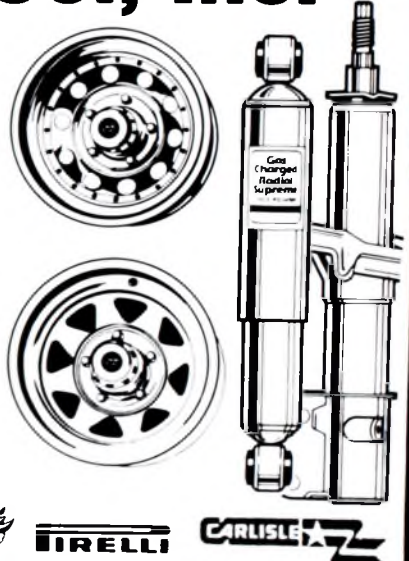
S.Q. The future holds much concern for the service station and small business owner. What role would you like to see the association play in helping the independent dealer?

The Association sees Matt Lentz as a figure who is setting the pace for the new generation of Service Station owner/operators. Matt sees himself as someone following in the footsteps of a great man, his father. Matt sits on the SSDA-MI Board of Directors and is involved with the future of the service station industry. ♦

Tire Wholesalers Co., Inc.



- As our name implies, we are wholesalers of tires.
- We are an established business, having been in business for over 22 years.
- We deliver.
- We have UPS service daily.
- We guarantee what we sell.
- We want your business.
- We have a huge inventory of Passenger, High Performance, Truck, Trailer, Motorcycle, Carlisle Lawn & Garden, Industrial Tires and Tubes, Shocks, Struts, Custom Mag Wheels and Accessories, all in stock for immediate delivery.



CORNOVAL

**GRAND
PRIX**

ARMSTRONG

PIRELLI

CARLISLE

CADILLAC WAREHOUSE
303 Hawthorn Street
Cadillac, Michigan 49601
(616) **775-6666**

NEW! NEW! NEW! NEW!
TROY DISTRIBUTION CENTER
1783 East 14 Mile Road
Troy, Michigan 48083
(313) **589-9910**

SOUTHFIELD WAREHOUSE
19240 West 8 Mile Road
Southfield, Michigan 48075
(313) **354-9910**

HOT FOR SELLERS

The U.S. Supreme Court recently held that customer lists are depreciable assets. This is important when you structure a "deal" when purchasing or selling a service station business. The advantage will go to the purchaser wherein the dealer has a customer follow-up system and, therefore, maintains a customer list which can then be itemized in the sale of assets. The court held that, if a taxpayer can prove that an asset used in a trade or business has a value that wastes over an ascertainable period of time, then the asset is depreciable under Code Section 167 "regardless of the fact that the value of the asset is related to Goodwill." This ruling thwarts the IRS in its continued battle to deny taxpayer's rights to reasonable deductions in lowering their tax liability. The decision emphasizes that it is crucial that taxpayers obtain the best possible appraisal in establishing the value and life of the asset. — *By Larry Wright, L.A. Wright, Inc.*

BE SECURE CONTINUED FROM PAGE 9

of little help if the property requires an expensive cleanup.

Other Security

There are two methods to insure that the seller will get paid. One is to demand a cash transaction. There are good reasons why a buyer should not demand that a seller finance the transaction. With interest rates low, long term notes are no longer attractive investments. Thus a seller may urge a buyer to find another source of financing.

But sellers may be faced with a difficult alternative. A buyer may declare that the sale is conditioned on financing; either the seller carries the note or no deal. The seller will then have to choose to accept that term or find another buyer. Many sellers will accept. The good news is that there is an acceptable method of insuring that a seller will get paid. The buyer may have enough equity in his or her residence (or in other real property) to protect the seller. A security interest in residential property is a good alternative to other security. And it will protect a seller, if the seller is careful. Here's how to make this work.

First, the agreement of sale must expressly state that the

transaction is subject to the buyer providing an acceptable security interest in real property. And the real property should be described specifically. And that the real property will not be subject to more than one other mortgage (it is unlikely that the property will be free and clear).

Second, the agreement of sale must provide terms to make the security interest work. These are (1) a policy of title insurance to make sure that the property is not already subject to more than one other mortgage; (2) an appraisal to make sure that the property is worth the total of the two mortgages. The Seller must be certain that he or she will be able to pay off the first mortgage and their own debt, if they are forced to foreclose.

This type of transaction is not risk free. A seller is still not absolutely guaranteed that they will be paid. And there may be difficulty in selling the secured property. Still, the transaction insures that a seller will have some protection against a buyer default.

Selling a franchise has two parts. Finding a buyer is often thought of as the most difficult. But, in fact, getting paid can be the most demanding. A wise seller will make sure that they are protected against a buyer's nonpayment. ♦



Publisher
Terry Burns

Editor
Melanie Disa

Executive Director
Dir. of Communications & Conventions
Member Service Coordinator
Executive Assistant
Marketing Representatives

Terry Burns
Melanie Disa
Krissey Berryman
Diane Johnson
George B. Robb
Willie Calloway
Brent Morton

OFFICERS

Mick Kildea
President
Kildea Kar Kare
2649 East Grand River
East Lansing, MI 48823
(517) 337-9320
Amoco
Bill Hegedus
1st Vice President
Sprinkle Road Standard
3530 Sprinkle Road
Kalamazoo, MI 49002
(616) 345-0297
Amoco
George Schuhmacher
2nd Vice President
Colonial Standard Srv.
23800 East Jefferson
St. Clair Shores, MI 48080
(313) 773-7000
Amoco
Dennis Sidoraki
3rd Vice President
J & S Shell
1251 North Maple
Ann Arbor, MI 48103
(313) 994-0373
Shell
Lou McAboy
Treasurer
Motor City Shell West
9600 Livernois
Detroit, MI 48204
(313) 892-5468
Shell

EXECUTIVE COMMITTEE

Norman Fischer
Immediate Past President
Eastland Shell
1139 N. Belay Road
Burton, MI 48509
(313) 744-2322
Shell
Philip Bucalo
New Five Shell Inc.
37449 S. Mile Road
Livonia, MI 48154
(313) 464-3323
Shell
Robert Walter
Franklin Standard Inc.
32725 Franklin Road
Franklin, MI 48025
(313) 626-2080
Amoco
Derry Middleton
Lakeland Convenience Center
13630 Hall Road
Sterling Heights, MI 48078
(313) 247-0080
Eric Evenson
Evenson Ent.
1490 Ann Arbor Rd
Plymouth, MI 48170
(313) 455-2636
Shell
Ed Weglarz
Hunter & Oak Amoco
905 N. Hunter Blvd
Birmingham, MI 48011
(313) 646-5300
Amoco
David Cornish
Westgate Standard
2625 Jackson
Ann Arbor, MI 48103
(313) 665-8700
DIRECTORS
Mark Ambroziak
Village Knoll Shell
3690 W. Maple
Birmingham, MI 48010
(313) 540-3383
Shell
Ted Beckner
Beckner's Standard Service
2411 28th Street SE
Grand Rapids, MI 49512
(616) 949-0630
Amoco
Gary Fuller
12 & Evergreen Shell
20050 W. 12 Mile Rd
Southfield, MI 48075
(313) 358-2087
Shell
Joseph J. Grish
Joe Grish Servicecenter Inc.
RT 1, Box A81
Elmira, MI 48730
(616) 584-3200

Dan Harrison
Harrison's Car Care Center
1512 North Eaton
Albion, MI 49224
(517) 629-8418
Amoco
Tim Mariner
Mariner Petroleum Company
4257 Clyde Park SW
Grand Rapids, MI 49509
(616) 538-7990
Shell
Dave Schuster
Schuster's Service Center
31555 Mound Road
Warren, MI 48092
(313) 264-4888
Marathon
Keith Souder
Souder's Service Center Inc.
1035 South Mission
Mt. Pleasant, MI 48858
(517) 773-5427
Amoco
Janet Stetz & Jeff Stetz
Pump & Deli
3797 W. Michigan Ave
Jackson, MI 49203
(517) 784-2778
Mobil
Don Schlitt
Old Orchard Shell
6495 Orchard Lake Rd
West Bloomfield, MI 48033
(313) 626-1343
Matt Lentz
1619 Haslett Rd
Haslett, MI 48840
(517) 339-0220
Marathon
Joseph Nashar
6 & Telegraph Shell
16951 Telegraph
Detroit, MI 48219
(313) 534-5910
Shell
Larry Troy
M59 Crooks Auto Svc.
2260 Crooks
Rochester Hills, MI 48057
(313) 853-7137
Shell
Tom Onofrey
Standard on the Hill
66 Kercheval
Grosse Pte Farms, MI 48236
(313) 853-4630
Amoco
James Little
H & H Mobil
1500 Haslett Rd
East Lansing, MI 48823
(517) 332-6335
Mobil
Rich Bratach
Lake Lansing Mobil
2704 Lake Lansing Rd
Lansing, MI 48912
(517) 484-2300
Darrell Marx
Jerry's Shell
37500 12 Mile Road
Farmington Hills, MI 48024
(313) 553-3166
Shell
James Malek
Midtown Shell
10 Beacon Blvd
Grand Haven, MI 49417
(616) 842-8677
Shell
Keith Anderson
Anderson Service Center
2029 S. Saginaw
Midland, MI 48640
(517) 832-8895
Shell
Dennis Pellicci
Denny's Big Beaver Shell
3015 Crooks Rd
Troy, MI 48064
(313) 643-8920
Shell
Pete Donath
Auto City Svc. Ctr. Inc.
2290 East Hill Road
Grand Blanc, MI 48439
(313) 695-4141
Amoco

AD INDEX

Support these SSDA-MI supplier advertisers. If you do not see your supplier on this list, you may want to encourage them to sign up with the Service Station Dealers Association of Michigan at (517) 484-4096. The suppliers on this list are dedicated to supporting our industry.

Advertiser	Page
Air-serv Distributors Inc.	6
American Fluid Technology	7
Blue Cross Blue Shield of Michigan.....	23
Comerica Bank	11
Davidson Sales & Maintenance Co.	15
Dodson	18
Eby-Brown	9
Ft. Dearborn Life Insurance Co.	4
Lawrence A. Wright, Inc.	2
Leemon Oil Co.	24

Advertiser	Page
Mellema's Service Station Maintenance, Inc.	21
Michigan Petro Equipment Installation, Inc.	11
Parks Installation Co.	12
Pro-Tank Technologies, Inc.	8
Sunrise Tank Testing	18
Superior Environmental	9
Tell-a-leak	17
The Oscar W. Larson Co.	7
Tire Wholesalers	19
Visser's Tank Testing, Inc.	12

LIFE INSURANCE CONTINUED FROM PAGE 17

inherit money someday. That could influence the amount and the term of the insurance you select.

Many experts suggest that middle-income baby boomers who want to provide the highest possible level of insurance for their families purchase term insurance,

the simplest and cheapest form of life insurance.

Another low-cost alternative, according to Weber of Prudential, is your company's group insurance plan. Weber said that companies currently supplying employees with insurance policies worth one or two years' salary sometimes can be brought up to three or four times annual salary.

Fee-only financial planners, who charge for advice and don't earn product commissions, often will advise people on their insurance needs for an hourly fee.

Financial planner Dean said that her cost for reviewing an existing policy and offering advice starts at about \$450.

Most life insurance companies put their biggest

marketing efforts into selling insurance with a variety of features and options that can add to the cost.

Dean cautioned not to be side-tracked by agents selling life insurance as an investment.

"The first thing people should consider," she said, "is the insurance." ♦

AIR CONDITIONING CONTINUED FROM PAGE 11

sent to a reclamation facility, (if the station owns recover-only equipment) the name and address of that facility must be retained on file.

Also, all technicians who repair or service motor vehicle air conditioners must be trained and certified by an EPA-approved organization. This certification not only enables you to service mobile air conditioning systems, but it also allows you to purchase containers of CFCs under 20 pounds. This prohibition took effect on November 15, 1992, and is intended to discourage the improper servicing of vehicle air conditioning units by "do-it-yourselfers".

There are many ways to obtain certification. For further information please call the Service Station Dealers Association of Michigan at (517) 484-4096.

The last major change to vehicle air conditioning units is the phase out of the R-12 refrigerant. As of January 1, 2000, it shall be unlawful for any person to produce any amount of a class 1 substance (including R-12). Although it

will not be illegal to produce R-12 until this date, it is expected that the refrigerant will become very expensive and scarce well before then. This is due partly because of an excise tax on CFCs (currently at \$3.35 per pound), and partly because big producers will be getting out of the business long before the ban begins. Many companies are not going to wait until the year 2000 to change-over to new refrigerant production. Instead they are immediately putting their efforts into research and development of new refrigerants.

As the auto and chemical industries move forward with new vehicle air conditioning systems, and as retrofitting becomes more practical, much of the old R-12 business will be lost. In the interim, however, there will be many units in older vehicles that will need to be serviced. Now is the time to determine if the equipment costs make servicing these systems profitable. Needless to say, the days of simply "topping off" a system for a quick and cheap fix are over. Now, servicing these systems require certified technicians using properly certified equipment. ♦

SALES • SERVICE • PARTS • INSTALLATION

**MELLEMA'S
SERVICE STATION MAINTENANCE, INC.**
11644 S. Greenville Rd.
Belding, Michigan 48809

616-794-2330 FAX

616-794-2606



michigan
petroleum
association



Total Containment/Enviroflex

Bennett Gasboy Red Jacket

O/C - ZORN - Clawson Tanks

EBW Hoists Emco Wheaton

Certified Tank & Line Testing

NEW PRODUCTS

STEP n SEAT™



Step n Seat allows anyone, young or old, easy and convenient access to the bed of a pickup or flat bed truck of any size. Step n Seat mounts on the pickup tailgate and folds away when not in use. It comes in two models designed to fit standard and compact pickup trucks.

Constructed of aluminum alloy, Step n Seat is cast using a permanent mold process for maximum strength and durability. The Step n Seat super tough epoxy powder coat paint is baked on at 400°F creating an extremely durable finish.

For more information contact SNS, Incorporated, 2201 West 29th, Topeka, KS 66611 (913) 267-9175

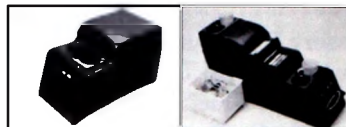
BWD INTRODUCES NEW FUEL INJECTION CLEANING SYSTEM



BWD Automotive Corporation introduces the new Borg-Warner brand CST 70 Fuel Injection Cleaning System. The kit includes a clearly written, easy-to-use manual, rugged, hard rubber case which is easy-to-clean and utilizes stacking trays to provide easy access to all kit components and adapters. Other special features include a large high quality gauge/regulator with a 3 1/2" dial for added accuracy.

For more information about BWD's new CST 70 Fuel Injection Cleaning System, call or write: BWD Automotive Corporation, 11045 Gage Avenue, Franklin Park, Illinois 60131; (708) 455-3120.

NEW CONSOLE LINE KEEPS THE COCKPIT ORGANIZED



Steel Horse's full line of Concept 2000 Center Consoles are available in colors to match virtually any interior. These new consoles feature cup holders, retractable note pad, CD/cassette organizer, coin dispenser, concealed eye glass holder, tissue dispenser, map pocket and a fluted cooler.

For more information on the full line of Concept 2000 Consoles, send \$3.00 for the latest full-color catalog to: STEEL HORSE AUTOMOTIVE, 1200 W. Walnut Street, Compton, CA 90220, (310) 537-0837

COMPACT, UNIVERSAL BLOW GUNS



Two advanced versions of the "personal" type blow gun which most mechanics carry in their tool boxes are TOMCO's Series 605 Safety Blow Gun and Series 610 Blow Clean model. When the tip of Series 605 Safety Blow Gun is fully obstructed and the input pressure is 150 psi, the relieving side holes drop the tip pressure to a super-safe 14.5 psi. This is less than half of OSHA's specified low of 30 psi.

For descriptive literature, write to TOMCO Division, C.S.P., Inc., 30520 Lakeland Blvd., Willowick, OH 44095.

TRICO PRODUCTS INTRODUCES AFTERMARKET'S FIRST 24" METAL HOOK AND SIDE LOCK BLADE



TRICO Products Corporation has introduced the aftermarket's first 24-inch metal wiper blade, designed to fit both hook and side lock applications. TRICO's 30-240 Premium Wiperblade fits hook applications on Acura Vigor, Dodge Intrepid, Eagle Vision and Honda Accord; and side lock applications on Chevy Lumina APV, Chrysler Concord, Oldsmobile Silhouette and Pontiac Transport.

For further information please contact: TRICO Products Corporation, 1979 Lakeside Parkway, Suite 880, Tucker, GA, 30084, (404) 908-4166.

NEW AIR POWERED HYDROCARBON SKIMMER



A new Petro-Belt Hydrocarbon Skimmer, powered by all air operated components, eliminates the need for explosion-proof components and on-site electrician. Designed for 2" and 4" or larger monitor wells, the PB-9A eliminates the need for electrical wiring and connections. The PB-9A features a very low-consumption air-motor, unattended operation, and skims down to a sheen with minimal water removal. Dynamic Process Industries, 1900 West Northwest Hwy., Dallas, Texas 75220. Phone: (214) 556-0010.

INSTANT WINDSHIELD WASHER TABLETS TRADES POUNDS FOR DOLLARS



Just released from 303 Products is their Instant Windshield Washer Tablets. It's a new solution for squirting car & truck windshields the customer makes himself by simply adding water. Colorfully packaged 5 to a card, each tablet makes a powerful cleaner ready for the vehicle's windshield washer reservoir. Saving the retailer both space and shipping weight, 50 cards offers the same washer fluid equivalent of 250 gallon jugs weighing over 2,000 lbs.

For more information on 303 products contact: 303 PRODUCTS, P.O. Box 966, Palo Cedro, CA 96073-0966, (800) 223-4303

Snap-on TOOLS MT2500 SCANNER SUPER DELUXE KIT



Snap-on Tools Corporation is now offering the MT2500 Scanner in a new, larger carrying case designed to easily house the range of cartridges, cables, and adapters that can be used with the Scanner. In addition to featuring this larger carrying case, the 1993 Super Deluxe Scanner Kit now also includes two additional adapters at no extra charge: one for testing GM antilock brake systems and one for Chrysler CCD system tests. Until now, these adapters have only been available as optional purchases.

For information contact Snap-on, 3550 Snell Avenue, San Jose, CA 95136, U.S.A.. Phone: (408) 972-2526, Fax: (408) 972-4495

Remanufactured ENGINES & CYLINDER HEADS

REFERENCE GUIDE AND JOBBER PRICE SCHEDULE

- Domestic, Japanese, British and European
- Immediate Delivery on Stock Items
- Hard-To-Find Items a Specialty
- Visit, MTC, Discover Card

Call Toll Free: 1-800-228-5951



The ENGINE CONNECTION Inc.

1 NAME INDUSTRIAL DRIVE, HULLSDON, MASSACHUSETTS 01901
1-800-228-5951 • 1-800-228-5952 • FAX: 1-800-228-5953
Effective January 1, 1993
Prices Subject to Change Without Notice

Attention Service Station Dealers:

If you're in the
market for a health
plan, get the
most accepted,
unquestioned
coverage there is.



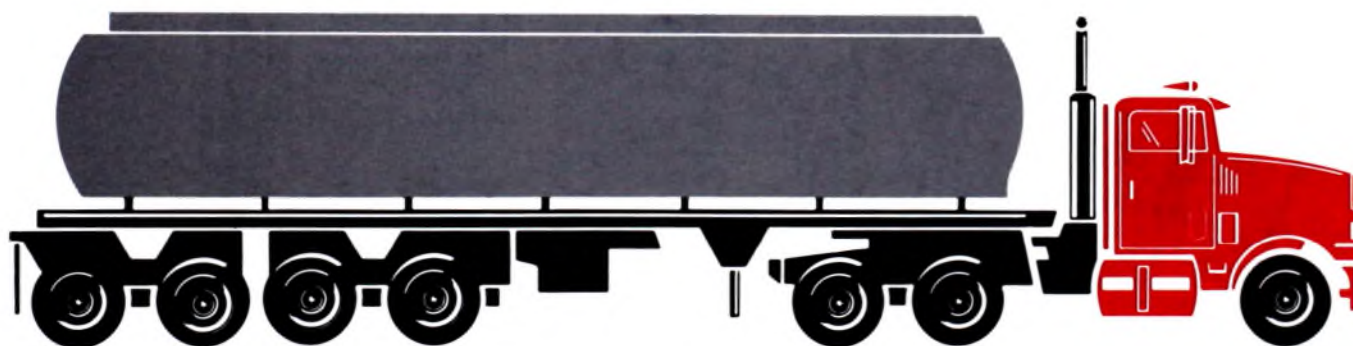
 **Blue Care Network**



Delivering a Full Line of Petroleum Products

REX
CARRIERS, INC.

*Gasolines, Distillate Fuels, Aviation Products,
Lubricants, Solvents, and Chemicals*



• Intra-State and Inter-State Carrier

• Trucks Running 24-Hours

(313) 272-6704

1-(800) 272-6704

13507 Auburn, Detroit, Michigan 48223



SERVICE QUARTERLY
200 N. Capitol • Suite 420
Lansing, Michigan 48933