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

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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.

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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.
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 functionally 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

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Another Exclusive Benefit From Fort Dearborn Life to SSDA Members

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

For further information call 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.

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 things 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 its 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?

M.L. I try to lead by example. For instance, today, I was out planting flowers and mowing the lawn. I didn'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 stacking 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
VIEWPOINT

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.

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 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 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 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 backup 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.”

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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. ♦
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Fax: (313) 757-4824

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

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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 component 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 recycled. Continued on Page 21

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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 list with rates reaching the $40.00 per hour range in Detroit metro markets. Dealers in these markets with rates under $40.00 per hour will soon be under-serving 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 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 downward 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.

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SERVICE QUARTERLY 2ND QUARTER, 1993
I f 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 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 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.
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**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) □ $25 monthly (Electronic Banking)

□ $480 annual payment □ $250 annual payment

Add $120 per station after 4 stations

Signature ___________________________ Date ___________________________

**SERVICE QUARTERLY 2ND QUARTER, 1993**
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!

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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
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 now. Can I receive 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
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...
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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!
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Everything we do as an Association is to assist the dealer in improving his/her business or to help increase his/her bottom line.

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.

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 percentage on coins and give the dealer 50 cents per operator assisted call. 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 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 here for you.
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 job well if you'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 job well if you're not as angry and they will return.

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.

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

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.

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 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?

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 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 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?

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.
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.

HOT FOR SELLERS

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.

BE SECURE
CONTINUED FROM PAGE 9

of little help if the property requires an expensive cleanup.

Other Security
There are two methods to ensure 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 difficult alternative. A buyer may declare that the sale is conditioned on financing: either the seller carries the note or no deal. The seller then has to choose to accept that term or find another buyer. Many sellers will accept the good news 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
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**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 sidetracked 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 recovery 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-your­selves.”

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 I 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.

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Certified Tank & Line Testing

**SERVICE QUARTERLY 2ND QUARTER, 1993**

21
# 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., Willoughby, 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 Honds Accord, and side lock applications on Chevy Lumina APV, Chrysler Concord, Oldsmobile Silhouette and Pontiac Transport.


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## 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 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) 972-4494.
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