

SSDA SERVICE QUARTERLY



June 1994
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An official publication of The Service Station Dealers Association of Michigan

SSDA welcomes G. Gordon Liddy to Annual Convention

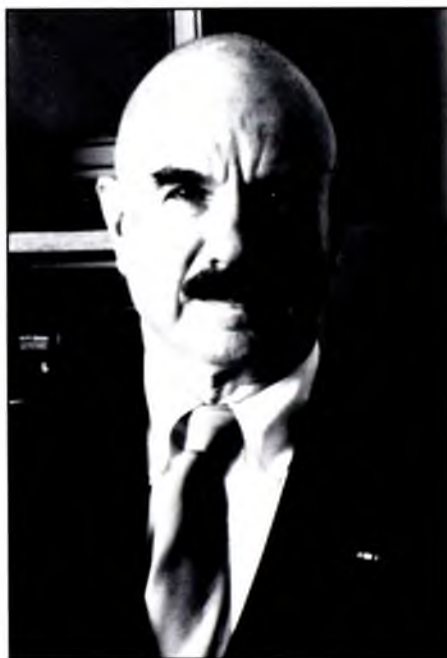
Survive or prevail.

G. Gordon Liddy chose to prevail, and this August he will tell his story to SSDA Convention attendees. Liddy, host of the hottest radio talk show in national syndication, will speak Saturday, August 6 following the President's Cocktail Reception and Dinner.

Liddy's role in shaping American history is no secret. With the recent passing of President Richard Nixon, Liddy's place in the turbulent pre- and post-Watergate years is once again in the spotlight. SSDA Convention goers will sit center stage as Liddy gives his perspective on what it takes to achieve true success, using examples from his life and career.

After graduating from law school and serving two years in the Army during the Korean War, Liddy entered the FBI as a Special Agent where he earned multiple commendations from the late J. Edgar Hoover. At age 29, he became the youngest Bureau Supervisor at FBI national headquarters in Washington D.C., where he served during the Kennedy administration.

Liddy resigned from the FBI in 1962. After unsuccessfully running for Congress, he took the helm of Richard Nixon's presidential campaign in 1968. In the Nixon administration, Liddy served first as Special Assistant to the Secretary of the



Treasury; was then appointed Enforcement Legislative Counsel, authored the Explosives Control Act; and, in 1971, was sent to the White House as Staff Assistant to the President.

Liddy resigned his White House post to accept the position of General Counsel of the 1972 Republican presidential campaign and the campaign finance committee, with additional duties as campaign intelligence director. The rest is history.

For his role in Watergate, Liddy was sentenced to more than 20 years in prison. He served nearly five, many in maximum security, including 106 days of solitary confinement, before his release by President Carter.

Today, in addition to his radio program and writing, Liddy is an actor and owner of the G. Gordon Liddy Institute in Miami, which does security con-

sulting and training.

You won't want to pass up this exclusive chance to hear one of the most pivotal figures in recent American politics tell his story.

For more information on the 1994 SSDA Convention turn to pages 14 and 15. A registration form can be found on page 20.

Blue Cross annual renewal date July 1

July 1st is the SSDA annual Blue Cross/Blue Shield renewal date, and the Association is proud to report that our average increase is only 5 percent.

During the previous year

our designated areas were reviewed for rate adjustments. The Association feels very fortunate, that with many other health care rates increasing in double digits, we were able to hold ours to a 5 percent aver-

age. In fact, several subscribers may see no increase at all.

Subscribers should have already received their June billing for July coverage. That billing reflects the new rates. The June billing also includes

a change form if anyone would like to change health care plans. If no changes are made the billing will remain at the new rate. If you did

See BC/BS pg. 22

Attention Service Station Dealers:

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market for a health
plan, get the
most accepted,
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Features

14-15

Annual Convention

A special preview of this year's Convention and Trade Show in downtown Lansing!



12-13

Dealer Profile



*Dealer
Warren Barrone
proves success
is a matter of
listening to the
customer.*

Departments

- | | | | |
|----|--------------------|----|--------------------|
| 4 | President's Corner | 18 | Member application |
| 5 | Viewpoint | 22 | Board Members |
| 10 | News Briefs | 23 | New Products |

Articles

- | | |
|----|---|
| 6 | Security Check
<i>A look at why your employees are your greatest weapon against shoplifting.</i> |
| 7 | Dodson Corner
<i>Controlling costs after a worker is injured.</i> |
| 8 | Environmental Update
<i>MUSTFA moves to DNR, director retires.</i> |
| 9 | Membership
<i>Comerica's Visa/Mastercard program offers SSDA members reduced processing fees.</i> |
| 16 | Law Talk
<i>Attorney Mark Cousens shows the PMPA really does work.</i> |
| 17 | Money and You
<i>The time to buy stock is when no one else wants to.</i> |
| 21 | Money Review
<i>A user-friendly guide to financial jargon.</i> |

Advertisers

A&S Heating & Cooling	11
Arrow Uniform	4
Beckler Consultants	7
Blue Cross Blue Shield	2
Comerica Bank	20
Davidson Sales & Maintenance	5
Dodson	21
Eby-Brown	8
FEA Management	6
Fort Dearborn Life Insurance	6
Hawkins Equipment	12
Lawrence Wright, Inc.	24
Mellema's Service Station Maintenance	20
Parks Installation Co.	19
R.W. Mercer Co.	10
Sunrise Tank Testing	10
Superior Environmental	22
Tell-a-leak	19
The Oscar W. Larson Co.	8
Tire Wholesalers	9
Visser's	13

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President's Corner

Mick Kildea, SSDA-MI President



This is my personal invitation to you to attend the Service Station Dealers Association of Michigan Annual Convention and Trade Show, August 5-7 in downtown Lansing.

The obvious reasons are all there: it's affordable, convenient, and promises to be both educational and entertaining. But as a faithful attendee since 1972, the best reason I can give for attending is the chance to meet with other dealers concerning problems and key issues in the industry.

Ours is a business based on new ideas and, at times, bold risks. The SSDA Annual Convention gives you the chance to bounce new ideas off members that have tried them before. In my 22 years attending SSDA conventions

Networking the real draw of Annual Convention

I have never met a first-time attendee that did not return every year after. Attendees quickly learn the benefits of finding out what is currently happening, what has happened and what is going to happen in the gasoline retailing industry.

This year's convention will give members the opportunity to expand that business networking.

Downtown Lansing itself will enable dealers to see what really happens in Michigan's capital city. Attendees will have the chance to meet one-on-one with state department officials and legislators.

A growing tradition at the

SSDA Convention is the Annual Trade Show, which gives dealers first-rate access to goods and services vital to the business. This year the Association is taking the Trade Show even further by joining with Eby-Brown, one of the largest distributors to service stations in the Midwest. Representatives at the Eby-Brown show will be on hand with sound advice on the growing c-store industry.

Aside from networking with fellow dealers, I am excited about the SSDA welcoming G. Gordon Liddy to this year's Convention. As a supporter of Liddy's radio

show through listening and advertising, I feel his message of "survive or prevail" is especially relevant to our business.

The opportunities for business growth are unlimited at each Annual Convention. Therefore I believe you will thank me just as much as I will thank you for attending the 1994 SSDA Convention and Trade Show. It's the one time of year to reunite with old friends, meet valuable new ones, and enhance the success of your business.

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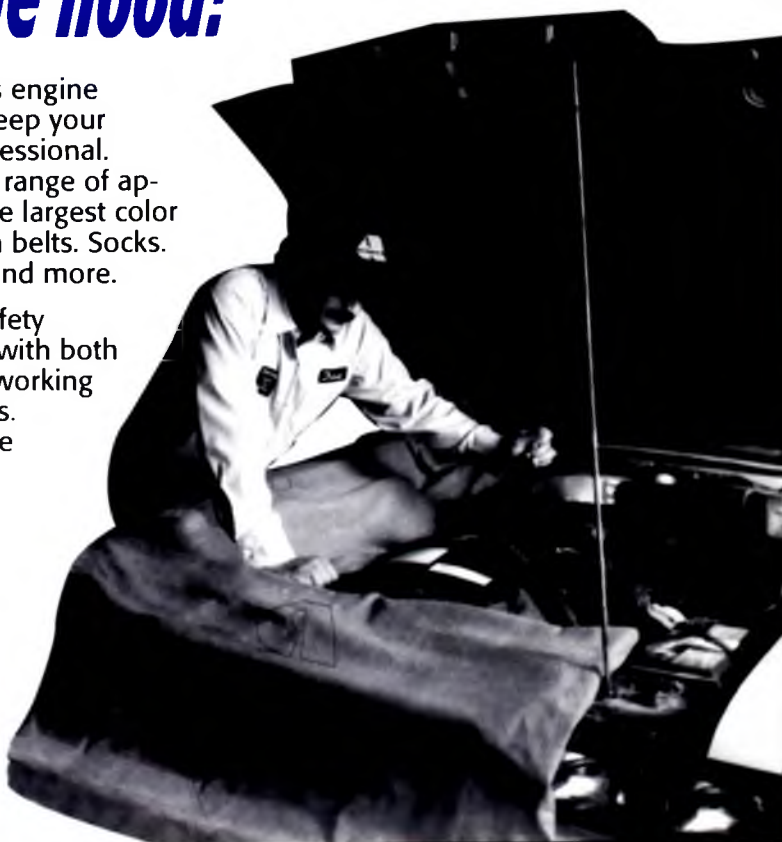
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Viewpoint

Terry Burns, SSDA-MI Executive Director



Back to Grass Roots

All the summer activities have started and business is in full swing. This summer promises to be more active than many. Why? This is an election year. The primary is scheduled for Aug. 2. Both the House and Senate, Secretary of State, Attorney General, and Governor offices are to be decided. With several members retiring and/or seeking higher office, there are more than 25 offices with no incumbent. Also every seat is contested throughout the state.

The question comes to mind, why does anyone want to run for office? One opens themselves to public scrutiny and no private life at all. The amount of money it takes to run a campaign is higher than ever before. Campaigning takes an inordinate amount of time and almost every decision one makes is second guessed. When asked this question, many of those running say it is because they care for the people or they believe they can make a difference.

The number of candidates

this year also presents a very important question? Who does one vote for? The same process used recently of selecting a Supreme Court Justice should go through our mind. These candidates will be in office at least two, maybe four, years and will affect a lot of legislation. The candidates should be pro-business, understand our business, act strong on issues and stand up for what they believe. Now is the time to ask those questions. To develop a relationship with those candidates and to select the one to support. Let them hear from you, and share your concerns about the future with them. Get to know them by name and their stand on the issues.

What am I talking about? The "Grass Roots Support" of people in a community, city, state, or our Association, which is still the key for involvement. There are politi-

cal issues soon to come up for the retail gasoline industry and we have the opportunity to choose and support individuals who share our concerns. This has been done through our Pump Club over the past years. What a difference we have seen through their work. The Pump Club has been able to support people who believed in our cause, but may have had very little funds to run. Subsequently we have seen most of them win. The Pump Club is a very important part of our Association and one that benefits all members.

It is time now for you to participate in your Association. Through grass roots work, supporting candidates and becoming a member of the Pump Club you can make a difference.

I know the summer is short but this year's political

outcomes will have long lasting effects on the retail gasoline industry, our business and livelihood. Call the office and find out how you can help.

• I want to take a moment to personally thank Mr. John Connelly. John served as the MUSTFA Fund administer from 1989 until his retirement on April 29. His concern and understanding for the small business person set him apart from others. He truly was an advocate for those in a clean-up process, and was an excellent ambassador for the Department of Management and Budget. Thanks John for your work. You will be missed.

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Blame it on the poor economy, or chalk it up to the dark side of human nature, but shoplifting is on the rise. Every year this crime takes a bigger chunk out of the profits of retail outlets.

Shoplifting is one of the most significant crimes in our country today. The estimated loss to retailers amounts to billions of dollars annually. The sad truth about shoplifting is that once a criminal has succeeded in concealing store merchandise, the chances of catching them are slim. Even when a shoplifter is caught, there can still be problems. First there's always the possibility of endangering fellow associates and legitimate customers. Then there's the risk of a false arrest, and finally, there's the expense.

Supermarkets and convenience stores are easy marks for the shoplifter because of the high-volume, self-service nature of the business. This makes it extremely difficult to implement adequate security systems. Consequently, the losses suffered by retailers in recent years have been staggering. A recent study by Shoplifters Anonymous, a self-help group, found that 60 percent of confessed shoplifters admitted to shoplifting in

supermarkets or convenience stores.

Over the years retailers have tried several methods to combat shoplifting. They have hired undercover detectives, placed high ticket items in locked showcases or behind the service counters, invested in surveillance equipment, or even discontinued some high theft items altogether.

These measures, although very effective for reducing loss on high ticket items, have not taken a substantial bite out of shoplifting. They have also made it inconvenient for the legitimate shopper to buy an item and limited the retailer's ability to merchandise items freely. Most experts will agree that associates are your best asset in the fight to prevent shoplifting. How? By training them on what to look for and what measures to take in preventing it from happening. Associates need to be aware of who the shoplifters are. The answer to this, is that they can be ordinary customers or professional thieves. Research has

shown they can be impulsive, compulsive, deliberate or desperate. Shoplifter profiles range anywhere from the amateur who steals impulsively out of simple desire for an item, to the professional who steals for a living. Obviously, professional shoplifters are much more clever about concealing their thefts, but there are a variety of ways both professionals and the amateurs attempt to conceal the stolen items. It helps if your associates can learn to detect these methods and then know what to do to discourage the offender. The methods used vary, but some of the most common ones are:

- **Special garments.** Shoplifter bloomers, skirts, trousers or other items with elastic waistbands can be used to conceal stolen items. Smaller, more expensive pieces may even be tucked inside a ski cap.
- **Aid.** Booster boxes, large purses, diaper bags and even umbrellas can be used as aids to hide the stolen items.

• **Long outer coats.** Some shoplifters have been known to wear long coats to conceal items taken out between their legs.

• **Grab and run.** A shoplifter finds an unattended spot near a convenient exit, grabs the merchandise and hastily departs.

• **Price change/ticket switching.** Shoplifters use pens or price guns to change prices. Most common, however, is the removing of old price tickets and replacing with tickets of a lesser amount.

• **Refunding.** A process of removing tags from merchandise, claiming it as a gift and receiving cash or merchandise in return.

• **Used receipt.** Using a previous receipt to get cash back or additional merchandise.

• **The team.** One or more persons occupy the associates, or cause a disturbance while

Employees key in fight against shoplifting

See Security pg. 19

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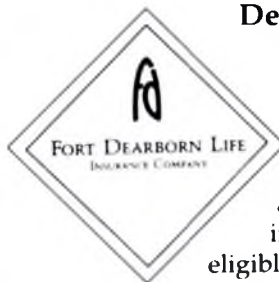
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You've heard the sermon time and again: the best way to reduce the cost of your workers' compensation insurance is to prevent employees from being hurt on the job in the first place.

You've probably already taken a number of recommended actions to do that. Let's say one of your employees gets hurt on the job anyway, which will involve absence from work, payment of medical bills and wage replacement. To help control the costs of that injury, consider these 10 tips:

1. Get the immediate medical help required. Delays in getting prompt and necessary treatment can prolong recovery and increase costs.

2. Promptly report the claim to your insurer. If the injury is serious, report it by telephone. Your insurer can then make arrangements for appropriate medical care and begin investigating the injury.

3. Work closely with your insurer's claims representative in investigating the injury. Tell the claims representative as much as you can about the injured employee -- family situation, work record, previous employment -- to help the representative establish a profile of the employee.

4. Promptly provide the payroll information needed to get compensation payments

Controlling costs *after* a worker is injured

started quickly.

5. Immediately forward to the insurance company all medical bills you receive so the injured employee won't be bothered by follow-ups from health care providers.

6. Involve a supervisor or other management personnel in the immediate handling of the injury. This shows the injured employee you're concerned about his or her care and treatment.

7. Keep in touch with the employee while he or she is recuperating. Let the employee know you are interested in the healing progress and that the employee is missed at work. Encourage co-workers to stay in touch too.

8. Assure the earliest return to work possible. Make light duty or substitute employment available whenever possible.

9. Learn from the injury and the accident. What was the cause? What can be changed to avoid recurrence? Don't rely on the obvious -- search for underlying or sec-

ondary factors.

Your employees are among your most important business assets. If an important machine breaks down, you do whatever is necessary to get it back on line quickly; can you do less for an employee?

10. Redouble your concern for the health and welfare of your workers after an accident. Doing less may invite a lawsuit, which can only prolong the claim settlement, increase costs and delay the worker's return.

George W. Elkins, CPCU, is a 1957 graduate of the University of Missouri - Kansas City. He was awarded the Chartered Property Casualty Underwriter (CPCU) designation by the American Institute of Property and Liability Underwriters in 1967.

Mr. Elkins retired from Dodson Group Kansas City, Missouri in September, 1991, following a 40-year career. During his tenure he held several positions within the underwriting and underwriting management fields. He retired as vice president and chief underwriting officer. Mr. Elkins is now a consultant.

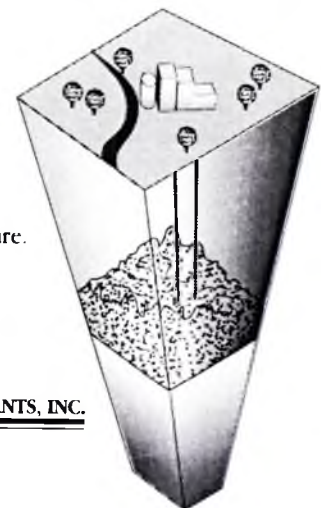
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Environmental Update

Dyck Van Koevering, SSDA-MI

John Connelly, Administrator of the Michigan Underground Storage Tank Financial Assurance Fund, is retiring after 30 years of public service.

Connelly has served as MUSTFA Fund Administrator since the program began in 1989. During that time, he came to understand the unique problems of dealers and the plight of the independent operator. Connelly became a real friend of the independent businessperson, and will be sorely missed. We hope the MUSTFA program continues to live up to the standards John Connelly established.

Mr. Connelly, who officially retired on April 29, 1994, has agreed to stay on temporarily to ensure a smooth transition at the next two policy board meetings.

MUSTFA moves to DNR, Connelly retires

With the recent MUSTFA program revisions came the transfer of the Department of State Police, Fire Marshal Division UST program to the Department of Natural Resources, and the creation of the **Underground Storage Tank Division** within the DNR. These revisions also included transferring the Department of Management and Budget's MUSTFA program and the MUSTFA Policy Board to the DNR.

Lt. Art Nash, who for years led the Fire Marshal Division's UST program, has been appointed as chief of the new DNR division. Lt. Nash

brings with him a great deal of experience in the very important regulatory and enforcement aspects of the MUSTFA program.

Mr. Roland Harmes, DNR Director, said Lt. Nash's "extensive experience with underground storage tanks in the State Police's Fire Marshal Division uniquely qualifies him to head up our efforts in this area."

With the environmental cleanup industry continuing to experience incredible growth, and the ever increasing number of contaminated tank sites listed, it is important that the MUSTFA program has a firm

hand with the background and experience to handle the unexpected.

"I'm looking forward to working with DNR staff to ensure proper environmental protection, while also improving services to the regulated community," Lt. Nash said.

SSDA looks forward to working closely with Art Nash to ensure the interests of the independent service station dealer are heard in Lansing.

To ensure the DNR starts off on the right track with the administration of MUSTFA,

See *MUSTFA* pg. 19

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Membership

Dyck Van Koevering, SSDA-MI

In SSDA, we like to say, "Membership doesn't cost, it pays."

Two recent benefits we've added, the Comerica Merchant Bank Card and the MCI Telecom*USA Pay Phone Programs, prove that point. These programs, available exclusively for SSDA members and designed specifically with dealers in mind, will bring daily benefits to members' businesses.

The Comerica Merchant Bank Card Program is a very attractive program which members should consider thoroughly. The program offers dealers reduced processing fees when accepting VISA/Mastercard transactions.

As part of this program, Comerica offers reprogramming assistance for all existing terminals and provides all necessary supplies at no extra charge. There are no authorization charges for

VISA and Mastercard transactions, and SSDA has negotiated processing fee rates of between 1.9 and 2.5 percent for electronic ticket capture, based upon average ticket sale. Terminals can also be reprogrammed to authorize and capture Discover, American Express and Diners Club/ Carte Blanche, providing maximum flexibility and convenience for the customer.

Comerica programs these terminals to use 800 numbers so local phone charges -- typically 6 to 8 cents per authorization -- are eliminated.

Unlike other programs, the Comerica Merchant Bank Card Program also provides 48 hour electronic transfer service to the commercial checking account of the members' choice giving quicker

access to earnings. And service fees are debited monthly, not per item. As well, there are no extra minimum volume fees.

Finally, Comerica provides monthly merchant statements for account balancing and reconciliation.

Members should note that Comerica does not charge application fees or conversion costs for this program. With all that the program offers, it is worth your while to check it out.

The MCI Telecom*USA Pay Phone Program is a long distance pay phone commission program which provides enrolled members 50 cents for every operator assisted call, regardless of how short the call. Your payment comes directly from MCI

Telecom*USA, accompanied by a monthly traffic report to help you track your calls.

With all of the recent press about pay phone servers overcharging customers, SSDA felt it very important to develop a credible program with a major player in the pay phone and long distance carrier industries. With the MCI Telecom*USA Pay Phone Program, you can assure your customers they will have the best service at very reasonable rates.

If you have any questions or comments regarding these, or any other programs SSDA offers, please do not hesitate to contact us at 800/748-0060.

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News Briefs

Michigan looks at multi-state lottery

The Michigan Lottery Bureau is continuing to pursue the idea of introducing a Multi-state lotto in Michigan. This would allow those wishing to play to join citizens of other states in purchasing tickets for games with significantly larger prizes.

Such a program needs authorization from state government. The Lottery Bureau is currently working with the Michigan Legislature for that authorization.

There are currently three multi-state lottery programs in existence. "Power-Ball" is the largest game with 17 states participating across the country. "Tri-state Lottery" operates in Maine, New Hamp-

shire and Vermont; Tri-West Lottery operates in South Dakota, Idaho and Montana; and new comer Tri-South Lottery is now forming in Georgia, Louisiana, and Kentucky.

Authorization from Michigan Government could give Michigan the ability to either join with one of the programs already in existence, or invite others to join and create a new program.

SSDA will keep you up to date as changes occur.

State primary August 2

The Michigan Senate, House of Representatives, the Governor's seat, and seats on both the U.S. Senate and U.S. House of Representatives will



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all be up for grabs at the primary election August 2. This year *all* State Senate and House of Representatives, and U.S. House of Representatives seats are open.

With more than 25 incumbents *not* seeking re-election, the primary will be a major factor in deciding who gets on the ballot in November. Also take note that this is the first year for Senate races since district reapportionment. If you do not know which district you are now in, call SSDA.

The August primary is also one of the first opportunities to let the candidates hear your voice as a service station dealer. The SSDA will stay involved in this year's election to make sure the independent dealer is heard. If you would like information on becoming involved either through the SSDA or on your own, please call the Association.

UST registration fees back in place

The Michigan Underground Storage Tank registration fee of \$100 per regulated tank will once again be assessed beginning Oct. 1.

This fee is imposed depending on the budget balance of the dedicated UST operational fund. Under recent regulation, when the fund decreases below \$4 million, the fees must be assessed until the budget balance tops \$8 million. Presently the fund is below \$4 million, requiring the fee to be collected.

The regulated tanks include gasoline, diesel and waste oil. They do not include heating oil for consumable use, or hoist tanks.

These registration and fee requirements are the main two pre-certification requirements for MUSTFA. Make sure they are paid.

Michigan's cigarette tax highest in nation

With the recent cigarette tax hike to 75 cents a pack, Michigan became the state with the highest cigarette tax in the country. As you may remember, the tax came after voters agreed to cut property taxes in return for a 6 percent sales tax and higher tobacco tax.

Both retailers and police in Michigan predict the new tax will cause a significant hike in tax evasion, as people try to smuggle into the state cigarettes from neighboring Ohio and Indiana, where the tax is only 24 cents a pack. Smuggling more than \$50 worth of cigarettes into Michigan is a felony, but retailers predict law enforcement authorities will be unable to stop the flow of bootleg tobacco.

If you know of anyone selling "hot" cigarettes please call 1-800-292-2824.

New membership benefit unveiled

The first of many new benefits coming to SSDA members has been unveiled.

SSDA members who are customers of Tire Wholesalers will receive an additional SSDA voucher toward trips and promotions offered by Tire Wholesalers. If you are an SSDA member but not a customer of Tire Wholesalers, now is the time to give them a try. Likewise if you are a customer of Tire Wholesalers and not a member of SSDA, now is the time to join the Association and take advantage of this and all other benefits.

If you would like more information on the new Tire Wholesalers membership benefit program call SSDA at (517) 484-4096.

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At the top of a narrow spiral staircase dealer Warren Barrone sits in his office at University Amoco in East Lansing. The view from either of the office's two windows is a testament to the many changes Barrone has made to ensure the success of his Amoco station.

To the right of Barrone's desk, you can see the two service bays that have in some form been a part of the station since he opened it in 1971. Looking out the front window

to the parking lot you'll notice the car wash that opened in 1976 and was renovated three years ago to include a new building.

At the bottom of the staircase is University Amoco's newest addition -- a 1,200 square foot convenience store that opened this past winter.

"Business is like a treadmill," Barrone said. "If you stand still you only go backwards."

The SSDA Board Member said he keeps one step ahead of the treadmill by lis-

Dealer stays

tening to customers.

"We try to interact with customers and find out what they want," he said. "The entrepreneur has to size up the community. Because we are small business people we have to feel out what [a community's] niche is and fill it."

Located minutes away from both downtown Lansing and Michigan State University, University Amoco finds a niche in the diversity of its customers.

Two of the several customer ideas that have become realities at University Amoco are a Dunkin' Donuts retail case, and a coffee program that features fresh ground beans in flavors from Colombian to Chocolate Raspberry.


"These [services] are nothing striking but they're things we get from [customer] feedback," Barrone said.

Improvements at University Amoco have not always centered around new facilities. Over the last 23 years Barrone has upgraded his pump service with the changing times. Starting out in 1971 as a full service station, University Amoco progressed to a mini-serve and then self-serve. Now the station offers extended self-serve that includes pay-at-pump options, while still maintaining a couple full-serve pumps.



Photo by Amy Johnston

The service bays, c-store and self-serve pumps are just three examples of the success dealer Warren Barrone has achieved by listening to his customers.



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MEMBER



One step ahead

By Amy Johnston

And the changes in service stations have just begun. The onslaught of c-stores has opened the door for fast food restaurants and even laundromats as one-stop conveniences at service stations. Barrone said the transition from auto repair to fast food won't be anything new to dealers.

"We've always been a jack-of-all-trades. Wearing many hats is nothing new to a small businessman," he said. "If I know zilch about fast food, I'll learn."

For Barrone, one way to get some honest advice on gasoline retailing trends is through the SSDA. Barrone said he has learned the most about the industry through other dealers.

"So much of this business gets back to the fact that it's a

changing business," he said. "With SSDA you can talk to others if you need advice or new ideas.

"The Association brings into play the other dealers and you meet a hell of a lot of great people."

Barrone remembers asking fellow board member Phil Bucalo for advice on opening an instant oil change. He said Bucalo's candidness helped him see that opening an oil change was the right move.

"I've always found that fellow dealers were extremely candid about what they were doing," Barrone said.

An SSDA member for 23 years, Barrone said he has found the PAC fund and MUSTFA guidance most beneficial.

See *Dealer* pg. 22



Photo by Amy Johnston

Dealer Warren Barrone in front of the service bays that have been with University Amoco since the beginning.

FORMALITIES

- Graduated from Western Michigan University in 1964 with a degree in Petroleum Marketing.
- Began career with Amoco Oil and worked up to field sales manager.
- Opened University Amoco in 1971.
- Opened second station in East Lansing in 1982.
- A member of SSDA-MI for 23 years.
- Married to Marianne. Children: Andy, 28; Luke, 26; and Hope, 22.

For a peek
at the
SSDA 1994
Convention...

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the page!

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SSDA 1994 CONVENTION



SSDA members will get an up-close-and-personal look at the State Capitol while attending the Annual Convention Aug. 5-7 in Lansing.

Lansing is host city

It's the one time of the year SSDA members can see old friends, meet some new ones and discuss business with industry officials and fellow dealers. The Annual SSDA-MI Convention and Trade Show will take place August 5-7, 1994 in downtown Lansing.

"It's a great time for people to come and get to know their fellow dealers," said Dennis Sidorski, 1st Vice President of the SSDA Board and member of the Convention Committee.

On the banks of The Grand River, in the shadow of the State Capitol dome, SSDA members will be treated to a convention full of entertainment and education. Included in the festivities are: Friday's casino night aboard the Michigan Princess; Saturday's President's Cocktail Reception and Dinner, followed by special guest speaker G. Gordon Liddy; and daytime excursions to area museums and the State Capitol.

The Annual Trade Show will give dealers an insight to what products and services can help their business prosper. In addition, round table discussions will give dealers a chance to meet one-on-one with state officials.

"If you can come away from the convention with one good idea, it's worth the money you've spent," said Rich Bratschi, SSDA Board member and chairman of the Convention Committee. "The convention is always a good overview of what has happened in the past year and what is going to happen in the industry. It keeps you informed with the light on, rather than working in the dark."

The format and location of this year's convention was changed to make it more accessible to all members.

"Everyone wanted a convention that was closer and cheaper," Sidorski said. He added Lansing is the only city in Michigan where you can get a real taste of government and how it runs.

"You'll be able to see a lot more in a shorter length of time," Bratschi said.

SSDA Convention attendees will be staying at the Radisson Hotel, which is connected by a breezeway to the Trade Show facilities at the Lansing Center. For more information call the SSDA office at (517) 484-4096. To sign up fill out the registration form on page 20 and send it in!

Trade Show joins forces with Eby-Brown

When it comes to the 1994 SSDA Annual Convention, one trade show is just not enough.

That's why we're teaming up with Eby-Brown, the largest privately owned c-store distributor in the nation. Convention attendees will not only have the chance to visit with representatives from a wide variety of services at the SSDA Trade Show, but they will have a shot at special deals from c-store and fast food providers.

"Our show is just a real good tie-in to service station dealers," said Tim Campbell from Eby-Brown.

Campbell said they expect about 300 vendors from candy to fast food companies. The Eby-Brown show will also feature a mock c-store, free fast food samples and door prizes.

"A lot of manufacturers wait to introduce new products at our show," Campbell added.

The SSDA Trade Show will feature representatives from a range of companies like environmental consultants, security systems, tank services, health and worker's compensation insurance, and car wash

equipment.

Both shows will take place in the Lansing Center on Saturday, Aug. 6 from 9 a.m. - 5 p.m.



SSDA Board Members Joseph Grish and Reg Binge talk with a representative from Security Corporation at last year's Trade Show. Security Corporation will also be one of the many exhibitors at this year's show at the Lansing Center.

Casino Night on The Grand

Welcome aboard the Michigan Princess, Lansing's largest riverboat. SSDA convention goers will board the distinctively old-fashioned boat for a night of gambling and cruising. The riverboat is adorned with ornate wood-working, crystal chandeliers and a working paddlewheel.

Try your hand at Black Jack, go for a spin with the Wheel of Fortune, take a roll at the dice table, or press your luck with Chuck-o-Luck. At the end of the night, cash in your chips for prize tickets and hope your number is drawn.

If the gambling gets a little hot, stroll on one of the other two decks and enjoy the August breeze off the Grand River.



Compliments of Floeter Photographic Studio

The Michigan Princess will take SSDA Convention goers back in time with an old-fashioned riverboat gambling cruise along the Grand River.

Daytime Excursions

Along with tours of the State Capitol, convention attendees will have the chance to explore some of Lansing's finest museums. Attractions include Impression Five Science Museum, RE Olds Transportation Museum, the Michigan Museum of Surveying and the Michigan Historical Museum and Library.

RE Olds Museum



This museum traces the historic milestones of Lansing's transportation industry. Since the late 1800's, Oldsmobile has been producing cars in Lansing.

The museum's collection includes automobiles, carriages, bicycles, aviation artifacts, and a display of engines spanning the century. Items on display include: an antique fire truck; the first Oldsmobile from 1897; a Starfire with a clear top made for President John F. Kennedy, but never used; and the very first Toronado to come off the assembly line.

Michigan Historical Museum and Library



The Michigan Historical Museum, located two blocks southwest of the Capitol, features permanent lifelike exhibits documenting Michigan's heritage. Learn the story of Michigan's struggle for statehood and the State's role in the Civil War, and visit exhibits that portray the mining, lumbering and manufacturing eras. The Museum also features an outstanding collection of Michigan art work.

Located in the same building, the Library of Michigan and the State Archives offer 80 million documents, 330,000 photographs and 500,000 maps. The library is the second largest state library in the nation.



PMPA really does work

When it works it works

A decade and a half after its enactment, the Petroleum Marketing Practices Act has been at once a source of comfort and frustration. The statute has been tested, applied, stretched and shoved. And, thanks to numerous reactionary opinions by a lot of conservative federal judges, we know that the Act has limits. It does not offer a lot of protection against harsh terms of a franchise (such as 24 hour operation or high rent). It does not guarantee that a station will not be converted to a pumper. And, it does not assure dealers that ground leases will be renewed. We know the Act has a lot of flaws. But it also has a lot of benefits. A Michigan dealer recently discovered them.

Leemon Oil company is a Union 76 jobber. It granted a lease (with a 5 year term) to Damaris Bent. Bent and Leemon got into a dispute over payment of rent. Leemon sent Bent a form "Demand for Possession," including a request that Bent pay \$146,000 (yes, you read that right, one hundred forty six thousand dollars). It also gave a notice of eviction, stating that "the landlord no longer wants you as a tenant." No effort was made to comply with PMPA. No PMPA notice was given.

The dealer sued in federal court. There, Leemon argued that it was not subject to PMPA. It said the lease was not with Leemon, but with another entity called "Price/Mart" corporation. Price/Mart was not a supplier of petroleum products (although Leemon was), hence Price/Mart was not subject to PMPA.

Now Leemon was apparently trying to head in the right direction. At least it admitted that the Act existed. And it apparently had read enough of the Act to know when it did

not apply. PMPA applies when a dealer is authorized to distribute branded petroleum products. Once a refiner's brand is involved, the entire contractual relationship is "caught" by PMPA. Hence, a dealer may sign several agreements with a supplier (lease, dealer agreement, POS terminal lease, credit agreement). All of them are part of the "franchise relationship." And none of them can be terminated (except, sometimes, the credit arrangement or the POS agreement), without compliance with PMPA. But, Leemon's action did not attempt to comply with PMPA. So all Leemon could do was try to argue that it was not covered by the Act.

Leemon asserted that Price/Mart was not covered by PMPA because it was not authorized to distribute branded gasoline. And it, not Leemon, was the party to the lease. Hence, the lease was not under PMPA. Nice try, the judge ruled. But the argument was built on assertions that were not consistent with the facts.

First, Price/Mart was in fact listed as the lessor. But Price/Mart did not exist. There was no Michigan corporation called Price/Mart, and apparently, there never had been one. Second, in proceedings pending in a Michigan District Court, Leemon has stated that the Price/Mart name was simply used "for the sake of expedience." How then, the Court wondered, could Leemon possibly say something completely different now? In fact, when the lawyers argued the case, Leemon's counsel was forced to concede that Leemon, not Price/Mart, was the lessor,

because Price/Mart never existed. Leemon, the Judge ruled, was the lessor. The lease was covered by PMPA.

But Leemon was not finished. It contended that PMPA did not apply anyhow, because the federal law was not superior to Michigan landlord/tenant law. Leemon could evict Bent because rent was not paid. PMPA did not matter. The Judge disposed of this argument quickly. Noting that practically everything written on the subject rejects the argument Leemon made, the Judge ruled that PMPA is superior to state tenancy law. Hence, PMPA controlled Leemon's right to evict Bent.

Finding that PMPA applied, the Judge considered whether Leemon had followed the law. The Court noted that Leemon's notice stated only that "Landlord no longer wants you as tenant." The Court stated that it could "...imagine no termination more arbitrary." Hence, Leemon had clearly not complied with PMPA.

The Judge ordered Leemon to obey PMPA. The Court did not state that Leemon could never terminate Bent's franchise. But

Leemon could not ignore the law. It would have to comply with both the notice and substantive provisions of the Act.

Leemon (we hope) learned a valuable lesson. It discovered that Congress meant what it said about protecting franchisees from arbitrary or discriminatory termination of franchises. The judge decided to reinforce the lesson, though. He ordered Leemon, as PMPA permits, to pay all of Bent's attorney fees and litigation expenses.

This case is a primer in why PMPA remains of critical importance to dealers everywhere. PMPA is what stands between a dealer and the utterly arbitrary termination of his or her franchise. I suppose that most dealers thought that the truly capricious termination ended in 1978 when President Carter signed PMPA. But the Leemon case reminds us that *franchisors* still need reminding. Let's hope this decision is circulated to the managers of many suppliers. And let us recall that PMPA is still the most significant protection available to Michigan dealers.

Need some
legal advice?

*SSDA membership comes with one hour
of phone consultation with
Attorney Mark Cousens.*

Good news for the economy can be bad news for the financial markets.

That's the lesson many investors have learned in recent weeks, as the economy perked up and the markets gyrated wildly.

But there's an important corollary: What's bad for the stock market could be a boon for legions of small investors who make regular contributions to stock mutual funds through company retirement plans.

These investors are practicing what's commonly known as dollar cost averaging -- a method of buying securities or mutual fund shares at regular intervals with a fixed amount of money.

They are buying more shares when the market is down and fewer when it is high. Because of the law of averages, these investors eventually make a profit.

The challenge for those who do dollar-cost averaging is to stay the course. The method only works if they continue buying through good times and bad.

Indeed, some experts advise thinking of a down market as a dollar-cost averaging bonanza -- and remembering that stocks, not money market funds, are still the best place for the bulk of retirement investing for most people.

"This market is the best argument that could ever be made for dollar-cost averaging," said Peg Eddy, a certified financial planner and owner of Creative Capital Management. "To quote from a Chinese saying -- 'From crisis comes opportunity.' Try to keep a long-term objective."

Marlo L. Stil, a certified financial planner who specializes in retirement planning, said: "Dollar-cost averaging makes sense any time. But it works best during a down market."

She offered this example of two hypothetical investors -- Investor Bull and Investor Bear -- each faithfully plunking \$100 per month into a stock mutual fund over a two-year period.

Investor Bull begins buying at the start of a rising market into a fund with a share price of \$10. Over the next 24 months, it rises to \$21.50 per share, a 100 percent gain typical of a bull market. Investor Bull has 160 shares worth \$3,445.

Now for the "unfortunate" Investor Bear, who makes the same \$100 per month contributions to a stock fund at the start of a major market decline. The initial share price of \$10 falls over 12 months to \$7, for a typical 30 percent bear market loss.

During the next 12 months the fund gradually rises, surpassing the original \$10 price and climbing to \$15.

But because Investor Bear has been buying the fund at a discount, he owns 251 shares. Even at \$15 per share (compared with Investor Bull's \$21.50 per share fund), Investor Bear comes out ahead; his holdings are worth \$3,767, or 9 percent more.

Because of the power of buying in a down market, Stil suggested going beyond a regular investment schedule to "supercharged" dollar-cost averaging. "Add more at times like this," she advised.

Using her example, Supercharged Investor suffers through the same market decline as Investor Bear -- seeing his fund drop from \$10 per share, to \$7, then up to \$15.

But for every 10 percent drop in the share price of the fund, Investor Supercharged adds 10 percent more money,

or \$10, to his monthly \$100 investment. The monthly investment then reverts to \$100 when the fund hits \$10 again.

Supercharged's nest egg after two years: 273 shares worth \$4,100, or 10 percent more than Investor Bull.

Many money managers are concerned that this classic "buy low, sell high" philosophy will be lost on individual investors new to the stock market.

And that would be a shame, they say, particularly for the millions of Americans struggling to save for retirement.

Studies have shown that employees who participate in employer-sponsored 401 (k) retirement plans tend to route those monthly investments into so-called "safe" or conservative funds, such as fixed income or money market funds.

Yet, in the long run, stocks provide the greatest return -- and the greatest protection against inflation, said Martha Priddy Patterson, director of employee benefits policy and analysis for KPMG Peat Marwick business consulting firm.

In testimony before Congress, Patterson offered what she called the best argument "for getting into stocks and staying in stocks" when investing for retirement. According

to Patterson, an employee who invests \$1,000 a year for 30 years in a stock mutual fund, with an average return of 10 percent, would accumulate a lump sum of \$164,494 -- or enough to generate annual income of \$15,400 for 25 years.

But the employee who puts the \$1,000 annual contribution into the less volatile government securities mutual fund with a 7 percent annual return, would have \$94,461 at retirement -- providing \$8,850 yearly income for 25 years.

Many experts suggest employees invest heavily in stocks while they're in their 40s and 50s, then gradually shift to fixed income as they near retirement. Even in retirement, however, some advisers recommend keeping 30 or 40 percent of assets in stocks so investments continue to grow and out-pace inflation.

Patterson urged investors to stick with dollar-cost averaging in stock funds -- or to seize this opportunity to get started.

"If you've been too conservative with your retirement funds, now might be an ideal time to shift a little bit of that money into stocks, maybe 10 or 20 percent each month," she said. "The time to buy stocks is when no one else wants them."

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☐ Other _____

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Signature _____ Date _____

Signature _____ Date _____

the others appear to be waiting patiently but are actually waiting for a chance to shoplift or break into your cash office.

In the past retailers have focused their attention on training management and other key personnel. But, how about those stockers, cashiers and clerks who spend the majority of their working time at the front end or on the sales floor? Several retailers have begun training their non-management associates on techniques used by shoplifters and how to work with store management in preventing shoplifting. Not only has this training been successful by cutting down on shoplifting incidents, but it has given trained associates a sense of ownership and commitment.

Once associates have been trained, it's now time for retailers to start taking advantage of the state's penal code. The code has recently been revamped to make it easier to apprehend, seek prosecution against, and sue to recover the cost of items from those who shoplift.

One of the real benefits of the law is that retailers can pursue a civil case against shoplifters or the parents of juveniles while the same case is being tried in criminal court.

In order for the merchant

to avail himself/herself of the civil remedy, the following eight steps must be followed:

1. Except for a sole proprietorship, a member of management, other than the initial detaining person, shall evaluate the validity of the Retail Fraud accusation and approve the accusation in writing before a written demand for payment is issued.

2. The demand for payment must be delivered to the person from whom the payment is demanded either in person or by certified mail. Return receipt is requested, and delivery is restricted to the addressee.

3. The text of the demand is set forth in the state statute and must be used.

4. The merchant must include with the demand notice a Plain English Statement. (The Plain English Statement spells out to the offender the rights of the merchant).

5. A person who receives such a notice can stop the civil proceedings within 30 days if he or she:

- pays the retailer the value of the item, if unsalable, plus an amount 10 times the retail price of the items, but not less than \$40 and not more than \$100.

- or returns the item (if salable) plus pays the retailer an amount equal to 10 times the retail price of the item, but not less than \$40 and not more than \$100.

Once again, this section does not preclude criminal action against the same person. Even if they reimburse you, they should still face legal prosecution for the crime.

6. If the offender does not pay within 30 days, the retailer may file a civil action against the offender and recover the retail price of the item, plus a \$200 civil penalty and reasonable costs not to exceed \$50.

7. A retailer may recover the civil damage only if a formal police report is filed with the prosecuting attorney or municipal attorney.

8. A retailer is also permitted to seek the above civil damages from the parent or parents of an unemancipated minor living with parents.

Shoplifting will never be totally eliminated, but it can be substantially reduced. Use your most readily available asset, your associates, and provide them with the knowledge necessary to combat shoplifting. Then use the laws to recapture some of your losses. Don't continue to give shoplifters the risk free opportunity to steal from you.

MUSTFA

from pg. 8

Director Harmes has given Mr. Donald Weatherspoon, DNR Deputy Director for Administration, the responsibility of managing the new MUSTFA program. Mr. Weatherspoon, who has a well deserved reputation for getting things done, has already held several very productive information gathering meetings with representatives from all aspects of the industry. SSDA looks forward to working together with Mr. Weatherspoon to bring the concerns of independent tank owners into focus.

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Registration Form

1994 SSDA-MI Convention and Trade Show
August 5-7 Downtown Lansing

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City _____

State _____

Zip _____

Spouse/guest name _____

Children names and ages _____

- | | | | |
|--------------------------|---|-------|-------|
| <input type="checkbox"/> | Standard Member | _____ | \$129 |
| <input type="checkbox"/> | Member and spouse/guest package * | _____ | \$239 |
| <input type="checkbox"/> | Associate Member | _____ | \$139 |
| <input type="checkbox"/> | Associate member and spouse/guest package * | _____ | \$249 |

*additional guests will be charged at the Standard Member rate

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Please make checks payable to: Service Station Dealers Association of Michigan
200 N. Capitol, Suite 420, Lansing, Michigan 48933

Please mail to: Service Station Dealers Association of Michigan,
200 N. Capitol, Suite 420, Lansing, MI 48933.

Registration cost includes: registration fee, casino night on riverboat with cocktails and hors d'oeuvres, two breakfast buffets, Trade Show admission, lunch at Trade Show, President's Cocktail Reception and Dinner, and Saturday night program with special guest speaker G. Gordon Liddy.

Registration policies and procedures: registration deadline is July 15; cancellations received before July 29 entitle the registrant to a full refund; there will be no refunds after July 29.

☐ Please forward me information on the Children's Program by Kaleidoscopic Connections, which will be offered Friday and Saturday of the Convention.

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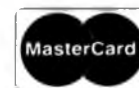
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As the economy undulates with growth and shrinkage, a daily perusal of the business pages in the newspapers becomes a way of life.

But how many times have you started to read about stocks and other investment strategies only to discover the information is put in terms only a Wall Street broker could understand?

Since it's essential to keep track of mutual funds and growth investments, learning the terms will ease investing.

"Keys to Understanding the Financial News" (Barron's) by Nicholas G. Apostolou and D. Larry Crumbley provides the meanings and relevance to 46 major terms found every day in the business section.

From commodity figures to stock options to corporate bonds, this handy little book takes the confusion out of financial reading. According to the authors, here are a few of the terms that appear daily in financial stories:

- **Money supply.** The Federal Reserve breaks down the money supply into four categories: M1, M2, M3 and L. M1 is the currency in circulation plus all checking accounts. M2 is M1 plus items that aren't as liquid, including money market deposit accounts, CDs of less than 100,000 and money market mutual fund balances. M3 is

Making sense of financial jargon

M1 and M2 plus other liquid assets, including Eurodollars held by U.S. residents and shares in money market funds that are generally restricted to institutions.

L is the measure of liquidity which includes a variety of short-term market instruments such as banker's acceptances and commercial paper. The money supply is one of the most useful leading indicators. The money supply numbers are reported every Thursday afternoon.

- **Interest rates.** Most people know that this is the price a borrower pays to a lender. Here the authors discuss real vs. nominal rates. The real interest rate is obtained by subtracting the anticipated rate of inflation from the nominal rate of interest. The nominal interest rate is reflected in real dollars, and inflation causes it to be higher. Therefore, if the nominal rate is 5 percent and the rate of inflation is 5 percent, the real rate of interest is zero.

- **Balance of trade.** This is the difference between the value of merchandise exports and the value of merchandise imports. A deficit results when the value of imports exceeds the value of exports. A surplus

results when exports out-value imports. Currently, the United States maintains a trade deficit.

- **Mutual funds.** These are pools of mixed funds where many investors contribute and are managed by fund advisers. For investors with little time, this is a sound way to invest without hassles. There are two types of funds -- closed-end and open-end. The open-end funds are the most popular. Here the number of shares is not fixed as in the closed-end.

- **Money market funds.** These are mutual funds that invest in short-term debt instruments such as government securities, bank certificates of

deposit and commercial paper (short-term corporate IOUs). These funds are relatively safe but not totally risk free. You can find these listed in *Money* magazine and *The Wall Street Journal*.

The authors also recommend other valuable sources for financial information, such as the financial pages of *The New York Times* and *USA Today* for general reader or beginning investor. More specialized financial newspapers include *The Wall Street Journal* and *Investor's Business Daily*. Magazines include *Money*, *Business*, *Forbes* and *Fortune*.

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

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at (517) 484-4096.

Dealer from pg. 13

"MUSTFA is extremely important to me because I own my own facility," he said. "We are fortunate to have a guy like Terry [Burns] who knows MUSTFA and is very qualified to speak to the powers-that-be on the little guy's behalf. This is something that can only be done through an association."

This may be his first term on the Board, but Barrone has been extremely active as a member, especially in the political arena. He said it's hard to ignore the power an individual member has on legislation when they write letters, make phone calls and get their customers involved. He believes you can't underestimate the influence of an involved member who has been informed on the issues.

BC/BS from pg. 1

not receive the change form but would like to change plans, contact SSDA as soon as possible.

The SSDA sponsored Blue Cross/Blue Shield health care program is one of the most cost effective and beneficial programs the Association offers members. With the majority of members participating, it is one of the most

For Barrone, joining the Board of Directors is a way to give something back to the Association, as well as bring some experience and expertise to the table.

"I just felt it was time to put something into this particular aspect of the organization. After 23 years I feel I have a few things to offer."

The SSDA greatly appreciates the commitment of members like Warren Barrone who recognize the importance of the individual dealer and the value of coming together through the Association. During Warren's years as a member, he has not only benefited from others in the Association but has shared his expertise. The success of the Service Station Dealers Association of Michigan has been achieved through members like Warren Barrone.

popular programs SSDA provides.

The Association would like to thank all of those who participate in the BC/BS program. It is because of your involvement that the program remains a success. If you are not a BC/BS subscriber and would like more information on the SSDA program, please call the Association at (517) 484-4096.

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New Products

Monitoring Well Manhole



Universal Valve Company now offers Model #65-1810, 18" Monitoring Well Manhole, providing added working space for easy in-tank gauging and installation of today's sophisticated electronic monitoring and pump-

ing equipment.

The #65-1810 features a clearly marked "Monitoring Well" designation cast into the cover, in accordance with API RP 1615. It is designed for applications requiring maximum monitoring well security, and meets the DOT H-20 load rating.

Universal's #65-1810 includes three stainless steel flush mount bolts for added security. Its unique design utilizes a bolt pattern outside of the gasket area, which prevents entrance of water into the manhole.

For more information, write Universal Valve Co., Inc., 478 Schiller Street, Elizabeth, NJ 07206 or call 1-800-223-0741.

SunStream water heater



The Black Gold Corporation has introduced the SunStream water heater option to solve waste oil problems year 'round. The company described the SunStream as the first add-on for a waste oil heating system that allows use of the system throughout the year.

The SunStream option lets business owners legally and profitably use their Black Gold systems every month of the year. Owners can use it to save money on space heating in fall and winter and on water heating in spring and summer.

Used lubricants, generated on-site, provide free fuel for the Black Gold system. The system is clean, odor-free and designed to operate with zero hydrocarbon emissions. It has been tested and listed by Underwriters Laboratory for safety.

Vertical GestraPump



Gestra has introduced a vertical version of its GestraPump. The pump and tank are designed to fit into tight configurations and to easily replace existing non-electric condensate pumping systems.

The GestraPump FPS 23 is a float activated design, powered by steam, air or the pressurized gases found in many manufacturing processes. Because the pump is now powered by electricity, it is ideal for use in remote locations where no power exists, or where a spark from an electric motor could prove hazardous. The pump's mechanism is made of solid stainless steel, making it ideal for use in environments where caustic chemicals are present.

For more information write to GestraPump FPS 23, 604 Bettelwood Ave., Collingswood, NJ 08108, or call 1-800-355-1092.

Cyclonic Parts Cleaner



Safety-Kleen Corp. has introduced its new Cyclonic Parts Cleaner, combining state-of-the-art separation technology and a new premium solvent to help customers minimize waste and reduce their disposal costs, paperwork and time spent cleaning greasy metal parts.

The cleaner uses centrifugal force to separate contaminated particles from parts cleaning solvent. Cyclonic filtration technology was adapted by Safety-Kleen to fit smaller pumps generally used in parts cleaner machines.

A new solvent, called Safety-Kleen Premium Solvent, is also being provided with the cyclonic machine. The solvent features a higher, 150-degree flashpoint and lower vapor pressure to improve safety while reducing emissions and odor.

For more information call 1-800-323-5040.

Clutch Sets For Imports



Beck / Arnley Worldparts Corp. (BWC) has added a full line of clutch sets which contain all the necessary parts

needed to do a complete job. Each BWC clutch set includes a new clutch disc, pressure plate, release bearing or bushing where required.

Featuring 133 individual part numbers, BWC's OE-quality clutch sets provide full coverage for most import applications including 1994 models. Each kit is backed by a 12-month, 12,000 mile limited warranty.

The new Clutch Set Catalog, which lists the complete line of OE-quality clutch sets, alignment tools and high performance clutch sets is now available from BWC.

For more information write Beck/Arnley Worldparts Corp., P.O. Box 110910, Nashville, TN 37222-0910, or call (615) 834-8080.

Wheel Hardware Assortment



Raybestos/ Brake Parts Inc. is now offering a new assortment of wheel nuts and studs for domestic and import applications. The new assortment offers 94 part

numbers, covering a wide variety of hardware.

The assortment includes a total of 518 pieces, sorted in four metal trays. Preprinted layout sheets in each tray make it easy to locate the correct parts. With purchase of the nut and stud assortment, dealers can receive a free cabinet to store the trays, 35 free wheel nuts and 85 free wheel studs.

For more information write Raybestos/Brake Parts Inc., 4400 Prime Parkway, McHenry, IL 60050, or call (815) 363-9000. For the nearest Raybestos parts store or installer, call 1-800-4RAYBESTOS.

A/C Leak Detectors



Snap-on now offers leak detectors that work on old and new air conditioning systems. The leak detectors sense both R-12 and R134a gases. The sensors use a form of both audio and visual signals for effective uses in brightly lit or noisy areas.

Some of the features include: beeper and indicator lights that flash or beep faster as the concentration level increases; automatic sensitivity adjustment that eliminates the need to turn the detector on and off to reset the zero point for different concentrations; high and low sensitivity range for testing both R-12 and R134a refrigerants, and an auto shut off to protect the battery.

For more information write W.D. Tower, Adv. Mgr., Snap-on Tools Corp., 8564 28th Ave., Kenosha, WI 53141-1410, or call (414) 656-5372.

Double-Poppet Safety Valve



Universal's Double-Poppet Safety Valve family touts itself as being one of the safest line in the petroleum dispensing industry. Universal's safety valve has a special design feature which contains a poppet and seat completely independent from the shear section.

The Universal Double-Poppet Safety Valve family features three distinct units. If the gas pump is accidentally hit, the shear section snaps and the poppets close, producing liquid tight seals. The bottom poppet prevents the flow of gasoline from the submersible pump and the top poppet traps the product already in the dispenser.

For more information write Universal Valve Co., Inc., 478 Schiller St., Elizabeth, NJ 07206, or call 1-800-223-0741.

Formula 5



Formula-5 is a biodegradable alternative to products like Break Free, WD-40 and Liquid Wrench. Formula-5 penetrates to loosen nuts, bolts, locks and other mechanisms while leaving a light protective film that protects against corrosion. It is also used to dissolve and remove grease, tar and adhesive

residues from one's hands, metals, painted surfaces, ceramics and fabrics.

Formula-5 also offers the advantages of a renewable resource that is biodegradable. Also, being free of petroleum, it does not have a harsh solvent smell nor does it leave a messy residue.

For more information write Athena International, Co. Inc., 1198 Sawmill Road, P.O. Box 398, Gardnerville, NV 89410, or call 1-800-227-0196.

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