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SSDA-MI SERVING MICHIGAN

DEALERS FOR 65 YEARS

Retail Gas Dealers News

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Published Monthly

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No. 1

MARCH 15TH PROPOSAL A: KNOWING YOUR OPTIONS

For years, property taxes have been providing the majority of funding for Michigan schools. This past summer, however, the Legislature voted to abandon property taxes as the primary source of school revenue. By Christmas 1993, the task of finding a way to replace this lost revenue was established and two competing plans were adopted; a ballot proposal and a statutory backup plan.

On March 15, 1994 the next step in this K-12 finance reform debate will be taken. A State-Wide Special Election will be held to determine which of the plans will go into effect. If the Constitutional Amendment (ballot) proposal fails, the statutory proposal will become law.

The constitutional amendment (ballot proposal) would:

1. Limit annual assessment increase for each property parcel to 5% or inflation rate, whichever is less. When property is sold or transferred, adjust assessment to current value.

2. Increase the sales/use tax from 4% to 6%, with additional revenue to be dedicated to schools. (Residential energy utilities would be exempt from the additional 2% rate.)

3. Exempt school operating millages from uniform taxation requirement.

4. Require 3/4 vote of legislature to exceed school operating millage rates.

5. Activate laws raising additional school revenues through taxation including partial restoration of property tax.

6. Nullify alternative laws raising school revenues through taxation including an increase in income tax, personal tax exemption increase and partial restoration of property taxes.

The most obvious difference in the statutory plan (which will automatically be implemented if the ballot plan fails) is the increase in income tax from 4.6% to 6.0% with no change in the sales/use tax. This leaves many voters feeling as though Lansing is forcing them to choose strictly between the lesser of two evils: a sales tax increase or an income tax increase.

Despite earlier criticism of both school finance plans, the Michigan Chamber of Commerce and the Greater Detroit Chamber of Commerce have now endorsed the ballot proposal. The Michigan Education Associ-

STAGE II SUSPENSION

On February 11, 1994, the Engler administration announced that it had suspended the Stage II gasoline vapor recovery program in Michigan. Suspension of these requirements was a result of the January 24th promulgation of onboard canister rules requiring auto makers to begin installing fuel vapor recovering canisters on passenger cars.

The promulgation of rules resulted from a court order mandated deadline of January 22, 1994. (As reported in the December issue of Service Quarterly.) Rule promulgation triggered provisions of the Clean Air Act removing the Stage II requirement in moderate non-attainment areas.

Michigan Department of Agriculture Director Bill Schuette stated, "The Administration has suspended the requirements of the Stage II gasoline vapor recovery program because it was required to do so when new onboard vehicle vapor control rules were promulgated by the US Environmental Protection Agency." Suspension of Stage II requirements was possible under a clause in our state legislation requiring the director to do so when the final onboard rule was presented by the EPA. Robert Craig, Agriculture Policy Director, explained

that Stage II suspension was delayed due to a close review of the 200 page rules created by the EPA in January.

Although Stage II requirements have been suspended, they could still be necessary if air violations occur. "MDA retains the authority to implement the Stage II vapor control program as a contingency measure for an area redesignated by the EPA if a violation of the ozone standard is observed," Robert Craig explained.

This announcement affects approximately 3,000 retail gas stations and other dispensing facilities in 10 Michigan counties. A portion of which were scheduled to have installed special vapor recovery nozzles on gas pumps as early as May 13, 1994 and others by November 13, 1995. The affected counties are: Wayne, Oakland, Macomb, Monroe, Washtenaw, Livingston, Kent, Ottawa, and Muskegon.

Since onboard requirements apply to vehicles sold nationwide, both attainment and non-attainment areas will benefit from reduced emissions. EPA notes that health benefits will be realized as onboard canisters result in the reduction of exposure of consumers and service station employees to gasoline vapors during vehicle refueling. ♦

CONTINUED ON PAGE 7

Attention Service Station Dealers:

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MARCH 1994

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Meet the newly elected officers and executive committee members of the SSDA-MI.

Education Finance Reform

An in-depth comparison of Proposal A's Ballot Plan vs. Statutory Plan



Outstanding Employee Contest Winner

*Dave Hargis
of Colonial Amoco,
St. Clair Shores.*

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PRESIDENT'S CORNER

By Mick Kildea, SSDA-MI President

SSDA-MI MEANS PEOPLE WORKING TOGETHER



Why is there a Service Station Dealers Association of Michigan and a Service Station Dealers of America? What are they set up to do? Is it worth belonging to?

Despite the proven worth of trade associations in modern Western economies, these questions are still being asked by a few whose preoccupation with their own daily routine leaves them unable to "see the forest for the trees".

The whole philosophy of a trade association like SSDA can be summed up in these words: "People working together". Successful busi-

nessmen in any industry have found that the collective intelligence of a group is greater than the intelligence of any one person. They know that unity of purpose and unity of action will carry our industry further than any amount of individual effort. They are aware also that each individual "player" benefits directly from the success of the "team".

An industry without a trade association is like a community without churches, for just as churches set the moral environment in which to live and raise a family, so do trade associations set the ethical, economic environ-

ment in which to run a business. SSDA is more than an office. It is "people working together" to accomplish what none of us can do alone.

Perhaps the most important reason for the existence of SSDA is that we are part of a great experience in democracy, a bulwark against the times of unfair competition and other equally destructive elements. We are working together to make the free enterprise system work in our industry.

On this our 65th anniversary, as the new officers, executive committee, and

board of directors take the helm, I think the members can be proud of the work the Service Station Dealers Association of Michigan has done for the one cause of unifying the independent gasoline dealers in Michigan. On the opposite page, you will meet the new officers and executive committee of the SSDA-MI. I look forward to working with all of them, as we enter our 65th year in service. ♦

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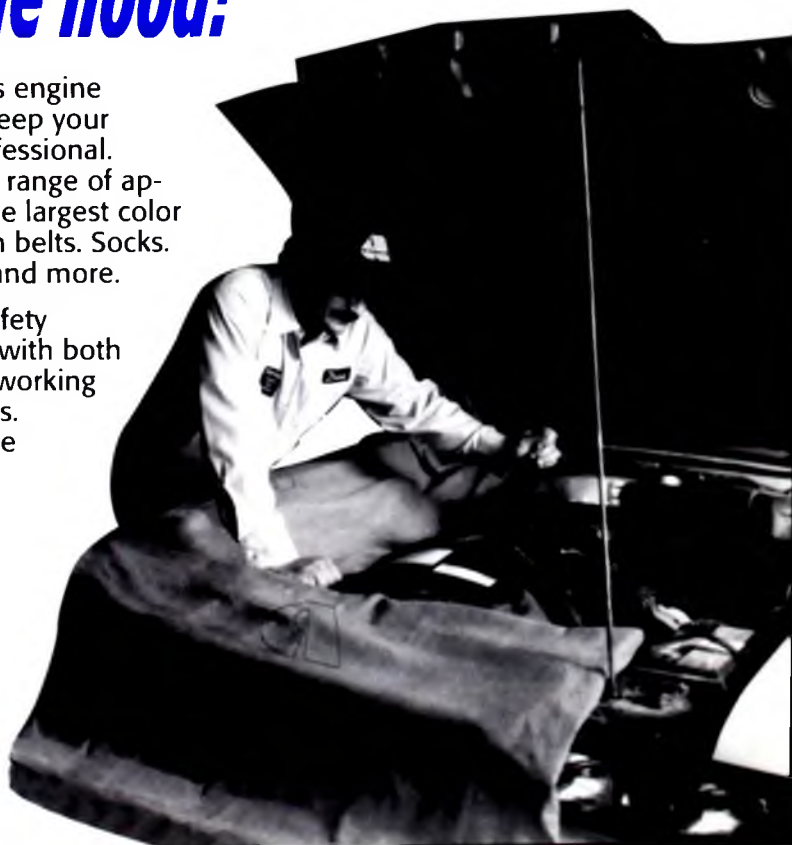
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PROFILE: New Officers & Executive Committee

On January 1, 1994 the newly elected Officers, Executive Committee, and Directors took the helm of the Service Station Dealers Association of Michigan. The SSDA-MI understands that it takes a special kind of person/dealer to run for office of the Board of Directors. It takes a contribution of time and effort to work toward bettering the situation for all independent retailers in Michigan. In this profile we asked each of the Officers and Executive Committee the same two questions: 1. What made you get involved with the Association?, and 2. If there is one thing you would like to tell non-member dealers, what would it be? Below are their profiles and answers.



Joseph "Mick" Kildea, President
Kildea Kar Kare - East Lansing
Term Serving: 1/1/94 - 12/31/95
Has been in the business: 28 years
S.Q. What made you get involved with the Association?
M.K. Coming out of the shop, I was unionized so I have always believed in the strength of togetherness.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
M.K. You get more bang for your buck with the SSDA-MI than you do anywhere else.



Dennis Sidorski, Vice President
J & S Shell Service - Ann Arbor
Term Serving: 1/1/94 - 12/31/95
Been in the business: 26 years
S.Q. What made you get involved with the Association?
D.S. I first joined the SSDA-MI for the great membership benefits including the Blue Cross health insurance, but soon after, I learned of the other crucial work the Association did.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
D.S. We do better together. The Association has proven, through its political achievements, that together we can make a difference.



Louis McAboy, 2nd Vice President
Big Beaver John R. Shell - Detroit
Term Serving: 1/1/94 - 12/31/95
Been in the business: 22 years
S.Q. What made you get involved with the Association?
L.M. Since I was with Shell, I knew what a major factor the Association was in the petroleum industry.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
L.M. All dealers that plan on being a contender in the business should get involved. The Association is the independent dealers link to the major oil companies.



Dave Cornish, 3rd Vice President
Westgate Amoco - Ann Arbor
Term Serving: 1/1/94 - 12/31/95
Been in the business: 28 years
S.Q. What made you get involved with the Association?
D.C. I originally joined to become better informed about my business and also for the camaraderie of other dealers.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
D.C. The independent dealer should join the SSDA-MI if even for this one reason: to protect their industry.



Larry Troy, Treasurer
M-59 & Crooks Auto Care - Rochester Hills
Term Serving: 1/1/94 - 12/31/95
Been in the business: 30 years
S.Q. What made you get involved with the Association?
L.T. I always knew that, as a group, you can accomplish much more than you can on an individual basis.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
L.T. Join the Association, you need it! Believe me, you are foolish if you don't.



Philip Bucalo, Director to SSDA of America
New 5 Shell Service - Livonia
Been in the business: 35 years
S.Q. What made you get involved with the Association?
P.B. Initially it was the membership health benefits. It wasn't until about 8 years later that I learned how important the other aspects of the Association are.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
P.B. The independent dealer cannot combat the oil companies alone. Membership is a nominal fee, with rewards that never end. A recent example of the crucial work the Association does is the preservation of dealer participation in the AET program.



Norm Fischer, Past President
Eastland Shell Service - Burton
Term Serving: 1/1/92 - 12/31/95
Been in the business: 24 + years
S.Q. What made you get involved with the Association?
N.F. I first learned what the Association had to offer at a 1976 Association meeting explaining the new Michigan Motor Vehicle Service and Repair Act.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
N.F. So long as you never run into problems, you may think you don't need the Association. But if you ever run into a problem with your lease, an environmental issue, or supplier relations, you'll wish you had the Association on your side.



George Schuhmacher, Past Vice President
Colonial Standard Service - St. Clair Shores
Term Serving: 1/1/94 - 12/31/95
Been in the business: 26 years
S.Q. What made you get involved with the Association?
G.S. I worked in the service station business through high school and college and learned from other professionals the importance of belonging to the Association.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
G.S. The younger men in our industry must learn that joining the SSDA will enhance their chances to get ahead. They cannot really understand and appreciate our association without seeing first hand what it accomplishes for the entire industry.



Ed Weglarz, Executive Committee
Hunter & Oak Amoco Service - Birmingham
Term Serving: 1/1/93 - 12/31/94
Been in the business: 29 years
S.Q. What made you get involved with the Association?
E.W. I wanted to feel like I was part of an organization and not just an independent retailer out on my own.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
E.W. You should join the association because it gives you the chance to take advantage of opportunities and problem solving solutions along with other dealers.



Ric Evenson, Executive Committee
Evenson Enterprises, Inc. - Plymouth
Term Serving: 1/1/93 - 12/31/94
Been in the business: 25 + years
S.Q. What made you get involved with the Association?
R.E. I got involved with the SSDA-MI to help protect the independent dealer's interest, because no one else was.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
R.E. Join! For all the good we can do, we can do much more with more members.



Jim Malek, Executive Committee
Malek's Shell - Grand Haven
Term Serving: 1/1/94 - 12/31/95
Been in the business: 22 years
S.Q. What made you get involved with the Association?
J.M. I believe it was Merrill Aulm who came to my station with material about the SSDA-MI. I read it and was convinced.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
J.M. Our type of business is so complex, without the Association, I would find myself guessing the answers to so many questions. But with the Association I don't have to do that. I can simply call and get any questions answered.



Gary Fuller, Executive Committee
12 & Evergreen Shell - Southfield
Term Serving: 1/1/94 - 12/31/95
Been in the business: 25 years
S.Q. What made you get involved with the Association?
G.F. It goes back many years, when it seemed that the oil companies could do whatever they wanted because the independent dealer didn't have any representation. The SSDA-MI became their representation.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
G.F. As independent dealers, it's impossible to have the individual knowledge that the organization offers. The Association is made up of the smartest individuals in this business. You just can't be successful in our business today without it.



Robert Walter, Executive Committee
Franklin Standard Service - Franklin
Term Serving: 1/1/94 - 12/31/95
Been in the business: 28 years
S.Q. What made you get involved with the Association?
R.W. I learned of the importance of the Association through my father, who was a member back when Chuck Shipley was director.
S.Q. If there is one thing you would like to tell non-member dealers, what would it be?
R.W. You are missing an excellent opportunity to tap into a wealth of knowledge and information that will help you in the every day running of your station.

By Terry Burns, SSDA-MI Executive Director

CELEBRATING 65 YEARS OF SERVICE



As I look back over the 65 years of the Association, it is very easy to see the changes that have occurred in our industry. At first glance many changes are obvious: the way locations are designed, the types of gasoline that are sold, and the methods of dispensing and distributing gasoline. Looking further, I see the increased hours of operation, mounds of regulations, sky rocketing fixed cost and ever squeezing margins.

Much to my surprise, as I browsed through the historic files of the Retail Gas Dealers News (the official magazine of the Retail Gasoline Dealers Association of Michigan before SSDA News and Service Quarterly came to be), I discovered that many of the issues independent dealers were struggling with years ago, bear a striking resemblance to the issues of today. Issues like the desire for a fair market to compete in, the need to be kept informed by someone other than the oil companies, and to be a part of a group of like minded business people that can call on one another when questions arise. These issues can be easily found while reading Retail Gasoline Dealers News from over 50 years ago. Proving some things never change, a quote from a 1940 issue reads, "This is sure to be the year for the tigers. They have everything they need to be great."

Someone could say that exact statement this spring!

Although, back then, the average price paid by motorists for gasoline was 16.14 cents per gallon, and the name of our Association differed from now, the philosophy of the independent dealer has remained unchanged. Dealers are individuals that are extremely hard working, dedicated to the customer, and committed to whatever is necessary to make their location the best. Thus, the first emblem of the Association reads,

worked overtime to assure that those facilities were working and working properly. Extra employees many times were needed and very long hours required by all of the locations to make sure that customers could be served well. These two months, alone, have shown that the high standards of the independent dealer have not changed.

In looking through these past publications, I wanted to get a sense of what members thought of the Association

able to constrain myself from putting into words the thoughts that are in my mind at this time.

Regardless of how much or how little the Association has accomplished, and I believe that every intelligent dealer knows that this group has done more for the dealer and for a cleaner market than has ever been done in this territory before, but I repeat-regardless of what has been accomplished by the Association or due to the Association, I must pay my respects and compliments to the many fine men who have guided this organization, and to the intelligent dealers in this city who have supported and have contributed so that the continued existence of this organization has been and is possible.

But all of my praise is not for Mr. Peck alone. The officers, the board of directors, and the dealers who understand and are awake to the many problems which confront them also share in my praise and respect. Without this unselfish, hard-working group there would be no Association.

Yes, to men like you I doff my hat. Men who believe in



Established 1929

WORDING ON THE EMBLEM, IN LATIN, MEANS -
"QUALITY, HONESTY, UNITED WE SERVE."

"Quality, Honesty, United We Serve."

Dealers in 1994 have proven to reflect these same qualities. The weather, so far this year, has been very harsh and the motoring public has not stopped. Locations with repair facilities have run wreckers 24 hours a day and have gone to great lengths to see that their customers needs were met. Those with C-stores have had to keep their stocks at optimum levels. Locations with car washes have

tion in the early years. I came across a letter written in July of 1940, to the Executive Director of the Association. The dealer writing the letter was selling his station and retiring from the business, therefore resigning from the board. A portion of that letter follows:

"This letter was intended primarily as a letter of resignation, but in severing the relationships which have been formed by me during the inception of this organization, I find that I am un-

CONTINUED ON PAGE 18

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EDUCATION FINANCE REFORM COMPARISON SHEET FOR MARCH 15, 1994 STATEWIDE SPECIAL ELECTION BALLOT

	STATUTORY PLAN	BALLOT PLAN
Property Tax	A state property tax on non-homestead property would be levied at 24 and at 12 mills on Homesteads (but no assessment cap).	A state property tax would be levied at 6 mills on Homesteads and 24 mills on Non-homesteads and second homes (assessment cap if 5% or rate of inflation, whichever is less).
Income Tax	The state income tax would be statutorily increased from the current rate of 4.6% to 6.0%.	The state income tax would be reduced from the current rate of 4.6% to 4.4%.
Sales/Use Tax	The sales and use tax rate would remain at 4%.	The sales and use tax rate would increase to 6%.
Single Business Tax	The SBT rate would be increased by 0.4%, from the current 2.35% to 2.75%.	The SBT rate would show no increase.
Tobacco Products Tax	The cigarette tax would be increased by 15¢, to 40¢ per pack. In addition, a tax would be imposed on non-cigarette tobacco products at 16% of the wholesale price.	The cigarette tax would be increased by 50¢ per pack. In addition, same levy on other tobacco products as statutory plan would apply.
Interstate Phone Tax	Long distance interstate and international calls and would be subject to a 4% use tax.	Long distance interstate would be subject to a 6% use tax but not international calls. 1-800 and WATS numbers are exempt.
Personal Exemption	The personal exemption would be increase from \$2,100 to \$3,000 for general taxpayers and from \$3,000 to \$3,900 for seniors.	No change. The personal exemption would be remain at \$2,100 for general taxpayers and \$3,000 for seniors.
Homestead/Renter Credit	The imputed amount of taxes paid by renters would be raised from 17% to 20% of rent paid for purposes of calculating the homestead property tax credit. This will help to provide some additional relief to renters.	The imputed amount of taxes paid by renters would be raised from 17% to 20% of rent paid for purposes of calculating the homestead property tax credit. This will help to provide some additional relief to renters. (same as statutory plan)
Real Estate Transfer Tax	A .75% state real estate transfer tax would be imposed on the sale of all real property in Michigan.	A .75% state real estate transfer tax would be imposed on the sale of all real property in Michigan.
Keno	No Keno	A KENO lottery game would be implemented.
High Spending Schools	Local school districts may levy extra millage on all property to hold themselves harmless above \$6,500/pupil. A law changing this limit would require a majority vote of the legislature.	Local school districts may levy millage to hold themselves harmless above \$6,500/pupil. A law increasing this limit would require a 3/4 vote of the legislature.
Abatements	Businesses with existing tax abatements (certificate approved before January 1, 1994) would pay the new 1994 state and local school taxes or 50% of the 1993 school taxes, whichever is less. Local units would not be able to grant future abatements on state or local school taxes, and other taxing units could choose not to have their taxes abated.	Businesses with existing tax abatements (certificate approved before January 1, 1994) would pay the new 1994 state and local school taxes or 50% of the 1993 school taxes, whichever is less. For new abatements, school millage could be abated as under current law. All or one half of the state tax can be abated by the state treasurer.
Assessment Cap	None.	Assessment increases limited to lesser of inflation or 5%.
TIFA's	Tax Increment Planning Authorities would allow capture of school taxes for existing projects and state reimbursement for any unfunded obligation	Tax Increment Planning Authorities would not allow capture of school taxes and would limit state reimbursement for existing obligations.
ISD/VOC/SPEC. ED/MILLS	ISD's would be allowed to levy their current millage for special education, and the ability of an ISD to levy millage would be restored to law prior to PA 145 of 1993.	ISD, vocational and special education millage would be restored but capped at 1993 levels.

PROPOSAL A CONTINUED FROM PAGE 1

ation has announced its opposition to the sales tax increase, and it is expected that the tobacco industry will be mounting a campaign against the ballot proposal due to the heavy tobacco product tax increase.

Many voters are still undecided. Taxpayers in prosperous areas could see a tax increase, as well as, loss of control over their regional schools, as the ballot plan would push to balance out spending of the state's schools. Outstate areas, where schools will possibly

see their revenues increase, might be tempted to support the ballot plan. And inner city voters, who should see a large decrease in their property taxes if the proposal passes, could be more likely to support the proposal.

This detailed breakdown and comparison of the two plans should help you become more familiar with your options. It would be best to know, before you go to vote on March 15, which plan you approve of, because there will be little, if any, information posted on the statutory back-up plan at the polls. ♦

Other elections to be held on March 15th are the State Representative Vacancies in the following Districts:

32nd District (Grand Rapids)

43rd District (Pontiac)

69th District (Lansing)

**110th District
(Upper Peninsula)**

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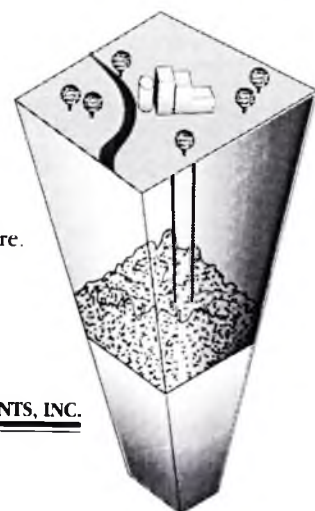
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ENVIRONMENTAL UPDATE

By Brent Morton, SSDA-MI

CHANGES IN AET

In recent months, there has been numerous legislative activity pertaining to the Automobile Emission Testing (AET) program in southeast Michigan. This has raised many questions regarding what if any changes will occur in the present program. In response to this confusion, The Auto Exhaust Testing Division of the Michigan Department of State created a bulletin outlining the changes in the program and its' current status. Following is a reprint of a portion of that bulletin:

Status of AET

The AET program will continue to operate in Wayne, Oakland and Macomb counties. In response to the Clean Air Act Amendments of 1990, Michigan recently passed P.A. 232 of 1993. The law retains the current vehicle emission testing program standards until January 1, 1996, or

until a change is triggered by the Environmental Protection Agency (EPA) or a deterioration in air quality occurs.

The Department of State is expected to continue administering the current program, using the same rules and approved emission testing equipment standards until January 1, 1996. By 1996 the administration of the program in southeast Michigan will be transferred to the Michigan Department of Transportation. The statute requires the Department of Transportation to implement a vehicle emission testing program which meets the pre-1990 Clean Air Act standards. However, the Department of Transportation may not have to implement the program using the pre-1990 standards because of steps now being taken by the state.

In recent years the air quality has improved

enough in southeast Michigan to allow the state to ask EPA to designate the area in attainment with the Clean Air Act. A response to the request is expected before 1996 and should give the state direction on what type of vehicle emission testing program is needed in the future. If the air quality deteriorates significantly prior to that time, an upgraded testing program may have to be implemented.

New Repair Cost Limit

Effective January 1, 1994, the new AET repair cost limit is \$84. This is the maximum amount a person is required to spend on diagnosis and emission-related repairs to a vehicle that has not been tampered with but fails an emission test. Testing stations must write this new repair cost dollar amount in the space provided on the Failed Vehicle Instructions that are given

to vehicle owners when their vehicles fail the AET test.

Vehicle Coverage

Beginning January 1, 1994, the oldest vehicle model year required to be tested will be 1985. 1984 and earlier model year vehicles will be exempt from AET testing.

Proper AET License

Change of Ownership: Performing AET tests without a valid AET testing station license is illegal. When a change of station ownership occurs, for example, individual owner to partnership or corporation, the business must apply for and receive a new repair facility registration and AET testing station license. Prior to performing any tests the new license number must be programmed into the test instrument.

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NEWS BRIEFS

Diesel Ultimate Vendors

The Internal Revenue Service has published temporary regulations on registrations relating to the tax on diesel fuel. The regulations require diesel fuel ultimate vendors to register with the IRS if they wish to claim refunds of the tax on undyed diesel fuel. Diesel fuel ultimate vendors are persons who sell undyed diesel fuel to a buyer for use on the buyer's farm for farming purposes or to a state or local government for its exclusive use. Diesel fuel ultimate vendors need not register in order to purchase or sell diesel fuel. Registration is required for the purpose of filing refund claims only.

Diesel fuel producers (registration category "U" in the Instructions for Form 637, Application for Registration) who are registered as of December 31, 1993, generally will be considered registered ultimate vendors until December 31, 1994, unless their registration is revoked by the IRS. Category "U" registrants need not reapply for registration as a diesel fuel ultimate vendor at this time. The IRS will contact category "U" registrants regarding their registration status.

The application for registration

must be filed with the district director in the district where the applicant's books and records and principal place of business are located. To obtain your district's phone number, for further information, call: 1-800-829-1040 (in Detroit call 237-0800).

C-Store Scanning

Using point of sale scanning systems in convenience stores will save time and money, according to a National Association of Convenience Stores study. The study says that stores with scanning systems have seen radical improvements in price management areas including: cutting back on time devoted to price change and training, and easier identification of "dead items"

C-Stores & Food Stamps

The U.S. Department of Agriculture initially determined that about 26,000 C-stores no longer qualified to accept food stamps and that January 1, 1994 would be the ejection date. But when a similar bill (that would change the definition of a retail food store ensuring that most traditional C-stores would remain eligible for the program) was held up in the Senate, the Congress created an interim measure extending the January 1st deadline

by three and a half months.

Nationwide I/M

CA... On January 27, California Governor Pete Wilson signed into a bill that requires use of remote sensing devices developed to detect the 10% of gross polluting vehicles that contribute to the 90% of the pollution. This legislation establishes an enhanced decentralized test and repair I/M system in California and came after Governor Wilson's refusal to knuckle under to EPA sanction threats.

VA... Virginia is expected to push legislation to adopt a California type system, as their I/M 240 centralized bill has not taken effect.

NY... New York Governor Mario Cuomo has written to EPA seeking alternatives to I/M 240.

NV... Nevada Governor Bob Miller is holding out for state flexibility on emission testing.

SSDA-AT New Management

At a recent meeting of the SSDA-AT Board of Directors it was decided that the day-to-day management of the Service Station Dealers of America and Allied Trades will now be handled by the Greater Washington/Maryland Service Station and Auto Repair Association in

separate offices adjacent to the Maryland office.

New ASE Specialist Sign

The National Institute for Automotive Service Excellence (ASE) now has available its new Parts Specialist signage package. The package contains a 24" by 32" double-faced metal hanging sign with the ASE Parts Specialist logo and a set of five decals in three sizes for \$35.00. Facilities wishing to purchase the Parts Specialist sign and decals must submit the name and social security number of a certified parts specialist in their employ.

For more information about the Parts Specialist signs or tests, contact: ASE, 13505 Dulles Technology Drive, Herndon, VA 22071, (703) 713-3800.

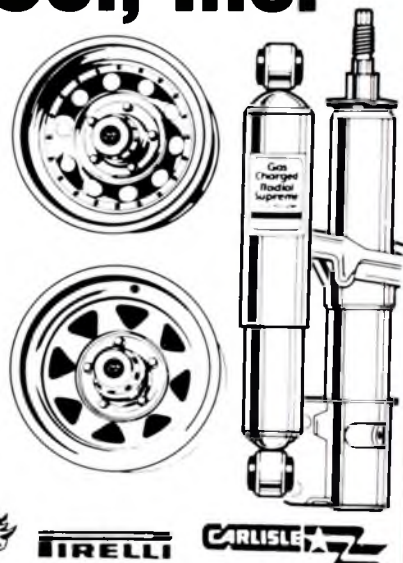
Petroleum Facts

U.S. petroleum imports (crude & products) in December were 8,377,000 barrels per day (b/d); imports same month in 1992 were 7,838,000 b/d. Average price for barrel OPEC crude oil \$12.15 (12/31/94) (DOE). U.S. Deliveries from primary storage of motor gasoline in December were 7,696,000 b/d; deliveries of motor gasoline same month in 1992 were 7,562,000 b/d. ♦

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EDITORIAL

PORK, FRANKINCENSE AND MYRRH

Christmas may be over, but it had already arrived early this year for American corn farmers, who reaped a bounty under a White House proposal to require ethanol as a gasoline additive. The Clean Air Act mandates wider use of so-called clean-burning fuels. But lacking neither environmental nor economic benefit, this latest boon to corn-based ethanol is simply a shameless gift of pork.

A rule issued recently by the Environmental Protection Agency fulfills the

a reasonable compromise. But the air is far cleaner than it was 25 years ago, thanks largely to the catalytic converter. Scrubbing the last particles of dirt out of the air will cost billions for very little return.

The Clean Air Act only dictates emission targets, not the type of fuel required for compliance. Oil companies reasonably sought flexibility in formulating new gasoline mixtures. But ethanol giant Archer-Daniles-Midland and legions of corn-grower lobbyists ap-

"But ethanol is highly volatile; its quick evaporation increases smog."

Clean Air Act mandate for reformulated gasoline to reduce smog in nine U.S. cities. (At least 12 other states are expected to require its use.) To ensure that corn farmers cash in, the White House crafted a companion proposal requiring that 30 percent of the new fuels contain "renewable" additives, of which ethanol is the primary source.

The EPA originally ruled out ethanol requirements because the corn derivative may actually increase smog-producing chemicals by as much as 25 percent. Reformulated fuels are supposed to reduce toxic emissions by increasing levels of oxygen to cause gasoline to burn more completely. But ethanol is highly volatile; its quick evaporation increases smog. And with only about 70 percent of the energy of gasoline, gas mileage suffers.

Ethanol interests have fought EPA for years to include a quota for their fuel in the Clean Air Act rules. President Clinton is peddling a separate proposal as

parently have succeeded in convincing the administration to expand further their huge federal subsidies that already exceed \$5 billion a year.

The administration's proposal could increase ethanol productions by as much as 60 percent, creating demand for some 250 million more bushels of corn. But the corn farmers' windfall would cost consumers dearly. Higher corn demand will raise feed grain prices, subsequently raising the cost of pork, beef and poultry. A USDA study has found that a sharp increase in ethanol production would cost taxpayers \$4 for every \$1 of benefit to farmers.

The American Methanol Institute is vowing a legal challenge to the proposal as anti-competitive. And the EPA must first seek public comment before issuing a final rule.

A loud "No" from all quarters would do nicely. ♦

■ ■ ■

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LAW TALK

By Mark Cousens, SSDA-MI Legal Counsel

ONCE MORE, WITH FEELING



This article should really be titled "Property Owners Beware!" It deals with two serious problems pertinent to ownership of property: the lease and lease back; the sale with limitations.

Lease and Lease Back

The lease and lease back arrangement (let's call it "LLB" for short) continues to plague dealers despite numerous warnings against this disadvantageous arrangement. This arrangement works like this: Dealer owns his property. He needs supply. The supplier agrees

The dealer has all the disadvantages of property ownership, but none of the advantages. Here's why:

First, the primary advantage of property ownership is independence. A dealer retains the right to choose his or her supplier; to change suppliers; to use the property for any lawful purpose. But the LLB effectively cancels that advantage. The dealer cannot decide to change suppliers when it makes business sense to do so. The supplier may raise its DTW to unacceptable levels. The supplier may provide bad service. Too bad. The dealer is stuck with the supplier. The dealer cannot terminate his or her agreement with the supplier; the dealer has leased the station to the supplier.

Dealer termination of the agreement with the supplier would leave the supplier in possession of the station, but the dealer on the street. This is hardly an acceptable result. The LLB destroys dealer independence.

Second, another advantage of property ownership is security. The dealer is protected against termina-

tion or non-renewal of a franchise; protected against a suppliers withdrawal from the market. But the LLB destroys that security.

Property ownership permits a dealer to be confident that he or she will have a business even if a supplier terminates or non-renews the franchise. The dealer will retain his station (and business) even if the supplier leaves. But the LLB destroys this security. Recall that the dealer has leased his property to the supplier. The dealer occupies the property courtesy of a lease (and dealer agreement) with the supplier. Those agreements are protected by the Petroleum Marketing Practices Act. But they can be terminated for many reasons. If terminated, the dealer could be removed from his own property and replaced by another dealer. It is more than just theoretically possible for a dealer to be removed from his business, and not be able to occupy his own property. In short, the LLB would permit a dealer to be forced out of his own property, and not be able to get it back.

The LLB is a bad deal for the dealer. Most such ar-

rangements do not provide any tangible benefit for the dealer. They benefit the supplier exclusively. These agreements should be avoided.

Property Restrictions

The LLB is bad enough, but it's not the only bad deal for operators. Another involves the sale of property with serious restrictions. Some suppliers have agreed to sell property to a dealer with massive limitations on the dealer's use of the property. Some examples include: restricting the use of the property to a service station only; restricting the brand of gasoline that can be sold to that of the seller (forbidding brand changes); requiring the dealer to give the seller a right of first refusal on any land sale. These are unreasonable restrictions on the dealer's right to use property. Let's examine why.

First, the dealer may well want to use the property for purposes other than a service station. It might be used for retail; food sales;

CONTINUED ON PAGE 18

The lease from the dealer is often accompanied with many options.

to supply, but with a condition. The dealer must lease the property to the supplier, which, in turn, leases it back to the dealer. Sometimes the supplier agrees to pay "rent" to the dealer in the form of improvements to the property; tanks, canopies, repaint and the like. Sometimes the supplier pays cash.

The lease from the dealer is often accompanied with many options. Thus the base lease may be only one year. But the supplier might have ten options to renew the lease for an additional year. The result is that the lease may be as long as 11 years. But the dealer cannot be certain of the duration. The supplier reserves the right to refuse to renew the lease. And each year the dealer will be uncertain as to whether the agreement will continue. But wait, it gets worse.

The lease to the dealer is not often a long one. The dealer may be guaranteed only three years. This is much shorter than the "ground" lease.

This is a bad arrangement. It places the dealer in the worst possible position.

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SAFETY TIPS

By Cindy Osterle, Dodson Group

WHO'S MINDING THE STORE?

The U.S. Chamber of Commerce estimates that employee theft and fraud costs American businesses \$10 billion to \$20 billion a year. The Chamber links about 30% of small business bankruptcies to uncontrolled employee theft and embezzlement, too.

Business owners, propelled into action by skyrocketing losses, spent an estimated \$52 billion for private security products and services in 1988 alone. According to Private Security Trends, 1970-2000, the \$52 billion spent by the private sector exceeded federal, state and local law enforcement expenditures by \$22 billion that same year!

In an article for Discount Store News, Jack Hayes, security expert for Ernst & Young, commented that em-

ployee theft is believed by many to be the No. 1 problem facing retailing today. He reported that in recent surveys conducted for the retail industry, 1,300 participating retailers estimated employee theft to account for between 38% and 43% of total inventory shrinkage.

Although incidences of employee pilferage were lower than those of shoplifting, the losses from employee theft were higher more than \$2 million higher. How many high-risk individuals are being hired into these stores and how many dishonest employees are actually apprehended in a retail store? Because business owners fear negative publicity, incidences of employee theft are rarely reported to police agencies. Company

policy usually dictates that these occurrences be handled internally. So, no one really knows the scope of the problem.

However, few doubt who ultimately pays the price when an employee or customer chooses to steal. The U.S. Department of Commerce estimates that the combination of shoplifting

employee's motives for wanting the job," said Riggs, who has a public law enforcement background and specializes in interviewing. Start with these basics:

Check references. Evaluate the information, but also the source, Riggs advises. Past employers aren't always the best sources. They're not always sure of

"Companies need to portray an attitude that honesty is important to them."

by customers and pilferage by employees adds as much as 15% to consumer retail prices.

Are employers sending the wrong message? Research tells us that employees who perceive punishment or detection as minimal or nonexistent will more likely be involved in many types of employee theft. "When companies put energy and effort into rewarding and motivating employees who are honest, they are sending a positive message," said Robert Riggs, president of Ameriguard, Inc., Kansas City, Missouri. His corporation offers businesses protective and investigative services and assists them in screening potential employees.

With losses from employee theft reported to be greater than robbery, larceny and shoplifting combined, business owners are fighting back. Riggs believes that businesses are viewing security and loss-prevention programs as an important part of business operations and a cost-effective investment.

"No company is immune from employee theft. The reality is it's inherent in our society and can't be stopped, but with concentrated effort, a company can minimize the risk," Riggs added.

Your best defense begins with pre-employment screening and employee training. "When selecting the best applicant for the job, it's important to explore a prospective

what they can safely say and what might be considered slanderous. It may be revealing to ask if the employee would be considered for rehire. Chances are if the employee made a valuable contribution, the employer wouldn't hesitate to provide this information.

Conduct personal interviews. Obtaining valuable information in an interview can only happen if you ask the right questions. The key is to make people feel comfortable discussing different issues and use broad guidelines in formulating questions, but always adhere to EEO regulations.

Value and reward honesty. Companies need to portray an attitude that honesty is important to them. Show respect for your employees and value their ideas and suggestions. Let them participate in decisions that directly affect them.

Explain and enforce policies. Let employees know what your expectations are and what they can expect from you. Perhaps initiate an employee hotline so employees can report possible criminal activity anonymously. It sends a clear message that internal theft hurts everybody and will be taken seriously. It's important for employers to react. Ignoring the situation only escalates the problem.

In November, 1991, Supermarket News reported that a survey conducted for

CONTINUED ON PAGE 19

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By Priscilla Lister, Copley News Service

MANAGING DEBT BRINGS BETTER SLEEP

You may not think of yourself as a debtor. Those are usually deadbeats who sometimes end up in prison.

But chances are good you are one. If you hold credit cards, a mortgage on your home, a loan on your car or even a checking account with overdraft protection, you are a debtor.

It doesn't have to be time to panic. But it might be if you're deeper in debt than you should be.

Consider the "Warning Signs of Impending Financial Doom" cited by Mary Hunt in "The Best of the Cheapskate Monthly" (St. Martin's Paperbacks): 1. You're not paying bills on time. 2. You're writing the checks but not mailing one or more. 3. Your checking account is rarely balanced. 4. You take cash advances from credit lines or individuals. 5. You accept additional credit cards. 6. You pay only the minimum on charge accounts. 7. You bounce checks. 8. You borrow from family and friends.

If you find yourself somewhere on this list, you could be headed for financial trouble, but there are ways to avoid it.

And if you don't find yourself on this list, pat yourself on the back for now, but make sure you continue to manage your debt well.

Managing your debt. It

all starts with personal accounting. Make a list of your liabilities—your home mortgage, automobile loans, credit card purchases and even insurance—and make another list of your income to show how much of your cash flow is available to pay off those debts.

owe no more than 28 percent of your pre-tax income for housing costs, including property taxes, and all debts should not exceed more than 36 percent.

Mortgage management.

While you probably have to list your mortgage debt on your liabilities ledger for

interest savings.

Here's an example provided by Coopers & Lybrand: On a 30-year fixed-rate \$400,000 loan at 8 percent, the monthly payment would be about \$2,935; on a 15-year loan, it would be about \$3,822. With the 15-year loan, overall interest payments would be \$368,600 less than with the 30-year loan, and after just five years, equity built up in the 15-year loan would be about \$84,900 compared to \$19,700 for a 30-year mortgage.

Likewise, making an extra payment each year on any term mortgage, which is always applied to principal and not interest, you pay substantially less in total interest and you pay off the loan sooner.

You might also consider refinancing your mortgage to take advantage of lower interest rates. Refinancing costs points—essentially fees to the mortgage lender—but lower interest rates can mean lower monthly payments, giving you more spendable cash.

"Your total refinancing costs should not exceed 3 percent of your new loan," advises Coopers & Lybrand, and you must calculate the cost of the new loan against the length of time you plan to stay in your home. It usually takes at least two years to make refinancing a viable option.

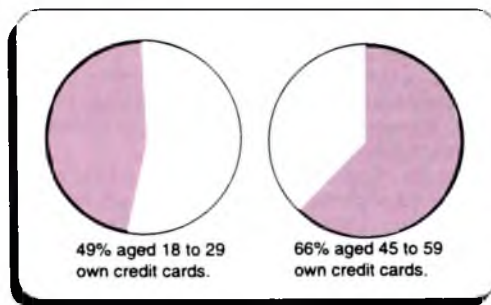
Credit card debt. Many major credit cards, including Visa and MasterCard, carry very high interest costs, sometimes as much as 18 percent or more. Take a look at your cards to see how much it costs you to carry balances each month. These interest costs are no longer, as of 1991, tax-deductible.

You might also shop for lower-interest credit cards. Newspapers and magazines frequently publish lists of bank-card deals. Some major cards are available for 8 percent to 12 percent interest, and offer lower or no annual fees. Bankcard Holders of America is one resource that makes available lists of issuers with the

SMART MONEY

Ownership of credit cards rises with age

The average credit card holder is older and carries nine different credit cards.



SOURCE: American Demographics Magazine

Copley News Service/Jeff Rankin

"You should periodically evaluate your existing debt load and the associated terms of these debts," advises Coopers & Lybrand in its booklet, "Strategies for Your Personal Finances."

The financial services firm suggests one way to measure your debt is against standards typically used by mortgage lenders: You should

many years, there are a couple of ways to reduce its overall cost: a 15-year mortgage as opposed to a 30-year term, and making an extra principal payment every year.

While a 15-year mortgage requires heftier monthly payments than one with a 30-year term, the shorter life span results in faster equity buildup and substantial

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CONTINUED ON PAGE 22

By R.J. Regan, Dean Witter Reynolds Inc.

STRATEGY AND OUTLOOK FOR STOCKS IN 1994

After a series of fits and starts, the U.S. Economy finally began to exhibit real signs of strength during 1993. Stocks hit new heights as investors, faced with the lowest interest rates in decades, continued to seek higher returns from the stock market. The Dow Jones Industrial Average hit 3600 in July. Dean Witter strategists project that, in 1994, the Dow could reach 4050 plus.

Economic Recovery

The driving force behind this year's stock market action is likely to be economic recovery in the United States. Led largely by advances in housing, automobiles, and capital spending, the economy could post the fastest rate of growth in a decade in 1994. As a result, inflation is apt to move higher in 1994—not much higher, but consumer prices could rise up to 3.50%-3.75%, on their way to 4% in 1995.

With the prospect of inflation comes the likelihood of higher interest rates. The Federal Funds Rate (the rate that the Federal Reserve charges member banks to borrow) could rise to 4.15%-4.50% by year-end 1994, up from a recent 3%. The benchmark 10-year U.S. Treasury Note could reach 6.25%, vs. about 6% recently. Dean Witter strategists believe that neither of these moves are substantial and should not adversely affect the stock market.

Coming to America

The economic acceleration taking place now is part of the expected cyclical advance. However, economic growth is supported by another important investment trend, which we have labeled "Coming to America." In increasing numbers, both foreign and domestic firms are choosing the United States as the location of their production facilities. This is due to a number of fundamental factors, as well as the more competitive value of the dollar versus foreign currencies.

In the mid-1980s, an overvalued dollar four years in the making caused virtually every sector of U.S. industry to shift production capacity

abroad. It wasn't until the late 1980s that these firms began to move back. A plunge in the U.S. dollar, as well as organizational and financial restructuring at U.S. companies, drove investment in industrial plant and equipment up 25%. It had contracted by more than 8% in the prior two years. In addition, wage restraint and stepped-up productivity caused U.S. manufacturing labor costs to decline.

Today, phase two of the shift is taking place, but this time it is driven by foreign multinational companies. The production cost advantages in this country are now too large to ignore. This shift offers promise for U.S. economic growth and brightens the outlook for U.S. manufacturing as it brings in both new capital and technology. This, in turn, will help strengthen, modernize, and expand our industrial base.

Opportunities

Despite the gains in the stock market in 1993, economy-sensitive stocks, as well as selected growth stocks, should post additional gains in 1994 for two reasons. First, earnings at most of these companies continue to improve. There has been sharp margin improvement in an otherwise slow sales-growth environment. Second, price/earnings multiples in these sectors are still low. P/E multiples for many stocks failed to respond as positively as they should have to the sharp interest rate decline in the summer of 1993.

Four Trends to Watch

1. A multiyear business expansion is under way in the U.S., and should be followed by economic expansion in other developed nations. Investors can participate by looking for attractively valued stocks in the automobile and automobile parts sectors, as well as in housing and retailing.

2. American business and labor are extremely competitive—more so than they have been for some time—following major restructuring. This has resulted in an improvement in product quality and the relative cost of capital in the U.S., thus making im-

port competition more difficult. It also means better export market shares. The beneficiaries of this trend can be found in the auto and auto-parts sectors and in technology, such as the computer hardware and software companies.

3. Restructuring of organizations in other developed nations is accelerating. This is spurring demand for productive assets, including computer software, computers, and improved information "busses," like telecommunications systems.

4. The economies of developing nations continue to decentralize, driven by the movement toward social democracies and free-market systems. There is a great need for electric power equipment and basics such as nuts, bolts, pumps, valves, compressors and switches. Companies positioned to benefit can be

found in the engineering and construction sectors, as well as in the electrical equipment industry.

The Risk

With the prospects clearly aligned, it helps to put into perspective the risks as well. Given the potential in 1994 for the strongest economic growth in a decade, our strategists believe that the risk for stocks is clearly related to an overheating economy and the implications for interest rates. Although it does not appear probable, if interest rates were to move much higher, stock prices in general would likely suffer a setback. The benchmarks to watch for: short-term interest rates (1-year U.S. Treasury Bills) of 4.25%-4.35% or higher, and/or a rise in the 10-year Treasury Note to 6.25%-plus. Rates at those levels could take some of the steam out of stocks. ♦

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& Trade Show
of the Service Station
Dealers Association
of Michigan will be held
August 5 - August 7
in Lansing.

Look for your Early Bird
Registration forms to arrive in your
mail this month, or call
(800) 748-0060
to register today.

** ATTENTION ATTENTION ATTENTION **

UST OWNERS/OPERATORS, CONSULTANTS, CONTRACTORS

The Michigan Department of State Police, Fire Marshal Division, in cooperation with the Department of Natural Resources, Department of Management and Budget, Service Station Dealers Association of Michigan, Michigan Petroleum Association, and the Associated Petroleum Industries of Michigan, will be conducting a series of informational seminars throughout the state to explain recent legislative changes to the UST, LUST and MUSTFA programs. Discussion items will include: installer pollution liability insurance, deminimis spills, initial response actions, qualified UST contractor list, MUSTFA co-pay requirements and LUST requirements.

Don't miss out on this opportunity to get the latest information and ask questions of the regulatory agencies charged with administering the Underground Storage Tank Program for the State of Michigan. There is no charge for attendance. Lunch is not provided.

Seminars are 9:30 am — 3:30 pm and will be held at the following locations:

March 30, 1994 Southfield
Plaza Hotel, 16400 J.L. Hudson Drive

March 31, 1994 Grand Rapids
Holiday Inn Crowne Plaza, 5700 28th Street SE

April 12, 1994 Traverse City
Park Place Hotel, 300 East State Street

April 14, 1994 Marquette
Ramada Inn, 412 W. Washington Street

SOCIAL SECURITY Q&A

By William M. Acosta, Copley News Service

WRITE FOR BENEFIT ESTIMATE

Q. I am 50 years old and would like to know how much I will be receiving from Social Security when I am 62. How do I get this information?

A. Call Social Security's toll-free number, (800) 772-1213, and ask for a free benefit estimate. You'll receive a short form to fill out and return by mail. In a few weeks, you'll receive your own estimate showing how much you'll receive if you retire or become disabled.

Q. I've heard that some people get Social Security retirement benefits and continue working. I'd like to try doing this, but I'm afraid the rules and paperwork will be too complicated. Is it hard to follow the rules?

A. When you apply for your retirement benefits, the Social Security representative will explain how your earnings will affect your benefit checks. You will need to estimate your future earnings and, at the end of each year, file a report of your actual earnings. Your benefits will be paid based on your estimated earnings, so your estimate needs to be as accurate as possible.

After you report your actual earnings, S.S. will send

you an additional check for benefits you are due if your original estimate was too high. If your estimate was too low, and you are overpaid, the money will be withheld from your checks in the next year.

Q. My brother had an accident at work last year and is now receiving Social Security disability benefits for himself, his wife and daughter. Before his accident, he helped support another daughter by a woman to whom he has never been married. Is the second child entitled to some benefits as well?

A. Yes. Even though your brother wasn't married to the second child's mother, Social Security pays benefits to all of his children, even if they were born out of wedlock. Each child is entitled equal benefits.

Q. Does Medicare cover prostheses and medical devices?

A. Yes. Medicare also covers pacemakers, corrective lenses needed after cataract surgery, colostomy or ileostomy supplies, breast prostheses following a mastectomy, and artificial limbs and eyes.

Coverage also is provided for durable medical equip-

ment, such as wheelchairs, hospital beds, walkers and other equipment prescribed by a doctor for home use.

Q. I started to receive Supplemental Security Income (SSI) disability benefits a year ago. I was recently sent a letter to go into the office for a redetermination. Why do I have to go in again? Nothing has changed.

A. The SSI law requires that each recipient's case be periodically reviewed to make certain that the recipient is still eligible for SSI, and that his or her payment is correct.

This review is called a redetermination. You will be asked to provide information about income, resources, living arrangements and bank accounts. It is a good idea for you to keep savings or checking account statements because you may need them for the redetermination.

Q. I was recently terminated from my employment. I was paid "severance pay." How does Social Security consider this type of payment? I will be 62 on May 22, 1993, and plan on filing for Social Security.

A. Severance pay is paid by an employer to an em-

ployee whose services are terminated independently of his/her will, or wishes. The payment is usually made where the employee had not been told in advance that the employment would be ended, and is intended to help a person while they are seeking, or adjusting to, other employment.

The services for severance pay are considered to have been rendered in the last month you worked, unless the services to which the payment relates were performed in a prior period.

Q. I was told that when I die my family will receive only a one-time Social Security payment of \$255. When a cousin of mine lost her husband, both she and her kids got monthly checks. Have things changed?

A. There are two different Social Security death benefits. The \$255 payment is a one-time benefit paid to a widow or widower, if they are eligible. As a matter of fact, the average monthly benefits payable to a widow or widower with two children in 1993 is \$1,288.

Questions may be sent to William M. Acosta, Social Security office, 880 Front St., Room 1-N-8, San Diego, CA 92188. ♦

Questions?

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**CELEBRATING 65 YEARS
CONTINUED FROM PAGE 6**

an unselfish cause, the results of which will benefit the majority. Men who fight for such a cause, support such a cause with sweat, time, and money. This is the democratic principle. What progress there has been in this troubled world has been due only to the men like you who have preceded you in history.

the support it has rightfully earned.

Sincerely, Phil Plasko."

The need for an Association was met in 1929. Today the need of a strong Association is still present. Today, this Association is still made up of hardworking, unselfish independent business people as Mr. Plasko stated 54 years ago, but we are not at 100% strength. The need is great

***"Every gasoline dealer should realize
that 'in union there is strength.'"***

Every gasoline dealer should realize that "in union there is strength," and that in Detroit there is only ONE Association and that One is the Retail Gasoline Dealers Association of Michigan, and the thing to do is to join up 100 percent strong.

I know that you and your brother officers will give a good account of yourselves. I sincerely hope that the Association will be able to continue its fine work and that the dealers throughout this city will give the Association

for those dealers that are non-members to take action and join today. The strides that have been made over the years benefit all independent dealers, and all dealers should participate. We have a great history and should be pleased as to where this Association stands today. As members, if you know someone that is not part of our Association tell them why you are a member, and ask them to "Join Today." ♦

**LAW TALK
CONTINUED FROM PAGE 12**

auto repair only. Restrictions make such alternate uses impossible.

Second, the dealer may want to sell other brands of gasoline when circumstances warrant. Property ownership should give the dealer the benefit of choosing his or her brand, and selling that that is most advantageous. Restrictions make choice of suppliers unavailable.

Third, the dealer may want to sell the property to a high bidder. It is many a dealer's dream to buy property and then resell it at high profit to a major buyer. But one contract between a dealer and supplier required the dealer to allow the sup-

plier to buy back the property for the sale price. The dealer could find a buyer willing to buy the land for a substantial profit; be forced to resell the property at no profit; watch the supplier sell it and capture the profit.

These deals (lease and lease back; property restrictions) have at least one important matter in common: the dealers approved an agreement without advice. Real property transactions are significant business matters. They cannot be undertaken on faith or trust. Suppliers get advice; dealers should too.

Dealers confronted with an opportunity to buy property should be certain to contact the Association for advice. Otherwise they may "act in haste, repent at leisure." ♦

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- 11 bays, 10 lifts, modern sales area with waiting room & warehouse area
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Hard hats. Worn gloves.
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Call 1.313.684.1215.



Parks Omega
The Total Compliance Company
4901 McCarthy Drive, Mifflord, MI 48361
Phone 313.684.1215 Fax 313.684.1929

ENVIRONMENTAL UPDATE CONTINUED FROM PAGE 8

Approved Emission Inspector: Only approved emission inspectors are allowed to perform emission tests. Unlike the mechanic certification program, AET does not have trainee permits. Once a person has successfully taken the state-administered emission inspector test and received notice of approval, the person may legally perform emission tests. Allowing unapproved persons to perform AET tests will result in a violation being written against the testing station license and may cause sanctions, including license revocation, to occur.

Employee Change: When an emission inspector no longer works at a testing station, the inspector's identification number and name must be removed from the test instrument. Also, the inspector's certificate of approval should be returned to the inspector because it must be posted at any new place of employment.

Testing Available

The emission inspector test is given by the AET Division office in Southfield three times each month. You may schedule a test by contacting the office at (313) 354-6678.

Ensure Proper Testing

In the first six months of 1993, testing stations performed 906,587 initial inspections. Of these, 97,741 vehicles failed. This means approximately one of every 11 vehicles tested failed the test. If a testing station is experiencing a vehicle failure rate significantly less or greater than this, it may indicate that tests are being performed improperly. Testing stations owners and/or managers should periodically review test procedures with their staff and take time to personally observe inspectors performing the emission tests. This will help ensure testing is being performed according to proper procedures and reduce the risk of falsely passing or failing vehicles. This extra effort may prevent sanctions against your testing station license!

Southeast Michigan is fortunate to be able to operate under a decentralized test and repair program. With this type of program, it is imperative to ensure that AETs are done accurately, conveniently, and quickly.

If you have any questions regarding the AET program, please contact the SSDA-MI office at: (517) 484-4096. ♦

SAFETY TIPS CONTINUED FROM PAGE 13

the National Grocers Association (NGA) showed employee theft and shoplifting on the rise.

"Theft is especially bad now not only because of the unemployment factor, but because stores are downsizing staffs," said Larry A. Miller, president of LAM consulting, Springboro, Ohio. LAM conducted the NGA survey that showed most companies are not taking corrective action to combat the escalation of employee theft. Miller believes that smaller firms are susceptible to losses from employee theft because many owners just don't believe people can steal while they are present in the store and don't take precautions.

In their survey of hospitals, retail stores and manufacturing plants, researchers Richard Hollinger, Ph.D., and John P. Clark, Ph.D., found that employee theft is best understood as a function of the overall work environment. Workers who had no long-term commitments to their employers, and those who felt dissatisfied or unjustly treated, were most likely to engage in employee theft.

"The most effective action a business can take is to establish a workplace environment that encourages honesty as well as the consequences for being dishonest," said Riggs.

The resounding message drawn from research and gleaned from experts in the field of employee deviance and loss prevention is that the solution to the problem of theft in the workplace lies with management and the employees' perception of organizational values.

Hollinger and Clark discovered that, when employees feel their overall contribution is not appreciated and they see that management shows little or no concern when theft of company property occurs, the problem will escalate.

Conversely, when management - on all levels of an organization - is in tune with their employees and responsive to their concerns and needs, the upshot may be fewer incidences of employee theft and a more positive and productive work force. ♦

Safety Tips is a service of Dodson group, SSDA-MI's endorsed carrier of workers' compensation insurance.

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.

David Jenks

Jenks Oil Company, Inc.
230 East Jackson Road
Concord, Michigan 49237

Kenneth Prange, Jr.

Prange Enterprises, Inc.
44089 Van Dyke
Utica, Michigan 48317

Charles Harrington, Jr.

Amoco Food Mart
14822 LaPlawawie
Monroe, Michigan 48161

Frederick Perayeff

Harper - 16 Oil Corp.
37317 Harper
Mt. Clemens, Michigan 48036

C. James Sabo

Sabo Investment Partnership
2128 South Dort
Flint, Michigan 48507-2128

Donald Winglemire

Holly Gas Company, Inc.
114 N. Saginaw
Holly, Michigan 48442

Michael R. Hamlet

Hamlet Amoco
802 E. Front Street
Traverse City, Michigan 49684

Charles Hodgson

Pay Phones Plus, Inc.
6001 Adams Road, Ste. 215
Bloomfield Hills, MI 48304

Jeffrey F. Crawford

Crawford's Six & Beech
Marathon, Inc.
25791 W. 6 Mile
Redford Twp., Michigan 48240

Glenn Miller

Glenn Miller Service Station
105 N. Main Street
Sherwood, Michigan 49089

David Kunc

Towne Center Sunoco
11901 N. Saginaw
Mt. Morris, Michigan 48458

James Murphy

Murphy's Marathon
27430 S. River Road
Harrison Twp., Michigan 48045

R. VanDenBerg

Third Base, Inc.
427 E. Main Street
Lowell, Michigan 49331

Daniel Putnam

Putnam Agency Services USA
24899 Hathaway
Farmington Hills, MI 48335

Michael Klimczak

MEK Petroleum/W. Main Shell
5171 West Main Street
Kalamazoo, Michigan 49009

Allan Montie

Montie's Service
886 Munson
Traverse City, Michigan 49684

Fahmi Awdish

Heather Enterprise Inc.
2995 Walton Blvd.
Rochester Hills, MI 48309



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



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SERVICE STATION DEALERS
ASSOCIATION OF MICHIGAN, INC.

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

	Non-Member		SSDA Member		Member Dealer
	Cost	Income	Cost	Income	Savings
\$10,000 Tank Bond	\$950	—	\$325	—	\$625
SSDA Legal Program (1 hr. free legal phone consultation per year)	150	—	0	—	150
Annual Convention/Registration	270	—	239	—	31
Environmental Program (Consultation re UST Regulations/hour)	60	—	0	—	60
BCBS Coverage through SSDA (compared to private policy)	4,800	—	3,600	—	1,200
Service Quarterly Magazine	40	—	0	—	40
Service Monthly Newsletter	60	—	0	—	60
Tank Manual	99	—	19	—	80
Visa/MasterCard Program (\$100,000 in charges per year)	4,200	—	2,400	—	1,800
Telephone Program	N/A	0	—	1,000	1,000
Dodson Rebate (Average Yearly Rebate)	N/A	0	—	600	600
IF YOU USE SSDA-MI, WE CAN MAKE/SAVE YOU					\$5,646



APPLICATION FOR MEMBERSHIP

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

BUSINESS NAME: _____

BUSINESS ADDRESS: _____

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

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

STANDARD MEMBERSHIP ONLY:

TYPE OF GASOLINE SOLD: _____

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

ASSOCIATE MEMBERSHIP ONLY (no gasoline retailed):

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

☐ Other _____

LIST OWNER/PARTNERS:

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

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

NAME: _____ TITLE: _____

RESIDENCE ADDRESS: _____

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

ANNUAL MEMBERSHIP DUES:

____ \$41 monthly (Electronic Banking)

____ \$480 annual payment

Add \$120 per station after 4 stations

ANNUAL ASSOCIATE MEMBERSHIP DUES:

____ \$25 monthly (Electronic Banking)

____ \$250 annual payment

Signature _____

Date _____

Signature _____

Date _____

SERVICE QUARTERLY OUTSTANDING EMPLOYEE CONTEST



DAVID HARGIS
WINNER OF THE SERVICE QUARTERLY
OUTSTANDING EMPLOYEE CONTEST



DAVID HARGIS
Chief Auto Technician
Colonial Amoco-St. Clair Shores

Name: David Hargis
Title: Chief Auto Technician
Company: Colonial Amoco
Years with the company: 25 +
Employer name: George Schuhmacher

Here are just a few things Dave's employer, George Schuhmacher, has to say about him:

"Dave's work is of the highest quality. He produces an exceptional volume of work and is very knowledgeable about how to do the job right the first time. Dave demonstrates good judgement and is a self starter. He has a strong desire to learn, reads a lot of technical materials and comes to all of the advanced classes in the area."

On behalf of the entire membership of the SSDA-MI, CONGRATULATIONS DAVE, you are Service Quarterly's Outstanding Employee!!!!

Employees need to be recognized for the hard work and dedication they offer their employers, and SSDA-MI gives you an easy way to accomplish this recognition. All you have to do is be a member, select your employee, and tell us, in fifty words or less, why your employee should be the winner of the Service Quarterly Outstanding Employee Contest.

The winner will be selected from all entries submitted before the deadline of the upcoming publication. (The next deadline is May 15 for the June 1994 issue.) All entries received after the deadline will be considered for the next issue.

Winners will be profiled in *Service Quarterly* and will receive a certificate for dinner, merchandise or other valuable prizes.

So choose, write and send (or fax) in this form for your outstanding employee and give them the recognition you've been meaning to!

Return form to:

SSDA-MI
200 North Capitol, Suite 420
Lansing, Michigan 48933
Or fax it (517) 484-5075

Please Consider My Employee for the Service Quarterly Outstanding Employee, because:

Employee Name: _____ Title or Job: _____

Years with Company: _____ Company Name: _____

Company Address: _____

Company Phone: _____ Your Name: _____

cheapest fees and rates, (703) 481-1110; Bank Rate Monitor is another, (800) 327-7717.

If you carry large balances on your credit cards, look at the interest rate you're paying and consider paying off those balances with sources of savings where you're making little interest. Coopers & Lybrand suggests that even with a low-rate credit card at 12 percent, "You might be earning just 2 percent on a money market fund. In such a situation, consider paying off the credit card debt with money market funds."

And another possibility for onerously high credit card charges might be a home equity loan. Interest on home equity loans is still deductible. But if you take out a loan on your home equity to pay off your consumer debt, be advised that you have incurred another debt on your home.

Some firms offer consolidation loans—a single large loan used to pay off several smaller loans. But "you can't borrow your way out of debt," cautions Bob Hammond in "Life After Debt" (Career Press). A debt consolidation loan typically relieves you with a lower overall monthly payment but lasts for a longer time than your original debts.

The longer term usually adds up to higher interest costs.

"The only exception is if you can get the interest on your total bill reduced," says Hammond. "This will cause the debt to be paid off more quickly."

Automobile loans. Loans to buy new cars are now commonly four or five years long. Take the shortest term loan you can afford. Shop around for interest rate choices among lenders. Auto loan interest cannot be deducted from your taxes.

Hammond suggests taking the monthly payment you plan to pay for a new car and put it in your savings account for six months to see if you can handle it. If you

can, use what you've saved for the down payment. He also recommends that you make certain the loan allows for early payoff without penalty.

Rapid debt reduction. Hammond suggests some "Guerrilla Tactics for Rapid Debt Reduction", they include: 1. Practice abstinence—take those credit cards out of your wallet. 2. Maintain records of your daily expenses to watch your spending patterns. 3. Reduce outstanding debts to a minimum pay off those with the lowest balances as soon as possible, and pay off others with additional payments.

Help is available. A nationwide nonprofit group, Consumer Credit Counseling Service has some 850 centers across the country that help people manage debt. While CCCS often assists those who are deeply in debt, some of its steps are worth consideration for anyone. They include: 1. Cut spending. Sounds simple, but it's important. Look for ways to reduce spending in daily lunches, family gifts or even housing costs. 2. Pay cash for everything; forget the option of credit cards. It might be painful but it might feel better in the long run. 3. Negotiate more manageable payments. Talk to your creditors.

The National Center for Financial Education in San Diego also offers some tips for developing improved spending techniques, which might help you reduce debt: 1. Write down your poor spending practices and how you plan to change them. 2. Set up a spending plan. 3. Review all insurance coverage for duplication or higher possible deductibles. 4. Begin saving all pocket change everyday or even a dollar a day. 5. Use money-saving coupons and wait for sales to shop. 6. Do for yourself what you paid others to do previously.

Managing debt has become an everyday concern. Doing it well should give you better sleep at night. ♦



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Mobil

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Lansing, MI 48912
(517) 484-2300

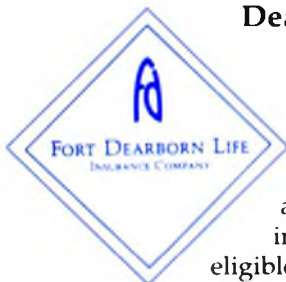
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Farmington Hills, MI 48024
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Shell

Keith Anderson
Anderson Service Center
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Midland, MI 48640
(517) 832-8895
Shell

Dennis Pellicci
Denny's Big Beaver Shell
3015 Crooks Rd
Troy, MI 48064
(313) 643-6920
Shell

Pete Doneth
Auto City Svc. Ctr Inc
2290 East Hill Road
Grand Blanc, MI 48439
(313) 695-4141
Amoco

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For further information call the SSDA-MI
(517) 484-4096

NEW PRODUCTS

NEWEN VACU/CHECK



The Vacu/Check is a compact vacuum tester. The Vacu/Check has a vacuum pump working with compressed air. It features two non-return flap valves which enables its user to monitor the extent of the leak once the vacuum is created.

It can be used to check the airtightness of valves in cylinderheads, brake circuits, water cooling circuits, pneumatic circuits, air conditioning circuits.

The Vacu/Check is the only vacuum tester available on the market that can actually detect small leaks. It is also the only device available that allows its user to evaluate the extent of a leak, by monitoring how fast the needle is returning to zero.

For more information contact: NEWEN INC., 3732 West Century Blvd. Unit 1 Inglewood, CA 90303-U.S.A., Phone: (310) 673-6900

COATS® RIM CLAMP® TIRE CHANGER



COATS® proudly introduces the Model 5030 Rim Clamp® Tire changer, an affordable way to expand wheel service capabilities without sacrificing quality, dependability or ease-of-use.

The COATS 5030A Rim clamp Tire Changer is the ideal solution for full-service shops who need to meet the growing demand for precision, alloy wheel service. American-made, the 5030A has a solid, robust construction that is designed to withstand the demands of more rigid, lower profile tires.

The Model 5030A Rim Clamp Tire Changer delivers the COATS quality and dependability that industry professionals have come to expect for over forty years.

For more information contact Ron Newton or Will Higgins, Hennessy Industries, Phone: (615) 641-7533.

AQUASCRUB



The Usher Oil Company introduces AquaScrub® a new generation parts washer that uses an ultra-effective, water-based cleaning formula that amazingly outcleans petroleum-based solvent fluids.

Grease, oil and grime form a bond with auto part surfaces. But

AquaScrub's unique cleaning formula breaks that bond, then encapsulates the grease, oil and carbon particles so they can't form a bond on a surface elsewhere. Even more amazing is the fact that the more the special AquaScrub fluid is used, the more powerfully it cleans!

And unlike petroleum-based parts washers, the AquaScrub formula is completely non-carcinogenic, non-toxic and odor-free. So it's user- and environmentally-safe. For a free AquaScrub demonstration in your own workplace, or for more information, call 1-800-USHER 30, or write: Usher Oil Company, 28411 Northwestern Highway, Suite 910, Southfield, MI 48034.

NEW DISK/KV IGNITION PROBE



Snap-on Tools Corporation announced the availability of the New MT2700 DISK/KV Ignition Probe. For the first time, there's an easy way to measure peak kilovolt (kV) firing voltage on either direct (distributorless) ignition systems (DIS) or conventional distributor systems in a matter of seconds. The DIS/kV Probe also can be used to quickly test coil polarity in distributor-type systems or to check spark plug condition in all systems. As a convenient hand-held tool, the DIS/kV Probe offers simple hookup, safety (no need to disconnect wires), speed (no adapters or harnesses), and low cost (suggested catalog price is \$174.00).

Snap-on Tools Corporation is a leading distributor of cost-effective automotive diagnostic tools and high-efficiency wheel balancing and alignment systems.

STRONGARM® ELECTRIC WINCHES



Dutton-Lainson Company's versatile StrongArm electric winches are highly adaptable to many load-moving applications in automotive, marine, and industrial fields. Four 12-volt DC models and four 120-volt AC models (Canadian AC models are CSA Certified) are available, plus a complete line of accessories for customizing and installing the winches to handle specific application requirements.

StrongArm winches provide load-moving "muscle" inexpensively and easily with just the push of a button or switch. With rated load capacities up to 4,500 lbs. (dead-weight lift) double-line operation, and rolling load capacities up to 30,000 lbs., depending on model and operating conditions, these winches can save manpower, speed-up work and easily handle difficult loading and pulling jobs.

StrongArm electric winches are available at most hardware, automotive, farm supply and marine stores from Dutton-Lainson Company, P.O. Box 729, Hastings, NE 68902-0729.

GATES NEW, SMALL ID COOLANT HOSES



Gates has introduced a line of OEM-equivalent, small diameter coolant hoses that reduce inventory, while increasing aftermarket coverage for installers.

With just 325 sizes, the new line provides coverage for up to 1,200 part number applications found on millions of cars and light trucks.

The trim-to-fit hoses, up to 1-in. ID, feature multiple bends, multiple planes, dual ID's; lengths, up to eight feet and convoluted sleeve protectors as required.

Gates OE-style, small diameter hoses are built with a premium quality EPDM tube and cover to assure long service life. Temperature range is -40°F to +257°F.

Additional information on Gates new line of small diameter coolant hoses is available from The Gates Rubber Co., Mail Drop 31-1-A6, P.O. Box 5887, Denver, CO 80217. Call toll free 1-800-788-BELT.

OIL WATER SEPARATOR



RGF Environmental Systems, Inc. has announced the development of a unique oil water separator for in-ground or above ground installations. The RGF-

OWS is completely fabricated from PVC, with all double thermo-welded joints, which means no rust, corrosion or maintenance. The 6 compartment separator forces the water to change direction over 10 times before treatment is completed. Two automatic oil skimmers continuously remove the oil from two separate compartments and deposits it in a built-in waste oil compartment for easy removal. Four built-in surface mounted clean out connections provide easy surface access for clean out and monitoring. The combination of incline tube coalescing and a microcoalescing incline matrix makes the system extremely efficient.

For more information contact: RGF Environmental Systems, Inc., 3875 Fiscal Ct., West Palm Beach, Florida 33404 (1-800-842-7771).

STP ANNOUNCES RECALL



repair on an inflated tire with STP Flat Tire Repair in it." This type of hazard also exists with any other tire inflator products, but may not be well known to persons repairing tires.

Consumers should call 800-277-3766 to receive a full-value refund and for instructions about disposal of the product. To obtain a refund, consumers will be asked to provide certain information from the product can.

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