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 consulting and training.

You won't want to miss 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.
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June 1994
2nd Quarter
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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 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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4 SERVICE QUARTERLY 2ND QUARTER, 1994
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 minds. 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.

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 political 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 administrator 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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Employees key in fight against shoplifting

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 items 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 lessor 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

See Security pg. 19

Leaking underground storage tank problem?

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We'll take a thorough, experienced look at your UST; then formulate just the right program for you. One that's cost conscious, time sensitive, and keeps you open for business. FEA Management is a MUSTA-approved consultant providing assured regulatory compliance plus added value to your business and real estate... Try us.

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

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

George Elkins, Dodson Group

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 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 secondary factors.

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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A MUSTFA Qualified Consultant
MUSTFA moves to DNR,
Connelly retires

With the recent MUSTFA program revisions came the transfer of the Department of State Police, Fire Marshall 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,
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.
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 Hampshire, 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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Gilbarco didn’t call its exciting new dispenser The Advantage because it gives them the advantage over their competitors. They called it that because it gives you, our customer, the advantage! It gives you speed. It gives you flexibility. It gives you cost savings.

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Another big advantage is that you can benefit from R.W. Mercer Company’s experience and expertise. So, if you would like to have the Advantage, call us today!

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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 reapportion. If you do not know which district you are 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.
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 listening 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.
One step ahead

By Amy Johnston

And the changes in service stations have just begun. The onslaught of e-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

For a peek at the SSDA 1994 Convention...

Just turn the page!

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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.
SSDA 1994 Convention

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.
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 woodworking, 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.

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.

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.

RE Olds Museum

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.

Michigan Historical Museum and Library
PMPA really does work

Mark Cousens, SSDA-MI Legal Counsel

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 pump run. 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. 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 expediency." 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 a 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 franchises 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.
Consistent investing better in long run

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

<table>
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<tr>
<th>Service</th>
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<td>Dodson Rebate</td>
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IF YOU USE SSDA-MI, WE CAN MAKE/SAVE YOU $5,646

APPLICATION FOR MEMBERSHIP

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

BUSINESS NAME: ________________________________________________________________

BUSINESS ADDRESS: ________________________________________________________________

CITY: _________________________ MI ZIP: __________ PHONE: ( ) ____________________

COUNTY: ________________________ TYPE OF OWNERSHIP: □ NON-CORPORATE □ CORPORATION

STANDARD MEMBERSHIP ONLY:

TYPE OF GASOLINE SOLD: ________________________________________________________________

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

ASSOCIATE MEMBERSHIP ONLY (no gasoline retailed):

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

LIST OWNER/PARTNERS:

NAME: ____________________________________________________________________________ TITLE: ______________________________________

RESIDENCE ADDRESS: __________________________________________________________________

CITY: _________________________ MI ZIP: __________ PHONE: ( ) ____________________

NAME: ____________________________________________________________________________ TITLE: ______________________________________

RESIDENCE ADDRESS: __________________________________________________________________

CITY: _________________________ MI ZIP: __________ PHONE: ( ) ____________________

ANNUAL MEMBERSHIP DUES: □ $41 monthly (Electronic Banking) □ $480 annual payment

ANNUAL ASSOCIATE MEMBERSHIP DUES: □ $25 monthly (Electronic Banking) □ $250 annual payment

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.

**MUSTFA**

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.
### Registration Form

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

<table>
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<tr>
<th>Name</th>
<th>Business</th>
<th>Address</th>
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**Spouse/guest name**

**Children names and ages**

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<td>Associate Member</td>
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<td>Associate member and spouse/guest package</td>
<td>$249</td>
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</table>

*additional guests will be charged at the Standard Member rate*

**Total**

If paying with Visa or Mastercard: Card # ___________________________
Exp date ________________ Signature __________________________________

Please make checks payable to: Service Station Dealers Association of Michigan
200 N. Capitol Suite 520, Lansing, Michigan 48933

**Registration cost includes:** registration fee, casino night on riverboat with cocktails and hors doeuvres, 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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Isn't it time to take advantage of a program that saves you money? Comerica Bank has been awarded the Service Station Dealers Association merchant program and is proud to offer SSDA members the following discount rates:

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

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

---

SERVICE QUARTERLY 2ND QUARTER, 1994
Making sense of financial jargon

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 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.

- **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.**

Endorsed by Service Station Dealers Association of Michigan since 1962, the Dodson Plan gives association members the opportunity to earn dividends each year on their workers’ compensation insurance.

Because SSDAM members are promoting job safety and keeping claim costs low, dividends have been returned to insured SSDAM members in the last five years alone!

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How much are you paying for your Visa/Mastercard Program?

$$$
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.

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 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.

### Board of Directors

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<tr>
<th>Officers</th>
<th>Executive Director</th>
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<tr>
<td>President</td>
<td>Keith Anderson</td>
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<tr>
<td>Mick Kidda</td>
<td>Anderson Service Center</td>
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<td>Kidde Kar Kate</td>
<td>Warren Barrone</td>
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<tr>
<td>1st Vice President</td>
<td>University Service Center</td>
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<td>Dennis Sidorksi</td>
<td>Ted Becker</td>
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<td>J&amp;S Shell</td>
<td>Bumpers Amoco Service</td>
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<td>Reg Binge</td>
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<tr>
<td>Lou McAby</td>
<td>Binge's Limited</td>
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<td>Big Beaver Shell</td>
<td>Rich Bratschi</td>
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<td>3rd Vice President</td>
<td>Lake Lansing Mobil</td>
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<td>David Cornish</td>
<td>Connie Cohran</td>
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<td>Zeeland Road Amoco</td>
<td>M-59 Pontiac Lake Shell</td>
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<td>Treasurer</td>
<td>Pete Doneth</td>
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<tr>
<td>Larry Troy</td>
<td>Fenton Hill Shell</td>
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<tr>
<td>M59 Crooks Auto Svc.</td>
<td>Joseph J. Grish</td>
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<td><strong>Executive Committee</strong></td>
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<td>Past President</td>
<td>Dan Harrison</td>
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<td>Norman Fischer</td>
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<td>Jim Little</td>
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<td>6 &amp; Telegraph Shell</td>
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<td>Tom Onefrey</td>
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<td>Ed Weglarz</td>
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<td>Keith Souder</td>
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**Service Quarterly** 2nd Quarter, 1994
New Products

Monitoring Well Manhole
Universal Valve Company now offers Model #56-1810, "M" Monitoring Well Manhole, providing added working space for easy in-tank gauging and installation of today's sophisticated electronic monitoring and pumping equipment. The #56-1810 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 head rating.

Universal's #56-1810 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 water 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 system is clean, odor-free and disposed of with zero hydrocarbon emissions. It has been tested and listed by Underwriters Laboratory for safety.

The Black Gold Corporation now offers a vertical version of its GestraPump. The pump and tank are designed to fit into tight configurations to easily replace existing non-electric condensate pumping systems.

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

Vertical GestraPump

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 could be hazardous. The pump, made entirely of solid stainless steel, makes it ideal for use in environments where corrosive chemicals are present.

For more information with respect to Ottawa: Universal Valve Co., 478 Schiller Street, Elizabeth, NJ 07206 or call 1-800-323-5040.

Cyclonic Parts Cleaner

Safety-Kleen Corp. has introduced its new Cyclonic Parts Cleaner, combining state-of-the-art separation and collection technology with a new premium solvent to help customers minimize waste and reduce 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-cleaning 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 complete a job. Each BWC clutch set includes a new clutch disc, pressure plate, release bearing or bushing where required. Featuring 13 individual part numbers, BWC's clutch sets can be used 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 BWC's quality clutch sets, alignment tools and high performance clutch kits, is now available from BWC.

For more information write Beck/Arnley Worldparts Corp. P.O. Box 11010, Nashville, TN 37223-0100, or call 1-815-834-3800.

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 96 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 cabaret to store the traps, 35 free wheel nuts and 85 free wheel studs.

For more information write Raybestos/Brake Parts Inc., 4600 Prime Parkway, McKinley, OH 44001, or call 1-805-363-6000. For the nearest Raybestos parts store or installer, call 1-800-4RAYBESTOS.

A/C Leak Detectors

Formula-5 is a biodegradable alternative to products like Break Free and WDI-20. It is a liquid and can be used with Formula-5 to remove grease and oil from the A/C system.

Formula-5 also offers the advantages of a recoverable resource that is biodegradable. Also, being free of petroleum, it does not have a harsh solvent smell for those who dislike a messy residue.

For more information write Athena International Co. Inc., 1159 Sawmill Road, P.O. Box 509, Gardnerville, NV 89410, or call 1-800-227-0196.

Double-Poppet Safety Valve

Universal's Double-Poppet Safety Valve family touts itself as being one of the safest lines 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.

Double-Poppet Safety Valve family features three distinct units. The gas poppet is activated instantly by the shear section and the poppet alone, 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 Street, Elizabeth, NJ 07206, or call 1-800-223-0741.

Universal Valve Company now offers Model #65-1810, "M" Monitoring Well Manhole, providing added working space for easy in-tank gauging and installation of today's sophisticated electronic monitoring and pumping 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 head 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 system is clean, odor-free and disposed of with zero hydrocarbon emissions. It has been tested and listed by Underwriters Laboratory for safety.

For more information write W.D. Tower, Adv.

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