

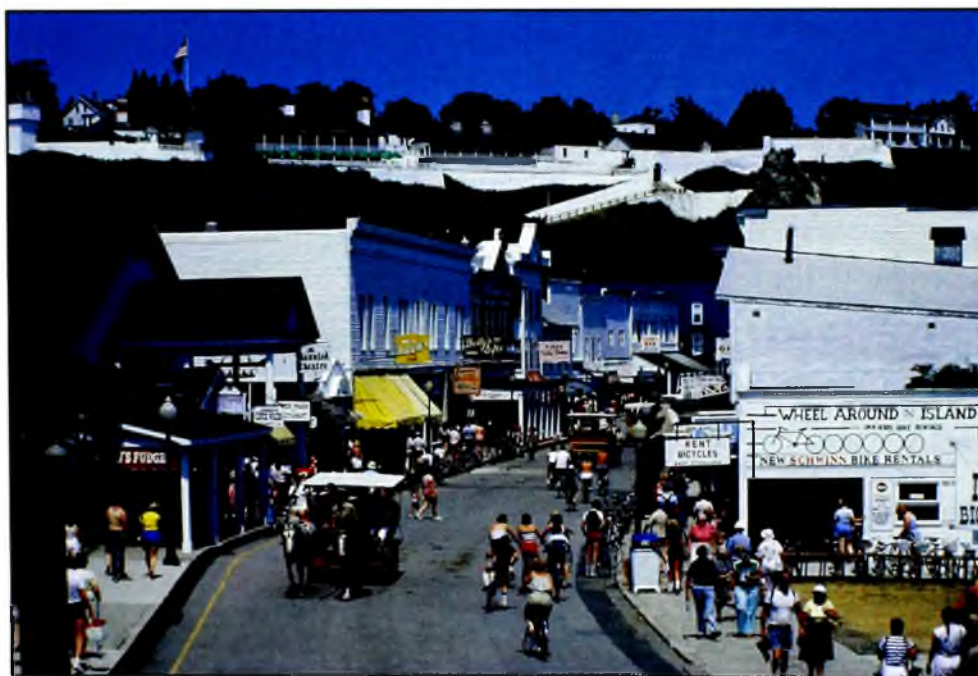
SERVICE QUARTERLY



June 1995
\$10

An official publication of the Service Station Dealers Association of Michigan

We're Mackinac Bound!



Visitors take to the streets of downtown Mackinac Island to shop, ride bicycles and take a carriage tour.

Dealers from all over Michigan are signing up for the SSDA Annual Convention on Mackinac Island August 10-13. Don't miss your chance to share business experiences, learn more about the industry and socialize with your family and friends.

See pages 14-16 of this issue of **Service Quarterly** for more information, including a registration form. Your fellow dealers look forward to seeing you on the island this August!

Pump Guide goes online

Engler praises pump service program for disabled

Michigan's Pump Guide is going online, listing more than 3,600 service stations willing to pump gas for disabled persons at the self-serve price.

The original Pump Guide was published in book form in 1992, making it hard to update. Now a new database, called "Fill It Up," can be accessed online by telephone modem from home, office or

public libraries.

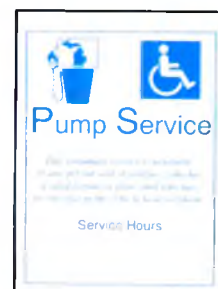
Governor Engler praised the program at a luncheon in



Governor John Engler

Lansing for about 1,000 disabled persons and their advocates. "I appreciate state agencies, local libraries and the private sector working together in a public/private partnership to help customers," Engler said.

A new placard has been designed by the SSDA for participating stations to hang in their window. This poster explains the service is only



available to a person with a disability who has no one else in the car to assist them. If you already participate in the program and would like a new sign, or if you would like to sign up for the program, please call SSDA at (517) 484-4096.

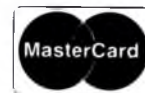
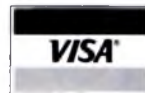
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Dealer Profile

Dealer Mike Turner and one of his two partners, Mary Ellen Yost, create a small town niche for their three stations.



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In the State



Sen. Loren Bennett, R-Canton Twp., takes the helm of the State Senate's Natural Resources & Environmental Affairs Committee.

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President's Corner

Dennis Sidorski, SSDA-MI President

It really is the best of both worlds.

The SSDA 1995 Convention on Mackinac Island August 10-13 brings together your business and your family for a great weekend. We all struggle throughout the year with dividing our time between our family and a business that seems to need us 24 hours a day, seven days a week.

This year the Convention Committee and SSDA staff have put together a Convention agenda that recognizes the importance of both business and family. Friday and Saturday mornings are devoted to new trends in our industry, improving your business and giving and sharing advice with fellow dealers. We're planning round table

discussions where you can benefit from the experiences of others. All of us can improve our business by learning from, and sharing with, other dealers. We have to remember that just because we are all competitors in the industry doesn't mean we are enemies - we learn from each other.

Friday morning we will hold the Annual Meeting, and this is an election year. You will elect your officers for the next two years. This is one way every dealer can voice their concern and show their involvement in the Association.

The grass is always greener on Mackinac Island

During the Convention your afternoons will be free to take in all the sights of Mackinac Island with your family. The Convention Committee wants to make sure this year's Convention will be a weekend the whole family can enjoy. We're also planning great evening events including a Western theme night and a sunset dessert cruise.

In this issue of **Service Quarterly** is a comprehensive Convention preview. See pages 14-16 for details on the business workshops, Convention entertainment and all

All of us can improve our business by learning from and sharing with other dealers.

there is to do on the island. We've also included a registration form in this magazine.

I want to personally invite all of you to join me this August on Mackinac Island for the Annual Convention August 10-13. It is one of the most beneficial ways to improve your business, relax with your family and support your Association.

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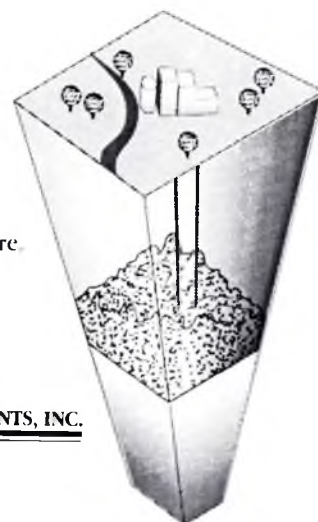
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Middle *of the mitten*



By Amy Johnston

This is Middle America. On any given morning the “coffee shop” at dealer Mike Turner’s Shell station in Vestaburg overflows with the aroma of a strong pot of coffee and plenty of conversation. “Everybody meets here in the morning to have coffee and donuts and then head off to work,” Mike said modestly.

The coffee shop (three booths, a four-pot coffee maker and counter used for the donut cases) was here when Mike and his partners bought what is now the Spot Party Store in 1987. This is one of three stations they operate, two just south of Mt. Pleasant and one slightly north of Clare. Mike doesn’t plan on stopping at three stations either. “I feel if we can get the right people, we can probably run six of them before we either get heart attacks or high blood pressure,” he said.

It’s easy for Mike to speak on behalf of his partners because they are two of his good friends. Mike spends most of his time at the Vestaburg location; his partner and friend since high school, Doug Yost, concentrates on the M-18 Country Store in Beaverton; and Doug’s wife Mary Ellen manages the finances from an office at Middle of the Mitten Sunoco in St. Louis, their newest location.

While the three only have eight years behind them in the gasoline retailing industry, they have two decades of background in convenience stores and soft drink marketing. Mike and Doug spent years working for Coca-Cola. Mike remembers a big part of his job in sales was working closely with service stations. “I called on these places all the time,” he said. “I noticed some people actually made money in it.”



Partners Mary Ellen Yost and Mike Turner in the c-store of their newest location, Middle of the Mitten Sunoco in St. Louis. The store’s inventory runs the gamut from health and beauty, to frozen foods to coolers full of sodas and juices.

Mary Ellen owned a 7-11 convenience store in the 1970s and worked for Michigan-based S. Abraham and Sons in the 1980s. She said the business is something that’s always with you. “We’ll take Sunday rides and do store checks,” she said with a laugh.

Their new Sunoco station shares one of the few intersections in St. Louis with the site of a new McDonalds. All of this fast food and convenience has worried some residents of St. Louis, but Mary Ellen is happy McDonalds is finally coming to town. She expects the restaurant to bring more traffic to downtown St. Louis - traffic she’s confident their Sunoco station will attract. With three pump islands, an expansive c-store that sells everything from frozen food to auto supplies, and a self-serve food and drink counter, the station is one of the largest and newest in the area.

Each of the three stations has its own unique hook. The Beaverton Sunoco location has an in-store deli, which also provides sandwiches for the other stations; the St. Louis location, leased from Blodgett Oil, is in the process of opening a carryout pizza business and selling pizza slices at all three stations; and Vestaburg is a one-stop c-store that offers groceries, hot coffee and even video rentals. "There's a niche for these small c-stores," Mike said. That niche is growing in smaller communities like Vestaburg where Mike said 65 percent of their customers are locals, and many are regulars.

Although the towns they do business in are small, competition is high. Both Mike and Mary Ellen listed several locations where the customer can get a similar price on gas and food. That is why Mary Ellen said customer service and clean locations keep them one step ahead. "Friendliness is number one here," she said. "No one can leave our location without a 'thank you.'"

Mike added, "Our employees say 'hello' when you walk in and thank you when you leave. It's like 'thank you for spending your money here.'" And customers are spending enough to make Mike want to stay in the business. "We're a little bit ahead of the game," he said. "It's paying the bills."

Close attention to employees and a location's appearance is critical. Mike said the Vestaburg station alone has been undergoing improvements since they took over eight years ago. "We've had something torn apart constantly." These improvements include a new roof, floor and counters. The St. Louis location is so new that Mary Ellen has to point out where certain signs will be on the storefront.

The constant renovations and improvements are all

see Dealer

pg. 23



Left: The outside of Dealer Mike Turner's Middle of the Mitten Sunoco, which he runs in St. Louis with his two partners. The building is so new, Turner and his partners are still waiting for the rest of the outside signage.

Below: A section of the self-serve food and beverage counter in the new Middle of the Mitten Sunoco. The counter includes fountain pop, coffee and food items.



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Is Margin a four-letter word?

The last couple of years automotive manufacturers have posted record profits in the billions of dollars. When these numbers were announced everyone was elated, the press could not wait to spread the news and there was a sense of good feeling in the air.

Most major oil companies also reported excellent profits and made announcements to stock holders that profits were up and that is where efforts would be focused. This push for profits by the oil companies has even been expressed to their dealers. A certain amount of profit on each gallon of gas must be made in order for us to survive, they have said. We have lost money for too long.

Has this sense of profit or margin made it to the dealer level yet? The last 20 years we have seen margins only go down and almost away. The push has been to sell volume so that less margin multiplied by more gallons means the same amount of profit. At the same time we have increased the number of outlets, the

demand for gas on a volume basis is at a flat rate and the margins have decreased faster than the volume increase. This means the profit side of the equation is declining fast. Still, we are told volume and low price is what we need.

When you went to the bank to borrow money for your business, did the loan officer ask your volume as a prerequisite for a loan? I bet they asked about your profits and didn't care about volume. This fact is still not understood by some dealers. When in fact the time comes for a dealer to pick up a penny of margin, some choose not to, so they can gain volume. That volume may be for that afternoon or morning, but will it last? Or will we see a dealer take advantage of the opportunity, only to see his oil company use zone pricing

with pin point accuracy to take it away the next day.

Sometimes I think it is a problem of dealers being too generous. I know our dealer network is made up of great men and women who support their communities and try to accommodate their customers. However, this goes to the extreme sometimes. There are some dealers who will sell at cost or below to make the customer happy or try to gain a few new ones, only to find with a price change the next day, those same customers are gone or aggravated.

Another example is when we agree to spend \$20,000 or more on card readers that will make it more convenient for the customer and our suppliers say will help our volume, that we just lowered our margin on (\$20,000 divided by 1 cent = 2 million gallons to pay for it???). Yet some

dealers will not attempt to make a proper margin in order to be profitable so they can remain there to satisfy those same customers in days to come.

So what is wrong with profits? Without them we don't function. Why is it this particular business cannot improve our margins? Is some of it our fault? We get hit to low ball gas for volume, sell cigarettes cheap to gain other sales, sell pop for cost to improve peanuts sales, sell cheap peanuts to improve pop sales and so forth. All of this with the assumption that we sell everything at rock bottom price, but sell a whole lot of it, therefore being successful.

Profitability. It's the same goal of Ford, Chrysler, GM and the oil companies. It is not a crime, or inappropriate, for dealers to make a profit either. For those dealers who don't want to make a profit on gas, they should go volunteer for one of the very worthy causes in the state. They will help more people and make the same amount of money. Charge a reasonable, competitive price for gas and if you're competing against your own supplier, well stay tuned that's another column.

I realize some circumstances are different and some people will take exception to what I am saying, but that's why this column is called "View Point." This is my view. Let me know yours.

The frustration of margins, volume and pricing for dealers

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Senator Loren Bennett

Taking on MUSTFA and host of other weighty issues

By Amy Johnston



Senator Loren Bennett, R-Canton Twp., knows MUSTFA.

He knows the program has not been able to live up to its original expectations. As former Vice Chair of the MUSTFA Policy Board, he's heard the horror stories of dealers struggling to meet state requirements. He knows there are several claimants still waiting to be reimbursed.

And he knows something has to change.

Senator Bennett is chairman of the Natural Resources and Environmental Affairs Committee of the State Senate. As a freshman senator, Bennett was at first surprised to be given such an important assignment, but he also admits he was a natural choice to head the committee. "I have an advantage over most legislators with this program," he said. "I started on the policy board not knowing anything, and hearing the horror stories involved with the program."

Five months into his first Senate term, Bennett is using his experience with MUSTFA to change the whole process from bottom up. He's starting by taking a closer look at what the State's role in cleanups should be. Senator Bennett said the MUSTFA we know encouraged massive environmental cleanups, but was not funded that way by the State. Instead, Bennett believes MUSTFA was in-

tended as an insurance policy, but it evolved into a program where "every time a shovel is put in the ground and it hits a tank, it becomes a drain on the State," he said. Bennett said he is now looking at the State's role to cover the liability and help keep dealers in business.

The MUSTFA issue has been pushed to the forefront of the Senate's agenda this year, and Senator Bennett said that is something to be proud of. "I'm extremely proud I've had a hand in bringing some common sense and logic to the whole environmental focus in Michigan," he said.

In his first year, Senator Bennett has not suffered from a lack of difficult issues. As Chairman of the Natural Resources and Environmental Affairs Committee, he is not only dealing with MUSTFA, but also amendments to Public Act 307 (making it easier to clean up industrial sites), rewriting Act 641 dealing with solid waste management, and looking at how the DNR is handling wetlands permits.

Bennett is also Vice Chairman of the Financial Services Committee and a member of the Local, Urban and State Affairs Committee. These assignments have thrust him into the debate over gambling in Michigan and the fate of Tiger Stadium. "I feel blessed. I'm thrilled the leadership had enough trust in me to give me these difficult assignments," he said, later joking, "I told my staff we need one good controversial issue a week."

The Republican leadership in Lansing had enough faith in Bennett to convince him to run in the first place. However, it was the blessings of his wife Terri and daughters Wendy, 16, and Cindy, 11, that made the decision final.

State office was a natural progression for Bennett, who was very active at the local level as Canton Township Clerk from 1989-1994, a Canton Township Trustee from 1980-1988 and a lifelong resident. "I live across the street from the house where I grew up," he said.

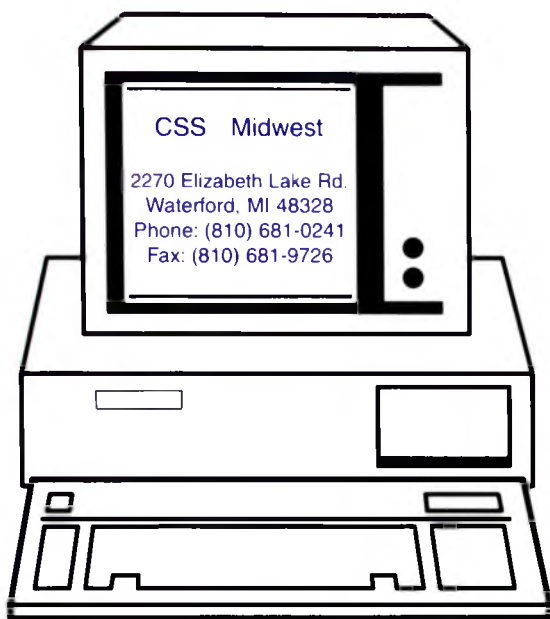
Although he spends most of his day in downtown Lansing, the real meaning of his job is found back in the district. Bennett said he gets a better sense of reality when he's

see Bennett

pg. 22



Senator Loren Bennett, R-Canton Twp., in his office across the street from the State Capitol. One of the first tasks Senator Bennett took on this year was rebuilding MUSTFA.



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News Briefs

State House full again

With the recent official election of Rep. Michael Prusi (D-National Mining), Michigan's House of Representatives is at 110 members again.

Mr. Prusi's election win over Margaret Edge narrowed the Republicans' partisan edge to 56-54. The seat sat vacant for five months after the death of Representative Dominic Jacobetti in December.

Tougher legislation on bootleg cigarettes passes Senate

Legislation that would allow the Department of Treasury to continue its work in seizing bootleg cigarettes, and bypass a Wayne Circuit Court order, passed the Senate 35-0. Under the bill, the state could also resurrect its old practice of paying a bounty to individuals who provided information that led to the seizure of bootleg cigarettes.

Under the bill, anyone whose contraband property was seized by the state could request a hearing before the Department of Treasury within 10 business days and a hearing must be held within 15 business days.

The bill is partly a reaction to a court order in February that required the state to return bootleg cigarettes to a person because no hearing date was specified.

State considers brand name signs on highways

Legislation allowing brand name identification signs at freeway interchanges is up for final approval in the legislature. The package of bills would let the Michigan Department of Transportation run a pilot program of signs at 30 interchanges for three years.

The signs would list which gas stations, restaurants, campgrounds and hotels are at an exit. This would replace the generic gas pump, knife and fork, camper and bed that are now posted at freeway exits. Currently Michigan is one of only eight states that do not have the branded signs.

SSDA-AT will award \$2,000 scholarships

The Service Station Dealers Association and Allied Trades will award two \$2,000 scholarships on September 14, 1995. They are now taking applications for the Charles L. Binsted Memorial Scholarships, which are awarded based on a lottery drawing.

The scholarships are available for any paid Association member's son or daughter who graduated or will graduate from high school in 1995, and plans on entering school within 13 months of the award date.

To get an application please call the SSDA office at (517) 484-4096.

*See pages 20-21 for a look at the
growing trend of gourmet coffee in
service station c-stores.*

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 - Host an annual convention each year filled with business advantages and entertainment.
 - Protect your interests by having an SSDA representative on the MUSTFA Policy Board.
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COUNTY: _____	TYPE OF OWNERSHIP: <input type="checkbox"/> CORPORATE <input type="checkbox"/> NON-CORPORATE <small>SOLE PROPRIETORSHIP PARTNERSHIP</small>
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_____	_____
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June 1995 SQ

Environmental Update

Terry Burns, SSDA-MI

Scrap tire removal

Someone comes into your station at night and says they are suppose to pick up scrap tires for so much money per tire. They inform the clerk they picked up "x" number of tires and the charges total \$50 or so. The next morning when the dealer sees the receipt for scarp tire pick up, he checks to see if any tires are missing, only to find out they have 20 new scrap tires on the lot. Sound like a scam? It is.

According to an information sheet distributed by the Department of Natural Re-

sources, there are certain things to look for in a scrap tire hauler.

First let's define what a collection site is. A collection site is a property where 500 or more scrap tires are accumulated, or where 1,500 or more scrap tires are accumulated if owned by a retailer.

A scrap tire hauler is a person who transports tires as part of a commercial business. Anyone who contracts for the removal of scrap tires must be registered with the DNR. This hauler must show the retailer their hauler registration form. It must be completely filled out with a stamped registration number given by the DNR. It must also provide the collection site the tires will be delivered to. The hauler must also provide an

original manifest and have the registration number issued by the DNR visibly displayed on the vehicle transporting the scrap tires. Always check to see if the registration number on the form matches the number on the vehicle.

A retailer must contract with a registered hauler. The retailer shall maintain records indicating the number of scrap tires removed and the final destination of those scrap tires. These records must be maintained on the premise for five years. A copy of the hauler manifest may be used as the retailer's records. The DNR maintains an approved list of both scrap tire haulers and scrap tire collection sites. If you would like a list of either one, or if you have any additional questions, please call the SSDA

office at (517) 484-4096, or call Sue McDonald of the DNR at (313) 953-1426.

MUSTFA insurance

Many questions have been asked on the requirement of private insurance for MUSTFA. At the time of this writing nothing has been decided by the legislature.

If any insurance is required, SSDA will have a program to offer the insurance to our members. We will operate it like our other benefits with group buying power and strict oversight. Whatever your insurance needs are, we want you to think of the SSDA first. Please call the SSDA at (517) 484-4096 if you have any questions.

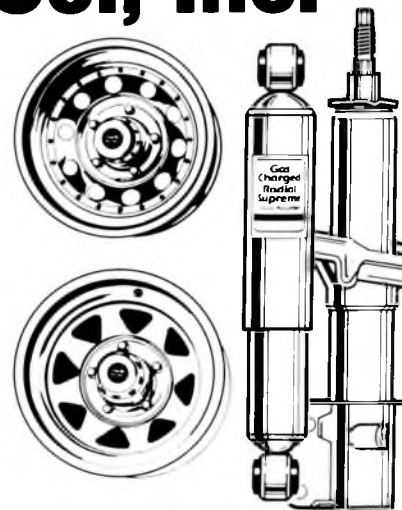
For questions on scrap tire requirements you may call:

DNR district offices
Livonia, Susan McDonald,
(313) 953-1426
Saginaw/Bay City, Mike
Lyon, (517) 684-9141
Marquette, Randy Conroy,
(906) 228-6561

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SOUTHFIELD WAREHOUSE

19240 West 8 Mile Road
Southfield, MI 48075
(810) **354-9910**

Membership

Terry Burns, SSDA-MI

Excellent advancements have been announced in the SSDA insurance programs. The SSDA Insurance Committee has just completed review of all insurance programs for the Association.

Dodson Program

This review has led the way for many positive changes in our Dodson Program for property and casualty and workers' compensation coverage. Dodson has announced the use of the 8017 classification for designated cashier instances (certain criteria must be met). This allows those locations that encompass a c-store and repair operations, or other services, to take advantage of

a lower rate.

Dodson is also in the process of redesigning their property and casualty coverage. Their new design starts with new lower rates and goes all the way to the look of a proposal and promotional materials.

These new changes all come on top of great 1994 premium dividends from our workers' compensation program. SSDA returned 13.5 percent to members participating who were in good standing. If you are not currently involved in our Dodson

Insurance programs saving, making money for members

program, now is the time to join. Call the SSDA office at (517) 484-4096 to have a representative visit your location.

Blue Cross Program

July 1 is the annual renewal time for the SSDA sponsored Blue Cross Blue Shield program. We are very pleased to announce that on average, the rate of increase was held to 1 percent. We feel very fortunate, that with many other health care rates increasing in double digits, in

most cases ours will remain the same.

For members who are not currently taking advantage of the SSDA's Blue Cross program, this is a great time to sign up since open enrollment begins July 1. Our rates are very competitive, and since the program is administered by the Association, you can bypass many of the bureaucratic steps involved with other programs. If you would like more information on the Blue Cross program, call Denise Bernwanger at SSDA (517) 484-4096.

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**SSDA-MI members shared \$163,604
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Endorsed by Service Station Dealers Association of Michigan since 1962, the Dodson Plan gives association members the opportunity to earn dividends each year on their workers' compensation insurance.

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Annual Convention

August 10-13, Mackinac Island



Mackinac Island is celebrating 100 years as a top State attraction, and SSDA is marking 66 years of bringing dealers together for the good of the industry. All this makes 1995 the perfect year to attend the Annual Convention August 10-13 on the island.

If you've never attended an SSDA Convention before, this is the year to discover the value of networking with fellow dealers on both a business and social level. This year's Convention puts a strong emphasis on dealer networking. The following couple pages highlight the weekend from morning until night.

On page 16 you'll find a Convention registration form. Just mail it in and we'll be happy to send you valuable coupons for the Arnold Line Ferry, as well as information on the Lake View Hotel and our Pre-Convention Golf Outing. If you have any questions please call Amy at (517) 484-4096.



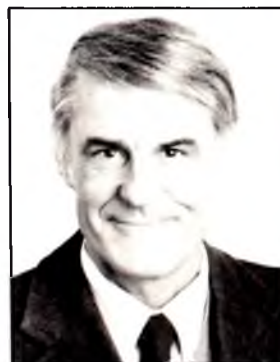
SSDA attendees will be staying at the Lake View Hotel, where many Convention meetings and evening events will be held.

MORNING

Leadership, co-branding workshops to give you an edge

Between our two featured speakers at this year's Convention, you'll learn a lot about leading your business in success, and you'll laugh a lot about the political side-show in Lansing.

Dealer workshops, work groups, a powerful leadership seminar and the Annual Meeting will fill your mornings Friday and Saturday. We'll be taking a closer look at the issues that affect your business like technician training, co-branding, c-stores and financial management



Bill Ballenger

through workshops and special dealer work groups.



Camille Donnelly

Dr. Camille Donnelly, our featured speaker Friday and

work group facilitator Saturday, will take dealers through the process of reshaping your way of thinking for business success.

At our Closing Breakfast Sunday, dealers will be entertained by the quick wit and humor of political pundit Bill Ballenger, editor of "Inside Michigan Politics." One of Michigan's foremost political historians, Mr. Ballenger is a frequent commentator on state politics and government for a variety of newspapers, radio and television.

AFTERNOON

Put your feet in motion and take in all that is Mackinac



Attendees will have their afternoons free to hike or bike around the island and take in beautiful sites like this one overlooking the island and Straits of Mackinac.

Mackinac Island is frozen in time as a living Victorian community. There are no cars, but a horse, bike or your walking shoes will work just fine for taking in the many historic sites, shops and entertainment.

While developing the Convention agenda, we have left your afternoons free for enjoying the island with your family and friends. Afternoon activities include: bicycling the eight mile lake side perimeter path around the island; chauffeured carriage tours; trips to Fort Mackinac; a visit to the State Park, which encompasses 80 percent of the island; a fascinating trip through the Butterfly House; and plenty of shopping for souvenirs, fine crafts and fudge!

This year's Convention is an unique opportunity for your family to step back in time and experience Michigan's most popular destination.

EVENING

Cruise the straits, do the two-step at a barbecue

Perhaps the favorite part of the SSDA Annual Convention is the evening entertainment, where dealers can kick back, enjoy themselves and let someone else do all the work. At this year's evening events, attendees will cruise through the Straits of Mackinac at sunset, and take a try at the two-step while enjoying a down home barbeque.

The Convention kicks off Thursday night with the President's Cocktail Reception and Dinner. Next to the social cocktail reception and fabulous dinner, attendees



Attendees will be boarding one of the Arnold Line's cruise boats for a sunset dessert cruise through the Straits of Mackinac.

will be entertained by magician Mickey Blashfield.

Friday, dessert is on us and on the water. Our dessert cruise, cosponsored by Eby-Brown, will take attendees through the Straits of Mackinac and under the Mackinac Bridge during sunset. This is the best way to view the island, and the dessert buffet will be the icing on the cake!

Pull on your cowboy boots and 10-gallon hat Saturday for Western Night. The evening starts with cocktails and a barbeque buffet. Later, dancers from Just For Kicks Country Dance School will lead attendees in country line and two-step dances.

We've pulled out all the stops to make this year's Convention the perfect social event for dealers.



Attendees at 1993's Convention in Traverse City hit the floor for a round of country line dancing with the help of an instructor. This year, we're bringing back Western Night and country dancing.

Fore!

Tee off the Convention on two great courses

Mackinac Island may not be known for golf, but Treetops Resort in Gaylord is. That's why we're hosting a Pre-Convention Golf Outing August 9-10 at Treetops.

We'll start the event Wednesday, August 9 with tee times beginning at noon on the Jones Course. The Robert Trent Jones Masterpiece Course was opened in August 1987.

Wednesday evening attendees will be treated to a cocktail reception and dinner. Excellent overnight accommodations at the Sylvan Inn will guarantee a good night's sleep for Thursday morning.

Tee times will begin at 9:30 a.m. August 10 on the new Smith Course. Designed

by Treetops Director of Golf, Rick Smith, the Rick Smith Signature Course opened in July 1993.

Attendees will still have plenty of time to make it to Mackinac for the start of the Annual Convention.

For more information on the Pre-Convention Golf Outing check the appropriate box on the Convention Registration Form below, or call Amy at (517) 484-4096.



The 3rd hole on the Smith Course offers a breathtaking view and a challenge for any golfer.

SSDA 1995 Convention Mackinac Island August 10-13 Registration Form



Name: _____

Spouse/guest(s): _____

Business: _____

Address: _____

Phone: _____ Fax: _____

Registration Packages

(does not include hotel)

- _____ \$328 for member and guest package
- _____ \$189 for member only package
- _____ \$149 for additional guest 15 years or older

Total: _____

Please make checks payable to Service Station Dealers Association of Michigan

Visa/Mastercard #: _____

Exp. date: _____

Signature: _____

☐

Hotel: I am interested in staying at the Lake View Hotel, where Convention activities will be held. Please send me reservation materials

☐

Golf: Please send me more information on the Pre-Convention Golf Outing at Treetops Resort.

☐

Child care: I will be bringing children under the age of 15, please send me information including child care options.

Please mail this form to : SSDA, 200 N. Capitol Suite 420, Lansing, MI 48933

Or fax it to: SSDA (517) 484-5705

Questions: Call Amy at (517) 484-4096

Supplier Spotlight

EBY-BROWN

One wholesaler is all you need for your entire c-store

For more than 100 years Eby-Brown has made it easier for dealers to stock

their shelves with everything from king-size candy bars to shampoo to cigarettes. Eby-Brown is the largest privately held c-store distribution company in the nation, and its Ypsilanti facility has tripled sales in its six years of operation in Michigan.

With 42 of its 275 Michigan employees concentrated in sales/merchandising, Eby-Brown is able to meet the needs of dealers. "We like to think our sales representatives are experts when they go into a store," said Tim Campbell, sales manager for Eby-

Brown. He added that sales representatives are in 60 to 100 stores a week, so they know what is selling and what marketing programs are working. Sales representatives complete six to eight months of training in all aspects of the company's operation. Eby-Brown sales people can assist dealers in product placement and store layout as well.

An experienced sales force is one arm of the company, the other is the ability to bring dealers more than 13,000 different products in quantities to fill their shelves, not their back room. The Michigan warehouse in Ypsilanti is the largest of the company's seven. Bob

Coughlin, vice president of sales, said they carry almost a 90 percent in-stock ratio and the majority of customers receive their order within 24 hours.

Another advantage Eby-Brown passes on to its customers is a great reputation among suppliers. Campbell said when companies want to introduce new products they often call on Eby-Brown and their customers. Since Eby-Brown represents so many different suppliers, the dealer only needs one wholesaler.

In the competitive market of c-stores, Eby-Brown is proud to say they are not in



Tim Campbell, left, and Bob Coughlin of Eby-Brown.

see *Eby*

pg. 23

L.A. WRIGHT, INC.

Working to ensure dealers financial success

Accountant and SSDA member Larry Wright isn't concerned about his business growing, he's concerned about helping his clients expand their businesses.

Mr. Wright is founder of L.A. Wright, Inc. in Madison Heights, which specializes in financial management for service stations and repair facilities. And he knows the industry. Mr. Wright started his career as a representative for Exxon Oil in the early 1960s, and then he decided to branch out on his own by starting L.A. Wright Inc. in 1967. "I didn't want to leave the industry so I picked a new avenue to enjoy it," he said.

Mr. Wright, his partner Judy Rosso and four other

employees, serve about 100 clients. The company offers service station owners: full accrual double entry accounting; full operating balance sheets; additional extensive reporting formats tailored to their business; tax work; payroll check writing; and a lot of one-on-one consulting. Mr. Wright said clients who come in for monthly consulting are the most stable in their business. Consulting is the most important part of the client relationship.

"The dealer needs guidelines and consulting today more than ever," Mr. Wright said. His advice to dealers is not based on a manual or text book, but on 28 years worth of experience from other

dealers.

"This office is a hub," he said. "Clients feed information to us. We learn from them and learn from their mistakes.

"You take your clients' experiences, polish the rough edges and pass them on to other clients," Mr. Wright said.

One piece of advice Mr. Wright passes on to his clients is the importance of computerizing your business. L.A. Wright, Inc. was one of the first computerized offices in Detroit, and



Larry Wright, founder of L.A. Wright, Inc. in Madison Heights.

see *Wright*

pg. 23



PMPA can protect dealers from discrimination by franchisors

The commitment of both the federal and various state governments to prevent discrimination has found a place in the Petroleum Marketing Practices Act. The federal government, and virtually all states, have adopted legislation intended to protect against workplace and public accommodation discrimination. The laws mark an all but uniform commitment. Race based qualifications, gender discrimination, religious intolerance are illegal. This objective is so primary that we have several agencies whose sole function is the prevention of workplace and public accommodation discrimination. But, until recently, the PMPA offered no similar protection. A recent decision of a federal appellate court has changed that. *Reyes v Atlantic Richfield* involved the non-renewal of an ARCO franchisee. The non-renewal initially surrounded the franchisee's consistent failure to maintain proper accounting records, despite numerous warnings. But non-renewal was hastened when the franchisee essentially abandoned the facility (he ceased stocking the store with new merchandise, allowed insurance to lapse and found full time employment elsewhere).

The franchisee commenced suit under PMPA and applicable California law. He contended that the non-renewal was a pretext; the real reason for his separation was animosity based upon ethnic

status - a violation of California law. ARCO responded by denying it was guilty of discrimination. But it also asserted, essentially, that it would not matter if it had discriminated. ARCO contended it could prove a valid, non-discriminatory reason for non-renewal. It asserted that it could non-renew if it had a valid reason, even if the franchisee contended the real reason was invalid.

This argument was very significant. What was at stake was the right of franchisees to protect against "pretext." That is, a franchisee would want to argue for a reality based examination of reasons for non-renewal. For example, a franchisee might commit some technical violation of a franchise, say remitting rent a day or so late. While an actual violation, the franchisee might want to claim that non-renewal was not based upon the viable violation; the real reason was that the franchisor was intent upon discriminating against any persons of a certain ethnic group of national origin. Had the decision in *Reyes* gone the other way, a franchisor's misconduct could have been hidden and pretextual terminations or non-renewals permitted. But the Court did the right thing.

The Court found that the franchisee had the right to provide evidence of discrimination or discriminatory intent. And the franchisee might be entitled to trial on

its claims if enough evidence was presented. Moreover, the Court held, the franchisor had to prove that its "real" reason for non-renewal was a valid, permissible basis for the action. And the franchisee was then entitled to try to prove that the franchisor was not telling the truth; that the "real" reason for the non-renewal was illegal discrimination.

This is a very significant decision. It provides additional protection for franchisees under PMPA. The above case involved ethnic discrimination. But the decision can be applied to other arguments. A franchisee might argue that termination or non-renewal are in retaliation for a franchisee's pricing decisions. Or in retaliation for participation in the SSDA. Or in retaliation for refusal to purchase incentive items. In short, a franchisee has a legal vehicle to try to demonstrate that a non-renewal is not valid, despite a franchisor's contrary claim.

This is an important tool. It means that PMPA can be used to protect against terminations or non-renewals that are truly arbitrary. It means that a minor violation of the franchise could not be used as a pretext to "get back at" a dealer who has not followed the franchisor's non contract based demands regarding price or hours of operation.

Dealers should be careful to document instances of ha-

arrassment or discrimination. Remarks by territory managers or salespeople may seem innocent enough, but racial comments or slurs are admissible evidence of bias. A court will give careful consideration to such evidence. Thus dealers should maintain notes of such comments, even if the dealer does not expect to have to use them. They may come in handy.

The decision here is a good one for most dealers. But it did not help Mr. Reyes. The court concluded that he did not have sufficient evidence of discriminatory intent to prevent summary dismissal of his suit. The evidence was limited to a single comment and an angry exchange between the franchisee and a TM. But the argument did not contain any racial slurs. And the single comment, although called "contemptible" by the court, was not sufficient to overcome clear evidence that the franchisee had, in fact, abandoned his business. Hence the "real" reason for non-renewal was valid.

PMPA has been both a source of comfort and frustration over its 18-year life. Restrictive judicial construction of the Act has reduced the breadth of the statute. But the Act has saved many a dealer from truly arbitrary actions by his or her franchisor. Here, the courts have given dealers an important tool. While the decision did not help Mr. Reyes, it will help many others.

High-tech thieves target checkbook

Armed with computer technology, crooks are finding it increasingly easy to hijack your checkbook. The same advances in desktop publishing that liberated Americans to write books, run home businesses and publish PTA newsletters are supporting a thriving cottage industry dedicated to check counterfeiting.

Con artists employ computers, copiers and color printers to churn out checks with names, account numbers and even the "signatures" of real bank customers.

Although banks, not consumers, usually absorb fraud losses, having your account commandeered by crooks can be a nightmare.

"It's the hassle factor that's out of sight," said Bruce Brett, a Maryland banker and chairman of the American Banker's Association check fraud task force. "They can wreck a person's life for weeks or months. I've had consumers call me in tears."

Banks once preferred to hush up talk of fraud but are now sounding the alarm. During 1993, check fraud cost the banking industry \$815 million, up 136 percent from 1991, according to an ABA survey.

Criminals routinely steal checks from the mail, copy account numbers over the shoulders of the unsuspecting and buy information from bank and retail store employees.

"Every time a paper check leaves your hand, the information has been given to someone you don't know and you have to trust," Brett said.

Despite the prevalence of credit cards and debit cards, Americans still like paying by check, writing 61 billion an-

nually. Bank of America, California's largest financial institution, processes 20 million checks each day.

Because of the sheer volume, banks use machines rather than people to process most checks. That's why forgeries breeze through.

Banks are fighting back, of course.

Wells Fargo Bank says anti-fraud tactics decreased its counterfeiting losses during the same period that other banks saw them soar. The bank displays "wanted posters" of suspected con artists, rewards tellers for capturing phony IDs, trains branch employees to hold fraud suspects for police and most important - programs its computers to flag any unusual account activity.

In the battle against "very, very organized crime," said Wells Fargo senior vice president Lisa Wilhelm, "We have to take radical action."

Bank of America has begun including anti-counterfeiting features in the checks it sells. Displayed on the front is a picture of a padlock.

The padlock also appears on the back listing the check's security features: chemically sensitive paper that discolours if solvents are used to "wash" or alter the check, imprinted images difficult to duplicate on color copiers or laser printers, and a signature line that is actually microprint made up of the words "Authorized Signature" in type too tiny to be photocopied or scanned into a computer without blurring.

Although major banks are adding security features to checks, such measures probably will not curb most check fraud, said Frank W. Abagnale, a forger turned fraud consultant to government agencies and banks.

That's because a crook doesn't need an actual check to clean out your account. All that's required is information: your account number, name and address. With that, new checks can be created on a computer and printer, or ordered from the dozens of mail-order companies that sell "designer" checks.

Abagnale said banks and their customers can sharply reduce fraud by converting from checks to debit cards. But he acknowledges that consumers are reluctant to use them.

Banks continue to push debit cards, but they're also exploring high-tech protective devices, such as systems that use voice recognition and fingerprints. But development and public acceptance probably are years away.

In the meantime, you can take these precautions.

- Open bank statements promptly and review them. Reconcile all checks and withdrawals, even if you don't balance to the penny.

While business customers now share liability for the security of their bank accounts, banks will fully cover fraud losses sustained by individuals - provided notification is prompt, usually within 30 days.

- Treat your checks as if they were cash. Keep them in a safe place.

- If a check appears to be missing, notify your bank immediately. Wilhelm warns of scams in which house cleaners or other visitors rip a check from the back of an unsuspecting host's checkbook for later duplication.

"If you don't know what happened to just one check, assume it's in the hands of a crook," he says.

- If a check is missing, close the account, even if no fraud has been detected. Criminals sometimes hold onto account numbers for months before looting the accounts.

Some banks, like Wells Fargo, don't charge for new checks if you have to switch accounts. But even if you must pay, the price is small compared to the emotional cost of becoming a check-fraud victim.

- Write your checks in ink and fill in all lines completely.

- Destroy documents bearing your account number, such as deposit slips and canceled checks, before tossing in trash. "Dumpster diving" is a lucrative source of information for criminals."

- Don't put your driver's license and Social Security numbers on your checks. These are powerful numbers that could easily allow a criminal to assume your identity.

- Never give out your bank account or personal identification numbers to telephone solicitors.

- Don't put outgoing checks in your unlocked mailbox. Drop bill payments in post office letter drop or a collection box before the last pickup of the day.

What's your flavor?

Stations turn on to Irish creme, mocha mint gourmet coffees

Vanilla nut creme, hazelnut and chocolate raspberry coffees are here to stay, as are instant cappuccino and espresso machines. And more and more consumers are turning to service station c-stores when they need a caffeine fix or an Irish creme coffee treat.

This is good news for dealers looking for a new way to draw people in and build up their repeat customer base. Gourmet coffee is a product that requires minimal up front costs and turns around fast, serving up instant profit for many dealers.

"It's been a big plus for



Flavored coffee brews into an airpot from Paramount Coffee. The airpots will keep flavored coffees fresh and hot for eight hours and they're convenient and safe for customers to self-serve.



Dealer Jim Malek's Shell station is the first to offer instant cappuccino in Grand Haven. Malek also serves seven different varieties of Cadillac Coffee on a daily basis

us," said SSDA member Jim Malek, who operates the only station in Grand Haven serving flavored coffee and instant cappuccino. "People stop in at night. It's like 'I've got to have my fix.' It's really a great niche."

An easy way for dealers to enter the gourmet coffee business is by adding four or more pots of flavored coffee to their standard coffee bar. Coffee distribution companies can supply flavors ranging from Traverse City Cherry to French Vanilla, and many stations rotate popular flavors each day. Equipment can include: air pots, which keep the flavored coffee hot and fresh for up to eight hours; an airpot coffee brewer; a shuttle system that brews up to 36 cups of coffee; a grinder for stations preferring the whole bean over the pre-ground coffee; and an instant cappuccino machine that operates much like a hot chocolate dispenser.

Coffee distribution officials say consumers are no

longer satisfied with just coffee from the can. "Customers have become educated about coffee. It is an affordable luxury," said Laura Savoie, owner of Coffee Connection based in Madison Heights.

The gourmet coffee trend is at full speed right now with specialty coffee shops catering to consumers who want a quality, gourmet drink without the wait. David Mazur, president of Paramount Coffee Service Co. based in Lansing, said this is where service stations need to jump on board. He said by offering the same quality coffee, dealers can convince people to bypass the coffee shop and stop in for coffee and fill up their tank on the way to or from work.

"As families become two-income and both parents are working and they own two cars, everyone is moving at a faster pace," Mazur said, adding that while convenience and quick service are more important than ever,

Who to call:



Coffee Connection
(810) 583-1765

Paramount Coffee
(800) 288-6500

Cadillac Coffee
(800) 438-6900



SSDA member Rich Bratschi recently added these four pots of Paramount flavored coffee to his station in Lansing. He also serves regular coffee from a larger shuttle system brewer.

people still expect quality.

"Coffee is an item that will turn faster and give the consumer another reason to stop," he said.

With a new coffee shop less than a mile away, SSDA member Rich Bratschi decided to offer flavored coffee at his Lansing station. After adding four airpots of

flavored coffee a few weeks ago, Bratschi said they have already noticed an increase in sales.

Mazur, of Paramount, said the brewing equipment will pay for itself quickly, and then up front costs (the actual cups and coffee) are only about 10 cents for a cup of coffee.

Both Paramount and Coffee Connection offer dealers a full line of brewing equipment and the many, many flavors of gourmet coffee in both regular and decaffeinated. Both companies have regular service representatives that ensure a fresh product. And officials at both companies agree the

trend is growing fast.

"At first I thought it was just a trend, but now I see it everywhere," said Eddie Downey, sales manager at Coffee Connection.

"The trend has just snowballed," Mazur said.

And it looks like the trend is here to stay.

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back home. Daily chores, like going to the grocery store, become great opportunities to meet with constituents. "I get a chance to tell them why I've done certain things," he said. "I can give them the rest of the story."

Even though the Senate is on break for most of the Summer, Bennett has no intentions of slowing down back in the district. His goals for the next few months include: holding hearings to look at how the DNR serves those who file for a wetlands permit; taking a closer look at conservation issues, including hunting and fishing; and starting an environmental self-audit that includes a moratorium on fines and penalties.

"We know many companies and individuals who have awareness of contamination and with good reason are

fearful of revealing that because of the fines and penalties," Bennett said, explaining why a moratorium on fines is needed to get a better grasp of how many sites are contaminated.

As for the next election in 1998, Bennett laughed and said he has enough to work on in the next few months, let alone the next few years. "I have a job to do for the people in my district," he said. "I approach this with a work ethic and have not

ever been concerned about the next election." But for the record, he said he has every intention of running again.

The SSDA would like to thank Senator Bennett for his commitment to MUSTFA and rebuilding the program. He has shown that bipartisan support can be achieved, and works. We give our support to Senator Bennett and look forward to working with him in the future.

FORMALITIES

- Family: Wife, Terri, daughters Wendy, 16, and Cindy, 11.
- Legislative district: Cities of Westland, Wayne, Belleville, Romulus, Woodhaven, Flatrock and Rockwood. Plus the townships of Canton (partial), Van Buren, Sumpter, Huron and Brownstown.
- Committee assignments: Chair - Natural Resources and Environmental Affairs; Vice Chair - Financial Services; and Member - Local, Urban and State Affairs.

SERVICE
QUARTERLY

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Terry Burns
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part of the pride of running your own business for Mike. After 19 years of working for a company, he said he can't think of anything better than being your own boss. "When I have a board meeting I just spin my chair around and I'm done," he said.

But Mike knows independent dealers can't always go it alone. He said that is why he joined SSDA about five years ago. With all the current changes in MUSTFA, Mike said having a voice in Lansing is even more important. "It's good to know someone is in Lansing talking to these politicians and telling them exactly what we would like done. We do vote," he said. Mike also said he is looking into the Association's sponsored workers' compensation program with Dodson Group.

While the Association works for Mike's business in Lansing, he and his partners are breaking new ground of their own. In a large back room of the St. Louis location, Mike and Mary Ellen have added a pizza oven and a prep counter lined with spices. Mike explained they've been perfecting their pizza sauce and as soon as they get their pizza boxes, they'll be ready for their next venture.

For Sale

Service station equipment. Longtime Sunoco dealer has sold his station. Available for sale: Sunoco merchandising materials, diagnostic equipment, cabinets, signs, fluids, filters, wiper blades and other equipment. For more information please call Leo Beacham at (810) 739-3797.

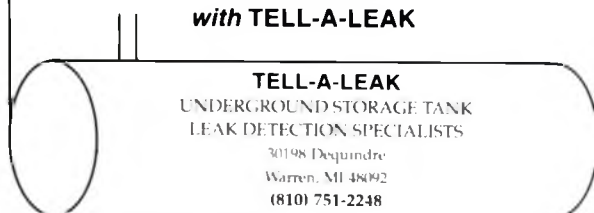
Independent unbranded station at 2002 W. Main in Kalamazoo. Includes three repair bays and self-serve pumps for gas and diesel fuel. For more information please call Bill Freevol at 800/862-0358

If you are interested in buying or selling an existing service station or equipment please call the SSDA at (517) 484-4096. We are keeping a running list of sellers and buyers.

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they now offer clients several systems for their stations. Ms. Rosso said they have set up systems for more than 60 dealers.

The SSDA and its members have also helped Mr. Wright, who has been a member since 1969, and his staff stay on top of the market. "I've learned a lot through SSDA and its membership," he said, adding he has taken advantage of several SSDA member benefits. "New business has come through the SSDA. We've made a lot of friends."

If you are interested in the services of L.A. Wright, Inc. please call (810) 547-3141.

the retail business. The company is only a distributor, not a store owner. "Our profits are not going to build new stores down the street from our customer," Coughlin said.

What their profits are going to is reinvestment in the company and its customers. They are currently undergoing \$1.5 million in renovations to their distribution center, making it more streamlined and efficient. The company is also using its resources to work at the state level to curb customer loss due to bootlegged cigarettes. Eby-Brown is also a loyal supporter of SSDA. This year they will be participating in the Pre-Convention Golf Outing and co-hosting the Sunset Dessert Cruise at the convention.

If you would like more information on Eby-Brown call Tim Campbell at (800) 840-5100 ext. 201.

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