

THE INDEPENDENT **DEALER**

OFFICIAL PUBLICATION OF THE OHIO PETROLEUM RETAILERS & REPAIR ASSOCIATION



that was then...

This is NOW!



Ohio Petroleum Retailers and Repair Association

1998 Annual Membership Convention

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**September
11-13, 1998**

See pages 14-18
for full details!



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JULY/AUGUST 1998



A LOT OF STICKS IN THE FIRE

Important state and federal legislation heating up

By Lynn Bearer
Executive Vice
President,
OPRRRA

•As reported a few issues back, we have been working diligently over the past several months to introduce legislation at the national level to amend PMPA. This legislation would deal with the issue of suppliers establishing a maximum retail price which the U.S. Supreme Court allowed in the Khan v. State Oil case.

We're happy to report that after considerable drafting and discussion, the legislation has been introduced by Rep. Al Winn (D-Maryland) and is numbered H.R. 3847.

Over the next few weeks, we will be seeking additional co-sponsors and supporters for this important legislation.

•In a recent newsletter,

.....
THIS SITUATION IS UNIQUE
TO OHIO BECAUSE THE
STATE'S REGULATIONS FOR
DEALING WITH HAZARDOUS
WASTES ARE MORE
STRINGENT THAN
THE FEDERAL RULES .
.....



we told you about Ohio EPA's decision to treat the disposal of used fuel filters as the disposal of hazardous waste because they may fail the Toxicity Characteristic (T.C.) rule. This situation is unique to Ohio because the states' regulations for dealing with hazardous wastes are more stringent than the federal rules and don't allow for conditional exemptions from the disposal and record keeping requirements for small quantity generators.

Since that was reported, representatives of OPRRA, the Ohio Petroleum Marketers Association (OPMA) and the Ohio Petroleum Council (OPC) met with representatives of OEPA to discuss this issue. As a result of that meeting, OEPA has suspended enforcement of the hazardous waste requirements for used fuel filters pending the results of testing of the filters and further discussions.

For the time being, we strongly suggest that when changing fuel filters that you drain them thoroughly for several hours before disposing of them.

•Many of you may already be aware that recently, the State Controlling Board permitted a contract change with Envirotest, one of the state's I/M contractors. The change in the contract permits Envirotest to substi-

tute an ASM test for the controversial I/M 240 test. The ASM (Acceleration Simulation Mode) is a shorter, simpler test that requires that a vehicle only be tested for emissions during acceleration up to 25 mph. This will save the company significantly by reducing manpower and equipment requirements. Additionally the company will be allowed to close its Dayton headquarters, reduce the number of testing lanes it operates from 124 to 107 and reduce operating hours from 65 to 55 per week. In return for these changes, Envirotest will, in all probability not proceed with a breach of contract suit for which it filed a notice of intent to sue late last year.

In the waning hours of last week's meeting of the Ohio House, we attempted to introduce an amendment to the Budget Corrections bill which would have created a tax credit for repair facility owners who had invested in training and equipment for dealing with and repairing E-Check failures and then found it impossible to recover those costs when OEPA suspended rules for granting waivers. Unfortunately, the timing and situation for the amendment wasn't right and our efforts weren't successful. However, we did raise the awareness level for a number of legislators who wish to discuss the issue in more detail. ♦

Atlas leaves marketplace stranding BP dealers

OPRRA, Conrads, East Penn team up to offer viable solutions

Without giving any notice to its BP dealers, Atlas pulled its products from the marketplace leaving dealers in a lurch. OPRRA has been working to help these members with alternative plans. With a timely response to the situation, OPRRA announces the following details crucial to OPRRA's BP dealers' daily operations.

OPRRA has been working closely with Conrad's Wholesale Tire to come up with a sensible program to help get rid of new Atlas tires and replace them with Goodyear and Lee tires. To get all the details about the program call John Yenchu at Conrad's (800-589-8473). He is standing by to explain how the program will work to resolve the situation.

Also, Jim Jeskie of East Penn Manufacturing has offered a solution for those who offered the Atlas battery product line. East Penn is the exclusive manufacturer of the Atlas battery line and will honor the Atlas warranty in accordance with the Deka battery warranty program. Deka has distribution centers in Dayton, Columbus and Cleveland. The Cleveland location will soon be moved to Akron. All the details are available to you by calling Lisa at 1-800-447-2323.

OPRRA members: If you have questions about this or any OPRRA program, contact Terry Mulgrew, Director of Member Services, at (888) 804-9808.

BIGGER! BETTER! MORE COMPETITIVE! MORE OPTIONS!

Anthem. 

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In meeting the needs of a growing membership, the Ohio Petroleum Retailers and Repair Association selected Anthem Blue Cross and Blue Shield as the insurance carrier for the Association Health Plan. Why was Anthem Blue Cross and Blue Shield selected?

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Jim Irwin or Debbie Hollingsworth, Employee Benefit Specialists

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THE INDEPENDENT DEALER

The Independent Dealer is a publication owned and published by the Ohio Petroleum Retailers & Repair Association, Inc. It is dedicated to the improvement of the independent gasoline retailer's and repair shop's position in the oil and automotive industries. Total circulation is 1,200. The magazine is mailed six times a year to service station operators, station suppliers, tire dealers, radiator dealers, automotive wholesalers, repair facilities and those in related businesses in northern, central and southeastern Ohio.

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Congratulates SSDA-AT's "Hall of Fame" Inductees

The Hall of Fame

honors individuals who have contributed substantially to shaping the dealer industry and dealer associations. Induction is limited to 3 individuals per year.



Denny Heil was a dealer for 36 years as owner of Denny's Auto Tech in Wausau, Wisconsin. He was president of the Wisconsin Automotive Trades Association and served as 1st Vice President of SSDA-AT in the early 1990's. Heil's loyalty and determination to improve his state association and SSDA-AT carried on throughout his career. Other activities included Elks Lodge Member and president of a snowmobile club. He was also a veteran of the U.S. Air Force. Denny Heil passed away on April 28, 1997 and is survived by his wife, Nancy, two children, and two grandchildren.



Al Dorsett has been Executive Director of the North Carolina Service Station Association for 13 years. In 1971, Dorsett bought an Esso station in Greensboro after service in the army. His station was unique in its day, as it contained a grocery section in addition to a two-bay repair facility. His state legislative successes are numerous and his association has benefited from his expertise and diligence. He has served as a positive change agent for many of the changes in SSDA-AT, and has been a strong and effective voice for dealers across the country.



Marvin Gray currently serves as Executive Director of the West Virginia Gasoline Dealers and Automotive Repair Association. In addition to his Executive Director responsibilities, Gray has served as president of PRO-USA since 1983. A dealer since 1971, he currently operates two Chevron stations (in Charleston and Huntington). His legislative accomplishments on the federal and state level are impressive. He also has a long history of community involvement and recognition. Gray has been involved with SSDA-AT for many years and his numerous contributions have helped strengthen and build SSDA-AT as the association changes and grows.

Congratulations

Following are the recipients of SSDA-AT's other annual awards presented at the convention.

Friend of the Industry Award

Initiated at this convention, the Friend of the Industry Award is presented to individuals who have strived to ensure the viability and future of service station dealers and repair facility operators nationwide.

Tony Licata
SSDA-AT President
Amy Littlefield
SSDA-AT Dir. of Gov. Affairs.

The Golden Nozzle Award

This award honors the individual member(s) of the year and is presented annually at the convention.

Beverly Donati
Past President
David Satterly
Kentucky President

Executive Committee Award

This award is given each year to the state with the most convention attendance.

**WMDA Service Station
and Automotive Repair
Association**
Accepted by
Mike Ingle, 1st Vice President,
and
Wilson Beach, Board Member

When you need it... You need it



*Health Insurance can help you attract and retain good employees,
and provide you and your staff with peace of mind.*

By
OPRRA Correspondent
Gina LaVecchia

In this turbulent time of healthcare changes and the confusion that goes along with those changes, many employers find it easiest to avoid altogether providing insurance to their employees.

This certainly seems easier than learning all there is to know about health care plans. The industry jargon alone seems as though it could take years to master. But can you actually afford to not offer health insurance to your key employees? Not really. Human resource professionals agree that health insurance is the most important benefit employees look for when they are seeking a job. So to find and keep the best the labor pool has to offer, you'd better offer a competitive health insurance plan.

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healthcare needs.
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advertisement on
page 3 of this
magazine, and the
registration forms on
pages 9 & 10.
Or, call the OPRRA
office at
(888) 804-9808
for assistance.*

Jim Irwin manages the healthcare program offered to OPRRA members and their employees, currently, through Anthem Blue Cross/Blue Shield. Currently, 108 OPRRA members are enrolled in the plan.

Irwin says that as you periodically evaluate your own health insurance, you should think about extending such benefits to your employees, that is, if you don't already provide it. "This will help the companies you deal with provide accurate quotes on individual contract or a group contract," he says. Keep in mind that most of the time, a group contract will be less expensive than several individual contracts because you are spreading the risk among more people.

"Some OPRRA members may already have a program that's working for them, and that's fine," says Irwin. But, he adds, those wanting to evaluate their current plan against others may want to allow Anthem to take a look at their current plan, and provide a quote.

After providing Irwin with information about your insurance needs, Anthem usually delivers a quote within a week.

Concerned that no other company can adapt a plan to conform to your existing circumstances? That's not so. In the competitive arena of health insurance, providers are vying for your business, and will work hard around special needs, such as pre-existing medical conditions.

"We have four basic plans, but we're flexible and we can tailor a plan to individual circumstances," says Irwin. Though some traditional healthcare insurance plans still exist (whereby you choose your own

Continued on next page

Continued from previous page

doctors and pay a deductible), most employers are now opting to provide employees and themselves with "managed care" plans, such as PPOs and HMOs. In these, insured people go to a doctor within an established network of physicians, and, usually just pay a "co-pay" of about \$15 for doctors visits, and a small percentage of all care after that. The primary care doctor oversees all care that person receives. These plans work on negotiated fees with the participating healthcare providers (the doctors and hospitals) to keep healthcare costs down.

"We may be able to match the benefits a member is currently receiving. They simply need to fax a summary of benefits, and we will develop a comparable proposal," says Irwin. "Our rates may or may not be better in each circumstance, but we're happy to provide the information, and help you analyze the costs for the benefits you're receiving."

Getting started

Clearly, with all you have to do in a given day, it's difficult to take on a daunting task such as investigating healthcare plans. But, Irwin says, getting started is easy, and you can usually have a quote by providing just a little information:

- The number of people you want to provide insurance for, as well as their ages, and how many dependents they want to insure.

- Whether or not you currently have a health insurance carrier. If you do, what type of plan is it, and, what's covered?

- What types of existing health conditions are there among the people to be covered under the policy. (Existing conditions will not prevent you from receiving insurance, and, do not necessarily mean you will have to wait a set amount of time for full coverage to kick in.)

In the end, the work you put into finding a plan, and the money you and your insured employees invest in it will pay off in "sleep insurance"—knowing that if illness or injury strikes, you and your employees will not have to worry about how to pay for care. And remember, that peace of mind is something that will attract top managers and technicians to your business and keep them there.

Irwin adds that he and his staff are available to answer the questions that invariably come up when dealing with the complicated business of choosing a health plan. "We try to make it as understandable as we can, so that members can really know how the plan will work before they choose it."

One last piece of advice: Don't just look at the bottom line when you receive quotes. There are many different types of healthcare plans. The cheapest may not necessarily give you the best bang for your healthcare buck. Carefully evaluate all of the costs and benefits before deciding which is best for you.

Choosing an insurance plan

Francine Gutwilik, a human resources professional whose advice can be found on America Online's "About Work," has advice for choosing an insurance policy.

Some tips include:

- ⇒ 1 Carefully read the pre-existing condition clause. Will the plan you're looking at cover illnesses you may already have? If not, how long will you have to wait, and how much care for that condition will it cover? Get it in writing.

- ⇒ 2. Ask if the plan is self-administered. Who is responsible for all of the paperwork that's involved in administering a healthcare program?

- ⇒ 3. Ask about the claims filing procedure and the turnaround time for payment.

- ⇒ 4. Investigate both traditional healthcare plans and managed care plans, like PPOs and HMOs, which will have a lower out-of-pocket cost to you. Understand the pros and cons of each type of plan before you decide.

- ⇒ 5. What's the policy on Usual, Customary and Reasonable fees? (UCR). Is the insurance company's definition of UCR quite different from the majority of doctors? If the insurance company will only pay \$100 for a procedure your doctor says costs \$200, guess who pays the difference? (Note, though, that doctors will usually take most insurance companies' UCR fees, rather than spend time haggling.) Remember, too, that managed care plans work fees negotiated with the care providers.

- ⇒ 6. Ask about their policy regarding emergency room care. Make sure their definition of "emergency" and yours are congruous.

- ⇒ 7 Always take note of the person you've spoken to on the phone: Get their first and last names, and write it down.

- ⇒ 8. Keep careful notes on phone calls with your insurance company, and, an extra set of all correspondence you send and receive from the company.

Why the OPRRA Health Insurance Plan?

Anthem. 

By Jim Irwin
Employee Benefit
Specialists

When a member of the Ohio Petroleum Retailers and Repair Association calls, I am invariably asked to describe the health insurance coverage and why I would recommend the OPRRA plan over others in the market. To explain this I think it is best to go into a little "Insurance 101" and then look at how the health insurance plan has evolved.

The principal of insurance is simple — to spread risk over many people, thus reducing the cost of that risk to the individual. This is true whether it is automobile, homeowner's, life, health, or whatever type the loss to be insured. The more people over which the risk is spread, the lower the cost to each. Individual insurance insures just those individuals in the pool; group insurance spreads the risk over the groups in the pool. Obviously, the more people in the group, the more accurate the predictions that can be made by actuaries based on statistical tables. Each of you on your own can purchase health insurance. But your Associa-

tion enables the risk to be spread over a larger pool, by putting all the member groups enrolled in the plan under one umbrella. In short, it creates purchasing power to reach volume discounts and thus a better rate base for its member groups.

Last year we took a hard look at the insurance plan. Numerous health, dental, life and disability plans were being offered through different carriers. While the number of plans appeared attractive, it was apparent the best interest of the members was not being served. There was limited participation in each plan and the billing was handled by a third party. OPRRA had no leverage as there was minimal business and high administrative costs. As a result, Anthem Blue Cross Blue Shield was selected. This was done for several reasons. Anthem offered all the lines of



the current OPRRA coverage — life, disability, health and dental. They had managed care plans in all counties of Ohio. They offered a number of different health plan options that would result in a more tailored plan for the member unit. Most important, they offered a solution to an extremely high rate increase at last year's renewal.

At the time the new plan was put into force, insurance legislation known as HIPAA (the Health Insurance Portability and Accountability Act of 1996)

was implemented. While the provisions of this law were many, the most sweeping prohibited health insurers from declining small groups due to health conditions and requires them to offer renewals on these plans (the law does not require this for large groups). Additionally, if a new enrollee in the plan has prior coverage, he is given credit for that prior coverage in satisfying any preexisting health provisions of the plan.

Health insurers know HIPAA will drive up rates, but are uncertain as to exactly how the cost of guaranteed issue and renewal will affect them. Smaller health insurers will no doubt feel the effect of this adverse selection more than larger ones. While the law does permit carriers to set participation requirements and to "load" their rates to offset known health problems, there are limits set on these. As a result the rates in the market this past year have increased dramatically as rising medical costs combine with the impact of HIPAA.

Anthem has provided OPRRA with three very positive features since the renewal of the plan last August. First, they have allowed the OPRRA plan to benefit from this legislation as each group is looked at as a small group as opposed to the plan being looked at as a large group. Second, through-

Continued on page 30

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NAME OF COMPANY: _____

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COMPANY ADDRESS: _____

PHONE NUMBER: (_____) _____

FAX NUMBER (_____) _____

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Phone: (800) 373-4327

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PER GROUP NAME:

DATE:

[illegible]

Do you currently provide an employee health plan? YES NO

S. with what Insurance Company? _____

any of the proposed insured employees or dependents have any serious illnesses? YES NO

S. Please Explain. (This may affect the health insurance rates)

many full time employees do you have ?

many full time employees are to be covered on the health plan ?

Medical Coverage Type Legend

EE - Employee only is covered

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Make checks payable to OPRRA Golf Classic and send to the OPRRA office at above address.

Learn the basics of financial planning

It can put you on track to a secure future

What is financial planning? A client may ask this simple question during a meeting. Upon reflection, it seems that those of us who deliver financial services as our chosen profession sometimes forget to relate our activities in the best way to our clients. Buzz words and euphemisms often become poor substitutes for a clear description of the services and expertise we provide.

Financial planning is a rational process for managing the stream of income and expenditures that define the quality of our financial lives. This plan must cover several decades, since we earn and spend during an entire lifetime. If we think about the planning process mechanically, we can logically be-

FINANCIAL
PLANNING IS
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INCOME AND
EXPENDITURES
THAT DEFINE THE
QUALITY OF OUR
FINANCIAL LIVES

gin by defining our expenditure goals. That's not an easy task, since we all know that inflation has historically damaged the

By T. Rodney Twells
Investment Consultant

EVEREN
SECURITIES

purchasing power of our savings and investments. One way to define our spending goals is to think of the money we would need in today's dollars, as if we were going to spend the money tomorrow or next week. In that way we could define today's cost of school tuition for each of the kids, the cost of a new house or summer cottage, a boat or new car, and ultimately, the annual retirement income that would provide the lifestyle that we have become accustomed to living.


Checking your financial "gas gauge"

With the financial road map of *where* we want to go, the next step in financial planning is to check the gas gauge to see how much fuel we have to work with before starting on this trip to our financial future. Our financial gas gauge is an inventory of our current investments, savings and other assets. The cash value of insurance policies is often overlooked as an asset.

Determining risk

The most difficult task in the financial planning process is deciding how much risk we can tolerate to achieve our investment goals. Risk comes in many sizes and shapes. Some investors define risk as the potential loss of their investment principal, while others are concerned about the variability in the market value of their investment account. In other words, our perception of risk is as unique as our investment goals. Confusion of risk stems from an incomplete understanding of all the things that

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Toni Mullee
Area Manager
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ACCEPTANCE
IT WOULD
NOT AFFECT
HOW OFTEN
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SHOPPED
THERE.

Imagine a time, sometime in the future, when cars fly, man vacations on the moon, and children take Martian as a second language in school. Imagine a time when payment options at the point-of-sale include checks that are immediately returned to the customer and electronically deposited into the bank just like credit cards. Imagine a time when bank fees can actually be reduced for a business while still accepting checks! If all of this sounds too farfetched to even consider, think again.

Today, checks are being electronically accepted in many merchant locations across the country. Electronic check acceptance continues to provide consumers with the option of writing checks and gives merchants a safe and fast way to accept checks at their businesses by eliminating returned checks and the fees associated with them.

How does it work?

When a customer presents a check at the point-of-sale the check is processed through a check reader, which electronically captures all of the MICR encoding on the bottom of the check. At the same time a receipt is printed. The customer's check, once approved, is stamped "VOID" and returned to them. The customer is asked to sign the receipt, very similar to a credit card receipt they are used to signing today. The customer keeps a copy of the receipt and so does the merchant. At the end of the night, the check batch is closed, just like credit cards, and those check transactions are electronically deposited into the merchant's account in 48 hours.

What happens with a returned check?

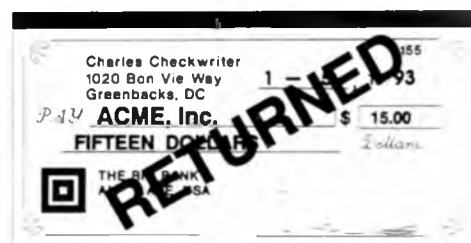
Electronic Check Acceptance is a program available through a check guarantee company such as TeleCheck Services, inc., the largest check acceptance company in the industry. The merchant's account is

funded by TeleCheck so any bad check or transaction is TeleCheck's responsibility. The merchant never sees a returned check or returned check fees. In addition, Electronic Check Acceptance eliminates check depositing fees which are often charged per item, as well as other bank fees associated with check deposits.

How will my customers feel about Electronic Check Acceptance?

Consumer reaction to this program has been positive. In fact, in consumer surveys that TeleCheck has conducted, 94 percent of check writers said that if their

Continued on page 30



...providing legal services
for station dealers and their
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- Petroleum Marketing Practices Act
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The perfect weekend

OPRRRA announces the ALL NEW 1998 Annual Convention, September 11-13

By Nicola Jones, OPRRA Business Manager

How many of you can honestly say you've seen a really good deal lately? Not many I bet. But your Association has one for you!

The OPRRA staff has wheeled and dealt on your behalf and now it's time for you to reap the benefits. The "deal" we promised includes, fun, education and a weekend away from work, and we sincerely hope you will take the time to enjoy it.

I'm referring to the 1998 OPRRA Annual Convention. This September 11-13, we have arranged for a weekend so fun, so educational and so relaxing that you just can't afford to miss it. We've even arranged some terrific events for your spouse. All you need to do is show up and join the crowd.

Everyone needs a change of scenery, so OPRRA booked the beauti-

ful Sawmill Creek Resort, located on Lake Erie in Huron Ohio. But this isn't just a typical meeting. How does a luxury boat trip on Lake Erie sound? Or perhaps dinner and casino games? Not to mention seminars, exhibitors, breakfasts, lunches and receptions...

But I can almost hear your collective sighs right now. There's no way you can afford to blow the budget on this kind of weekend. Don't worry! Read this twice, since you won't believe it. The total package per member is only \$98, with a discounted rate for spouses of only \$83! Hey, we said it was a good deal. We appreciate your membership and we've worked very hard to make the 1998 OPRRA Convention a memorable event.

For the duffers in the crowd, there is also a special golf outing on Sunday

morning, September 13. Play 18 holes on Sawmill Creek's Fazio course. (Golfers Breakfast and greens fees are extra.)

In the center spread of this magazine, you will find the first release of the convention agenda plus a registration form. Please take

the time to read it and find out more about this first-class event.

Join us for a weekend to remember!

If you have any questions or need more information, please call either Lori at ext. 212, or Deanna at ext. 224.



OPRRRA members will relax in style at Lake Erie's finest resort... but along with the fun, attendees will gain valuable knowledge about running a profitable business. Educational seminars, networking events and displays are packed with exciting information. Call today to register! (see registration form on page 18 of this issue)

About the Seminars and Speakers

"Fuel to Get You Going"

- *David Caperton, Humor Consultants Inc.*



Dave Caperton is a speaker, writer and consultant for Humor Consultants, Inc. The corporate mission of Humor Consultants is to "create results through enjoyable solutions." After twelve years in the classroom — where

Dave won awards and praise for his innovative teaching methods — and five years on the stand-up stage and on radio, Dave began a new career teaching individuals and organizations the power of humor as a tool for bringing greater enjoyment and effectiveness to our work, our families and ourselves. Dave is the author of a book, due out this fall, on the power of humor to increase our enjoyment and to motivate ourselves for success. Dave is also heard in central Ohio on AM 1230 FYI each Saturday with his weekly installment of "You Better," fun and practical tips for work and living to make you better.

His presentation, "Fuel to Get You Going," will make you laugh while you learn ways to bring more joy into your life and work at the same time you lower the stress that comes with competing in the petroleum industry and raise your level of personal and professional effectiveness.

"Safety Issues: What It Takes to Keep Your Workers Compensation Rate Down"

- *Mark Walsh, BWC Division of Safety & Hygiene and Dave Merz, Frank Gates Service Company*

Mark is currently an industrial safety consultant with the Division and has more than 20 years of experience in safety and accident prevention. In addition to his teaching duties, Mark works with employers in the central Ohio area to help them reduce their costs by preventing workplace accidents. Dave Merz is a Group Rating Specialist for Frank Gates Service Company and oversees OPRRA's workers compensation plan. Together they will advise on how to remain cost effective and provide insight as to how the plan works and the benefits of belonging to a group rated program.

"Your Key to the Lenders Money and How-Tos On Investing Your Money to Make Money"

- *Angie Hollerich, CEP, Harrington Asset Management*



Angie Hollerich is a speaker and adviser specializing in asset management. She authored "Grab the Brass Ring of Financial Security," the self-help guide to a solid financial future. Angie has provided seminars, presentations and workshops for the State of Ohio, the City of Columbus, the Ohio State University, Bob Evans Farms, Coopers & Lybrand and many more.

Her two-fold presentation will provide you with a better understanding of how to prepare and submit a business plan to any lending institution, and an in depth look at ways to make the most from your income through investments. Her message is genuine and thought provoking. You will find yourself re-evaluating what's really important in your life and starting to take control of your future.

"Maximizing Profits Beyond Gasoline"

- *Mike Wayshak, The Goal Setting Company*



This course is designed to reframe industry perspectives by boldly stepping outside the prevailing C-store paradigm to provide new creative solutions to the difficult problems facing this important business. Armed

with this exciting, new perspective you will be empowered to meet the new challenges and threats facing your company. The seminar urges the thought that to emerge victorious in the new millennium, you must successfully exploit the fact that C-stores offer more advantages than just convenience, advantages not possessed by supermarkets or the mass merchants. Within the next ten years, it is generally agreed that c-stores will look very different. Indeed, the very mission of a C-store may need to change.

Hotel Reservations/Deadline

Reservations for your hotel room may be made by calling Sawmill Creek Resort at 419/433-3800 or toll-free 800/SAWMILL (729-6455). Please remember to identify yourself as an OPRRA member to obtain the special discounted rate of \$100.00. *Please note:* The deadline for making your hotel reservation is August 12, 1998. This is peak season for the resort so I encourage everyone to make their reservations early. Any reservations made after this date are on availability only.

Entertainment/Special Events Schedule

Boat Trip – Friday, September 11

6:00 – 7:00 p.m.

Be sure to sign up early to secure your spot on the boat trip Friday evening (trip limited to 75 people). Our boat "The Explorer" will leave at 6:00 p.m. from the marina at the Sawmill Creek Resort. Once the anchor is up the bar will open and hors d'oeuvres will be served as an opening welcome to those attending. R.J. Reynolds has provided sponsorship for this event.



Banquet Dinner – Friday, September 11

7:30 – 9:00 p.m.

Join us for the delicious banquet Friday evening, where OPRRA President, Dave Freitag will introduce the Board of Directors and special guests. Special tribute will be given to companies sponsoring the event, and awards will be presented in recognition of their support.

Casino Night – Friday, September 11

9:00 – Midnight

Philip Morris has provided sponsorship for this evening of entertainment, so don't miss out on this fun-packed event! Whether you know the games or not, you can still have fun just watching everyone else. There will be Blackjack, Poker, Craps, Roulette, Triple-Crown, Slot-machines, DJ Emcee, and the bar will be open. Chip and fun-bucks will be provided, so aim to win. When it's time to cash in, whoever has the most money at the end of the night will have the best odds at winning the prizes that we have lined up.



Exhibit Hall – Saturday, September 12

8:00 – 6:30 p.m.

Please join us for breakfast in the Exhibit Hall Saturday morning to meet with vendors and learn more about their products and services. The exhibits provide a great resource for learning what is new in the industry, what you should be doing to prepare for the many changes in the industry, and for forming customer/supplier relationships that have proven very beneficial to both parties. All food functions will be held in the exhibit area throughout the day.

Reception – Saturday, September 12

5:30 – 6:30 p.m.

Join us in the Exhibit Hall for our thank you reception. Mingle with others to discuss the day's events and take one last look around the exhibits.

Golf-Outing – Sunday, September 13

8:00 a.m.

For those avid golfers, we have scheduled tee-times on the superb Fazio designed golf course at Sawmill Creek Resort. The course plays 6,702 yards from the championship tees. Par is 71. The course is in tournament shape so we encourage you to participate. Frank Gates Service Company and Philip Morris have sponsored the event and prizes will be awarded to the top three pairs of the day.

Frank Gates



Registration Form

OPRRA Annual Membership Convention

September 11 - 13, 1998

Sawmill Creek Resort

Huron, Ohio

To register, please complete this form in its entirety and either mail with your check to: OPRRA Convention, 17 South High St., Suite 200, Columbus, Ohio 43215-3458, or fax to 614/221-1989 completing the credit card information on the form below.

Deadline for registration to the convention is September 2, 1998.

Name _____

Address _____

Company _____

Phone () _____

Fax () _____

☐ Please check here if you are disabled or require any special services. Please enclose necessary information, such as dietary requirements.

Please indicate how many attending each event.

_____ Active member – full registration
(does not include golf-outing) \$ 98.00

_____ Spouse – full registration
(does not include golf-outing) \$ 83.00

_____ Non-member – full registration
(does not include golf-outing) \$108.00
If you become a member at the convention
the difference will be reimbursed.

_____ Please reserve a place for me/us
on the Boat Trip \$ 0.00

_____ Golf Outing (includes electric cart) \$ 73.00

Total enclosed/charged \$ _____

Note: Registration on site will be at an additional cost of \$10.00.

☐ Check enclosed.

☐ I authorize for my Visa/Mastercard to be charged with the above amount.

Name of cardholder _____

☐ Visa ☐ Mastercard

Card number _____

Exp. date _____

Signature _____

For Office Use Only:

Date received _____ Check # _____ Amount _____



that was then...

This is NOW!



Ohio Petroleum Retailers and Repair Association

1998 Annual Membership Convention

September 11-13, 1998

Sawmill Creek Resort • Huron, Ohio

The Ohio Petroleum Retailers and Repair Association is committed to bringing the best educational seminars and information to the table for its members.

This September, Sawmill Creek Resort has been selected as the site of the 1998 Annual Membership Convention. Never before has OPRRA tried to bring you such an eventful program. This weekend is aimed at bringing the membership together, discuss concerns of the industry, and explain how we can overcome them. "We Do Better Together" has never been so true.

This weekend isn't all about work. We also have some wonderful social events for you. Friday night kicks off with the boat-trip on Lake Erie, sponsored by R.J. Reynolds. The bar will be open and hors d'oeuvres served on deck, then its back to shore for a tasty banquet. Immediately following the banquet, the Casino opens. The Casino, sponsored by Philip Morris Management Corp., promises to be the most fun you've had in a while. Chips will be distributed to everyone participating, and those with the most at the end of the night will walk away with prizes galore.

Rise and shine Saturday morning because you won't want to miss our first speaker of the day, or a chance to visit exhibitors during breakfast. The exhibit area will remain open all day and all food functions will take place in the exhibit hall. Seminars will continue throughout the day, breaking in between so you can visit exhibitors and gather information on their products and services. We want to keep your interest peaked so we have chosen this new itinerary to keep you informed and interested.

Tee-times have been secured for Sunday morning on the wonderful Fazio designed golf course, located at Sawmill Creek Resort. Frank Gates Ser-

vice Company and Philip Morris Management Corp. have sponsored the outing and will be presenting prizes to the top three pairs.

OPRRA encourages all members and interested parties to attend this convention and become acquainted with others that are facing the same decisions you are. We extend an open invitation to all spouses to join us, and you, for a wonderful get-away that we promise will be a weekend to remember.

About the Location

Sawmill Creek Resort is located in Huron, Ohio, on the shores of Lake Erie. The resort, originally a two hundred acre farm, still bears evidence of such. The original farmhouse, which dates back to the early 1800s, is now renovated and plays host to the Sawmill Creek Shops. The Lodge at the resort has recently been renovated and boasts an all new restaurant overlooking a waterfall and outdoor patio.

From Cleveland:

- A** Route 90 or Route 2 West. Stay on Route 2 to the Rye Beach Road Exit. Turn right onto Rye Beach Road. At the traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.
- B** Ohio Turnpike West to Exit 7A (Baumbart Road/Vermilion), proceed North on Baumbart Road to Route 2. Go West on Route 2 to Rye Beach Road exit. Turn right onto Rye Beach Road. At the traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.

1-71 to Route 13 North, which will join Route 250. Stay on Route 13/250 North until 13 separates to the right a few miles past Norwalk. Follow 13 to Route 2. Go West on Route 2 to Rye Beach Road exit. Turn right onto Rye Beach road. At the traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.

1-75 South to Route 280. Get off Route 280 at Exit 7. Take Route 2 East approximately 60 miles to the Rye Beach Road Exit. Turn left onto Rye Beach Road. Go to traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.

A I-75 to Route 280. Get off Route 280 at Exit 7. Take Route 2 East approximately 60 miles to Rye Beach Road Exit. Turn left onto Rye Beach Road. Go to traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.

- B** Ohio Turnpike to Exit 6A, Route 4 North. Travel approximately 10 miles to Route 2. Take route 2 East to Rye Beach Road Exit. turn left onto Rye Beach Road. Go to the traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.

I-75 North to Findlay. Take 12 North to 53 North past Fremont to Route 2 East. Follow Route 2 East to Rye Beach Road Exit. Turn left onto Rye Beach Road. Go to traffic light, turn left onto Route 6. The Lodge at Sawmill Creek is located 500 yards around the bend on the right side of the road.

The map displays the state of Ohio with its major transportation network. Key features include:

- Cities and Towns:** Toledo, Maumee, Holland, Lima, Findlay, Sandusky, Port Clinton, Piquette, Lima, Marion, Jackson, Kenton, Newburg, Fremont, Findlay, Lima, Marion, Jackson, Kenton, Newburg, Fremont, Findlay, Lima, Marion, Jackson, Kenton, Newburg, Fremont.
- Highways:** Various numbered routes are shown, including US-20, US-30, US-42, US-63, US-78, US-90, US-100, US-124, US-163, US-224, US-263, US-303, US-316, US-330, US-350, US-390, US-421, US-441, US-461, US-481, US-501, US-521, US-541, US-561, US-581, US-601, US-621, US-641, US-661, US-681, US-701, US-721, US-741, US-761, US-781, US-801, US-821, US-841, US-861, US-881, US-901, US-921, US-941, US-961, US-981, US-1001, US-1021, US-1041, US-1061, US-1081, US-1101, US-1121, US-1141, US-1161, US-1181, US-1201, US-1221, US-1241, US-1261, US-1281, US-1301, US-1321, US-1341, US-1361, US-1381, US-1401, US-1421, US-1441, US-1461, US-1481, US-1501, US-1521, US-1541, US-1561, US-1581, US-1601, US-1621, US-1641, US-1661, US-1681, US-1701, US-1721, US-1741, US-1761, US-1781, US-1801, US-1821, US-1841, US-1861, US-1881, US-1901, US-1921, US-1941, US-1961, US-1981, US-2001, US-2021, US-2041, US-2061, US-2081, US-2101, US-2121, US-2141, US-2161, US-2181, US-2201, US-2221, US-2241, US-2261, US-2281, US-2301, US-2321, US-2341, US-2361, US-2381, US-2401, US-2421, US-2441, US-2461, US-2481, US-2501, US-2521, US-2541, US-2561, US-2581, US-2601, US-2621, US-2641, US-2661, US-2681, US-2701, US-2721, US-2741, US-2761, US-2781, US-2801, US-2821, US-2841, US-2861, US-2881, US-2901, US-2921, US-2941, US-2961, US-2981, US-3001, US-3021, US-3041, US-3061, US-3081, US-3101, US-3121, US-3141, US-3161, US-3181, US-3201, US-3221, US-3241, US-3261, US-3281, US-3301, US-3321, US-3341, US-3361, US-3381, US-3401, US-3421, US-3441, US-3461, US-3481, US-3501, US-3521, US-3541, US-3561, US-3581, US-3601, US-3621, US-3641, US-3661, US-3681, US-3701, US-3721, US-3741, US-3761, US-3781, US-3801, US-3821, US-3841, US-3861, US-3881, US-3901, US-3921, US-3941, US-3961, US-3981, US-4001, US-4021, US-4041, US-4061, US-4081, US-4101, US-4121, US-4141, US-4161, US-4181, US-4201, US-4221, US-4241, US-4261, US-4281, US-4301, US-4321, US-4341, US-4361, US-4381, US-4401, US-4421, US-4441, US-4461, US-4481, US-4501, US-4521, US-4541, US-4561, US-4581, US-4601, US-4621, US-4641, US-4661, US-4681, US-4701, US-4721, US-4741, US-4761, US-4781, US-4801, US-4821, US-4841, US-4861, US-4881, US-4901, US-4921, US-4941, US-4961, US-4981, US-5001, US-5021, US-5041, US-5061, US-5081, US-5101, US-5121, US-5141, US-5161, US-5181, US-5201, US-5221, US-5241, US-5261, US-5281, US-5301, US-5321, US-5341, US-5361, US-5381, US-5401, US-5421, US-5441, US-5461, US-5481, US-5501, US-5521, US-5541, US-5561, US-5581, US-5601, US-5621, US-5641, US-5661, US-5681, US-5701, US-5721, US-5741, US-5761, US-5781, US-5801, US-5821, US-5841, US-5861, US-5881, US-5901, US-5921, US-5941, US-5961, US-5981, US-6001, US-6021, US-6041, US-6061, US-6081, US-6101, US-6121, US-6141, US-6161, US-6181, US-6201, US-6221, US-6241, US-6261, US-6281, US-6301, US-6321, US-6341, US-6361, US-6381, US-6401, US-6421, US-6441, US-6461, US-6481, US-6501, US-6521, US-6541, US-6561, US-6581, US-6601, US-6621, US-6641, US-6661, US-6681, US-6701, US-6721, 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US-8961, US-8981, US-9001, US-9021, US-9041, US-9061, US-9081, US-9101, US-9121, US-9141, US-9161, US-9181, US-9201, US-9221, US-9241, US-9261, US-9281, US-9301, US-9321, US-9341, US-9361, US-9381, US-9401, US-9421, US-9441, US-9461, US-9481, US-9501, US-9521, US-9541, US-9561, US-9581, US-9601, US-9621, US-9641, US-9661, US-9681, US-9701, US-9721, US-9741, US-9761, US-9781, US-9801, US-9821, US-9841, US-9861, US-9881, US-9901, US-9921, US-9941, US-9961, US-9981, US-10001, US-10021, US-10041, US-10061, US-10081, US-10101, US-10121, US-10141, US-10161, US-10181, US-10201, US-10221, US-10241, US-10261, US-10281, US-10301, US-10321, US-10341, US-10361, US-10381, US-10401, US-10421, US-10441, US-10461, US-10481, US-10501, US-10521, US-10541, US-10561, US-10581, US-10601, US-10621, US-10641, US-10661, US-10681, US-10701, US-10721, US-10741, US-10761, US-10781, US-10801, US-10821, US-10841, US-10861, US-10881, US-10901, US-10921, US-10941, US-10961, US-10981, US-11001, US-11021, US-11041, US-11061, US-11081, US-11101, US-11121, US-11141, US-11161, US-11181, US-11201, US-11221, US-

Friday, September 11, 1998

4:00 - 7:00 p.m. Registration opens

6:00 - 7:00 p.m. Boat Trip On Lake Erie
Sponsored by R.J. Reynolds
(Please note: Trip limited to first 75 people registered)

7:30 - 9:00 p.m. Banquet Dinner

9:00 - Midnight Casino Night
Sponsored by Philip Morris
Management Corp.

8:00 - 9:00 a.m. Breakfast Buffet/Exhibits open

9:00 - 10:00 a.m. Seminar:
"Fuel to Get You Going"
Speaker: Dave Caperton

10:00 - 10:45 a.m. Seminar: "Safety Issues: What It Takes to Keep Your Worker's Compensation Rate Down"
Speakers: Mark Walsh, Division of Safety & Hygiene & Dave Merz, Frank Gates Service Co.

10:45 - 11:15 a.m. Break/Visit Exhibitors

11:15 - 12:30 p.m. Seminar: "Your Key to the Lenders Money and How-Tos on Investing Your Money to Make Money"
Speaker: Angie Hollerich, CEP, Harrington Asset Management

12:30 - 1:45 p.m. Luncheon Buffet/
Visit Exhibitors

1:45 - 3:00 p.m. Annual Business Meeting
Speakers: Dave Freitag,
OPRRR President, Lynn
Bearer, OPRRA Executive Vice-
President, Tony Licata,
SSDA-AT President

3:00 - 3:30 p.m. Break/Visit Exhibitors

3:30 - 5:00 p.m. Seminar: "Maximizing Profits Beyond Gasoline"
Speaker: Mike Wayshak,
The Goal Setting Company

**5:30 - 6:30 p.m. Hospitality Reception
in the Exhibit Hall**

Convention adjourns

Sunday, September 13, 1998

7:15 - 8:00 a.m. Continental breakfast for golfers

8:00 - 9:00 a.m. Tee-off for the OPRRA Golf
Outing
*Sponsored by Philip Morris
Management Corp. and Frank
Gates Service Co.*

OPRRRA GROUP RATING PLAN IN A LEAGUE OF ITS OWN

At least a few employers, it seems, have forgotten what workers' compensation expenses were like before group rating debuted in 1991. Steadily increasing premium rates, far fewer alternative rating programs in which to enroll for financial relief, and mounting criticism toward a system described as the "silent killer of jobs in Ohio" were the norm.

Along came "Group Experience Rating," wherein small business operations combine their workers' compensation experiences to achieve greater actuarial credibility and, along with that, the potential for greater decreases in their premium rates than they were permitted to obtain on their own. Group rating meant a monumental and welcome change in the Ohio workers' compensation environment.

Some group rating programs, including OPRRA's, have existed long enough to produce seven years of savings. OPRRA's Group Rating Plan consistently yields premium savings approaching 70 percent, yet there remain a few employers who are still looking for that "greener grass on the other side of the fence." The same is true of members within the hundreds of different group programs throughout the state. Enticements are plentiful. Glitzy brochures and telemarketing calls abound, beckoning you to "save 95% in our program!" Shopping around for the best price is admirable, sometimes even necessary; but it is critical to know exactly what you're buying.

The truth is that in Ohio, groups can earn as much as a 95 percent credit off the base premium rates. A couple of these groups do exist, but insofar as membership is concerned from year to year, it's "easy come, easy go." The highest performing groups exist on the basis of a simple theory. Each year these groups are organized with a certain selection of employers. Those employers contribute experiences that combine high expected claim losses with little to no actual workers' compensation claim losses. As soon as one of those businesses incurs a significant claim, that business gets bounced out of the group. That employer's removal must occur, for bringing it back into the fold with the claim that has materialized would

draw down the group's high credit. Easy come, easy go.

Claims should be a major concern to the OPRRA member. With an injury rate of one out of seventy-four, cashiers were listed among the top ten occupations with the highest injury rates

Frank Gates

By David Merz
The Frank Gates Service Company

according to the 1994 statistics from the U.S. Department of Labor Bureau of Labor Statistics.

To the astute business operator, risk management is an ongoing necessity and every bit as important as minimizing the cost of overhead. Your need to carefully manage risk is exactly why OPRRA has implemented a medical second opinion fund, legal defense fund, equal savings distribution, and "ungrouped" participation. Carefully consider the following:

- * With the medical second opinion fund, OPRRA group rating participants

pay nothing directly out-of-pocket for independent medical examinations (IMEs) when those become necessary in the course of managing a workers' compensation claim.

- * Should a contested claim advance beyond the normal hearing levels to the court system, the OPRRA group rating employer's legal costs are paid.

- * All grouped members share equally in the premium savings every six months through a specialized premium savings distribution. In the more common "simpler" group rating plans out there, the amount of each member's premium reduction varies from one to the next within the same plan.

- * Through the "ungrouped" savings opportunity, OPRRA members do not get bounced out due to a single workers' compensation claim. That means OPRRA participants can run their businesses confidently, without worrying about a tripling, or even a quadrupling, of their annual premium obligations. Those who are drawn by the lure of groups that claim to save members 95 percent will see their savings opportunity quickly vanish when that workers' compensation claim emerges. Then their premiums are sure to skyrocket.

OPRRRA's Group Rating Program is in a league all its own because it successfully combines high savings with built-in safeguards for the small business operator. How much more can one realistically ask for or expect? ♦

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Partnership with BWC:

*The key to a successful
workers' comp program*



Reprinted with permission of the BWC Focus Magazine

When workers' compensation issues puzzle Ohio employers, they have someone to call for solutions — BWC's employer service specialists.

Every Ohio employer can work with one of BWC's 70 employer service specialists or account examiners located statewide in the bureau's 21 customer service offices.

The employer service specialist brings all of BWC services together to help lower employers' rates and better prevent and manage their claims. Services include safety, rehabilitation, claims, fraud investigations, employer billing and

employer policy. Many of the offices also coordinate employer seminars about controlling workers' compensation costs with BWC's Division of Safety and Hygiene.

"We'll individually teach any employer how to implement and improve their workers' compensation risk-management strategies," says Wes Taylor, a supervisor in the Columbus North Customer Service Office. "Our goal is to improve services and lower employer's costs."

Employer service specialists offer employers personalized customer service and put a face on BWC by meeting with employers one-on-one.

"If they have a problem, we'll contact them within 24 hours of their phone call and within five days of receiving a new employer application," says Todd Spence, an employer service specialist in the Springfield Customer Service Office. "By visiting between four and six employers daily, we try to guide employers to the needed BWC services."

That's exactly what Spence did while working for the past three years with Al Haley, Benjamin Steel Co. Inc.'s safety director. Headquartered in Springfield, Benjamin Steel has six Ohio locations.

"It's great to have the expertise and the knowledge of BWC a phone call away," says Haley. "Todd showed me the workers' compensation process, including safety prevention, rate making and the impact that claims have on rates, managed care, return-to-work programs and the claims settlement process."

Haley discussed with BWC's Debbie Nickell, a claims service specialist in the Springfield office, the best way to settle claims to benefit both the injured worker and the employer.

"BWC helped us lower our rates 47 percent, so we'll be credit-rated and eligible for a group rating program next year," Haley says. "In addition, we haven't had a lost-time claim for more than three years."

To take advantage of the employer services offered by BWC, call (800) OHIOBWC and press 21, or contact your local BWC customer service office and request employer services as shown below.

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Logan:	(740) 385-5607
Mansfield:	(419) 529-4528
Portsmouth:	(740) 353-3419
Richmond Heights:	(216) 289-5390
Springfield:	(937) 327-1365
Toledo:	(419) 245-2474
Warren:	(330) 306-4142
Youngstown:	(330) 797-5010
Zanesville:	(614) 450-5260

Gates workers' comp seminars announced

Gates Service Company is pleased to once again offer our annual Ohio workers' compensation seminars. You are invited to attend one of the seven seminars to be held in September.

Following are the dates and locations:

Cleveland

Tuesday, September 1, 1998
Holiday Inn - Strongsville

Canton

Wednesday, September 2, 1998
Holiday Inn Belden Village

Dayton

Wednesday, September 9, 1998
Mandalay Banquet Center

Cincinnati

Thursday, September 10, 1998
Holiday Inn I-275 North

Toledo

Tuesday, September 15, 1998
Holiday Inn - French Quarter (Perrysburg)

Columbus

Thursday, September 17, 1998
Columbus Marriott Northwest (Dublin)

Athens

Wednesday, September 23, 1998
Ohio University Inn

Cost

There is a \$20 cost to attend the seminar. The fee includes all sessions of the seminar, an educational manual, continental breakfast, and refreshment breaks.

The agenda for the workshops will be as follows:

8:00 8:30 AM

Registration / Continental Breakfast

8:30 8:45 AM

Welcome / Introduction

8:45 9:30 AM

Effective Safety Programs

9:30 10:15 AM

Financial Impact of Workers' Compensation

10:15 10:30 AM Break

10:30 11:15 AM

Fighting Fraud in Workers' Compensation

11:15 12:00 AM

Legal Update and Mock Hearing

12:00 12:30 PM

Questions and Answers

12:30 PM Adjournment

The Division of Safety & Hygiene will present the 'Effective Safety Program' portion of the seminar.

In the next month and a half, The Frank Gates Service Company will be mailing a seminar registration form to each group rating participant.

Non-group rating members may attend as well.

Call the Seminar Coordinator at (800) 395-4119 to obtain a registration form.

We recommend early registration, because seating is limited. One person from your association will be able to attend the seminar free of charge, but a registration form will still need to be completed. Please contact your designated Account Executive for more information.

Group Members: Watch your mail for a registration form!

Frank Gates

Nine steps to a better safety program

By Gary Hanson
President
American Safety
& Health Management
Consultants, Inc.

1-2-3-4-5-6-7-8-9 steps

This is the third article in a four part series designed to explain the new Nine Key Safety Program Parameters, developed by the Division of Safety and Hygiene, and implemented July 1, 1996. In the first article we reviewed the nine key steps briefly and reviewed in detail Step one A Written Safety & Health Policy Statement. In the second we reviewed Step two Visible Senior Management Leadership and Step three Employee Involvement and Recognition. This article covers Step 4.

STEP FOUR A Program of Regular Communication on Safety and Health Issues.

Ongoing and active communication is a key element in an effective safety program. All too often this is an area that is not utilized to its full potential. Employees are interested in how the company is doing from a safety standpoint.

They also have many good ideas that can help improve the overall company safety program. Many employees do not offer good ideas because they either do not believe they will be implemented or they are not comfortable in communicating these to their supervisors.

In order for communication to be successful, employees need to be made active participants. Communication needs to be encouraged and fostered. Employees need to be encouraged to inform you of safety related problems without fear of reprisal. These items should be addressed as soon as possible and the employee advised of the action taken. It is, also, extremely important that employees feel that they are being listened to and that their opinions matter.

Ongoing communication methods should include the following:

▼ Informal Personal Contact

This includes talking to employees on the floor at work on a regular basis about safety concerns. This should be done as managers or supervisors tour the work areas. Good ideas should be recognized and rewarded.

▼ Open Door Policy

Inform employees that supervisors or

the safety coordinator are available to confidentially discuss safety related items or concerns.

▼ Monthly Safety Meetings

Safety meetings should be held on a regular basis. The meeting, number of employees in attendance, and subject discussed should be turned in to the safety coordinator.

The following tips are provided to assist in making the meetings successful:

1. Prepare for the meeting by reviewing the subject matter that is to be discussed in advance.
2. Gather your employees into a group so that you may be easily heard.
3. Start on time.
4. Give employees an opportunity to report safety concerns and give suggestions.
5. Report progress on correcting unsafe conditions previously reported.
6. Discuss all accidents and close calls experienced by the group. Determine how to prevent a recurrence.
7. Discuss the company's safety record Good or Bad.
8. Plan the meeting to cover one pertinent topic.
9. Get the employees involved by asking questions. Use examples from your own experiences that relate to the subject matter.
10. The meeting should run about 10 minutes more time if the subject warrants it.

▼ Written Communication

This is an excellent method to keep employees advised of changes in the safety program, the company accident record, new programs or employee safety suggestions.

Written communications can include the following:

- Company Newsletter
- Safety Handbook
- Notices
- Letters to employees

▼ Postings

This can be in the form of Safety Bulletin Boards which can be used to inform employees of safety notices, meetings, etc.

Safety Posters are another form of communication used to remind employees of the dangers and safe work practices. ♦

For more information on any safety topic, contact your association office.

Want to save money on tank monitoring? Just stick it!

By Gina LaVecchia
OPRR Correspondent

Without a doubt, one of the more expensive parts of complying with new 1998 underground storage tank regulations is acquiring a way to monitor your underground tanks and lines for any leaking that might occur. Automatic tank gauging equipment is one way to monitor what's going on underfoot. But such systems, while they have their advantages, can cost up to \$15,000, including installation.

There is a less expensive way, though to be compliant with leak monitoring—it's called statistical inventory reconciliation, or "SIR." SIR is one of the most accurate ways to detect leaks in your tanks and lines. It utilizes statistical computer analysis to calculate the "tightness" of your tanks and lines, so you can better comply with the Federal and Ohio UST regulations, and, keep better track of your inventory, so you're more profitable. Most of these types of programs are accepted by regulating Federal and Ohio agencies as a way to keep track of your tanks and lines, but check with local and federal agencies before committing.

One Cleveland-area dealer is having much success with the SIR method. Joe Tranchita, owner of Gates Mills Valley Garage in Gates Mills, is using a SIR program provided by USTMAN, a company based in Lakewood, Colorado. (The USTMAN system, by the way, is approved for both state and Federal regulations.)

USTMAN'S SIR program provides retailers with a centralized method of collecting data about their USTs, and, the system also provides management information, so that you are aware of things that might go wrong with your tanks and lines. The SIR system helps you monitor meter miscalibrations, tank tilts, and accuracy of deliveries. There are also management tools you can get as part of your SIR system which can help you monitor underground temperatures, and check for pilferage.

According to USTMAN's Shawn Sicking, the SIR system can detect a leak "that's as slow as .1 gallon per hour." This not only helps you stay in compliance, but it has the potential to save you thousands of dollars in lost inventory. The cost? Only about \$575.00 per year.

Terry Mulgrew, OPRRA member services director, says, "The SIR program can operate in place of automatic tank gauging, or along side of it. SIR is a good alternative for the low volume stations in the 30,000 to 50,000 gallon range. It's definitely a less expensive way of tank product monitoring."

Joe Tranchita couldn't agree more. "It's saving us a ton. With the relatively small amount of fuel I sell, I wouldn't be able to stay in the gas business if I had to purchase automatic tank gauging equipment," he says. "It would just take too long to recoup the cost."

How does SIR work? It uses inventory figures you are probably already collecting, including daily volumes (stick readings), daily sales, delivery readings, and bimonthly water readings.

You then send that information to USTMAN's headquarters for analysis. You can send it through mail, fax, or phone. Also, if you have a personal computer, you can send the information on a disk, or use USTMAN's accounting software and your modem to electronically send the information.

Joe Tranchita says the system was easy to get used to. "Every night before I leave, I stick the tank. Then in morning, I enter that data into the computer."

Once a month, we download (via modem) that information from our computer to USTMAN's computer. USTMAN then modems a report back to us. It calculates everything right away, so I don't have to wait to find out if I'm over or short.

There are other features of the system Tranchita is finding useful.



USTMAN

"It's a neat program," he says. "It gives me daily reconciliation, but also things that help me manage the business, like sales tracking, historical reports, and over/shortages on a daily basis, monthly basis, and a yearly basis. I also like that it tells you how much you sold on the same day of the previous week, or month, as well as last year's average for that week, and, how many days worth of fuel you have left in your tank."

As an USTMAN client, retailers would also be provided with an account manager to address questions. Tranchita says that the 800 telephone line has been helpful in providing technical support and answering questions.

He says that it's also helped him and his staff save time. "Compared to the manual sheets we used at one point, this saves about an hour a day and is far more accurate." It takes most USTMAN customers about 5 minutes to enter the data. ♦

For more information on USTMAN's SIR program, call 800-253-8054.

OPRRA/INDUSTRY EVENTS, TAX DUE DATES AND IMPORTANT DEADLINES

JULY 1, 1998

1997 Group Rating Policy year begins.

JULY 30, 1998

Annual OPRRA Golf Outing, Spring Valley Country Club in Elyria, Ohio. See registration form on page 11 of this issue. Don't miss this popular event!

JULY 31, 1998

Deposit Federal unemployment (FUTA) tax due if it is more than \$100.

AUGUST 15, 1998

Deadline for receipt of January 1, 1998 June 30, 1998 premium payment. This premium payment

will be 75 percent less than usual due to a dividend credit granted by the BWC.

SEPTEMBER 11-13

Ohio Petroleum Retailers & Repair Association's Annual Membership Convention, "that was then... This is NOW!" You can't afford to miss this all new event. Turn to the center section of this magazine for full details. Events include a Lake Erie cruise, casino night, seminars, meals, exhibit hall and a Sunday golf outing. Mark your calendar now for this landmark event.

NOVEMBER 1998

Binsted Scholarship Drawing.

Watch for more information in the next issue of this magazine.

NOVEMBER 3-6, 1998

SSDA-AT Board & Committee Meetings, Las Vegas, NV
November 3-4 Committee Meetings; November 4: Board of Director Meeting; November 3-6: Clinic for Exec. Dir. and Presidents; November 5-6: Attorneys Meetings. Call SSDA for info.

DECEMBER 22, 1998

Deadline for new Underground Storage Tank Regulations. Call Terry Mulgrew, Director of Member Services, at (614) 221-0095 soon for more information.



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Fax your Bulletin Board items to the Editor at: (440) 356-3776. Information will appear in next issue.

We have a lot of good information for the bulletin board this month. First, a warm welcome to our new members. OPRRA welcomes **Archie Abraham** and **Chuck Lockyer** of A&C Food Mart in North Ridgeville, **George Rice** of University Shell in Cincinnati and **S&D Coffee, Inc.** of Blacklick, Ohio.

Marathon-Ashland to discontinue brand... a newspaper report said Marathon Ashland Petroleum will not seek new dealers for its Ashland Gasoline products. It went on to quote company officials as saying that it is not a phase-out of the Ashland brand.

New way to pay... OPRRA members may now pay dues and other OPRRA expenses with Visa/MasterCard. Call the office for more information.

PAC Donor... Board Member **Andy Tilton** joins PAC donors **Tony Licata**, **John Tuller**, **Greg Horan**, **John Price**, **Pat LaVecchia** and **Dave Schroeder**. OPRRA thanks them for their support.

Tobacco training materials available... Call the OPRRA office for free instructional material for training clerks about the "We Card" program.

More on Shell pricing lawsuit... The Cleveland Plain Dealer continues to follow the ongoing legal battle over a class action suit filed against Shell Oil. Member **Amos Norwood** was featured in the May 6 issue. Norwood was interviewed by the Justice Department.

Senate appointee in District 26... Senator **Larry A. Mumper** has been

appointed to fill an opening in the 26th Senate District since former Senator Karen L. Gillmor accepted a Governor's appointment to the State Employment Relations Board.

SBA loan information... In addition to the loan/financing information supplied in the May/June issue of this magazine (page 13), Small Business Administration loans are also available through the Bank of America. For information, call (614) 847-3677

On the lighter side...

•**Sign in a west coast gas station:** "Coke 49¢, or two for \$1.00"

•**Crime and punishment:** A St. Louis C-store owner called police when a disorderly man walked out without paying for a hot dog. Law enforcement found him dead in front of the store, where he had choked on the wiener.

•**Daffy-nition... Vice Grips:** tool used to round off bolt heads and transfer intense welding heat to the palm of your hand. ♦

BUYING POWER GROUP



The Buying Group Committee is pleased to announce three new vendors to our program. To participate in the Buying Group, call Lori Miklas at the OPRRA office to receive a copy of the order form. Here is a brief summary of the new vendors' program benefits:

Wright Screen Printers

Advertise your business and increase sales through screen printed, quality lighters. Lighters are packed 50 per box and come in assorted translucent colors. Standard logos including BP, Sunoco, Shell and Marathon or provide your own custom logo. Program pricing for buying group members: 250 lighters @ .39¢ each; 500 @ .32¢ each, and; 1000 @ .29¢ each. Prepayment is requested due to extremely low prices. For more details, call Richard at (440) 946-0897 or leave a message. Or, fax your questions to (440) 946-1269.

Hamco Cincinnati, Inc.

Want to save money on the paper supplies for your station? If your oil company or jobber quit giving you these items here is a way to cut costs and have a quality product. Hamco offers an unconditional guarantee and warranty to protect your equipment, and their supplies are approved by all major manufacturers. Andrew, Pete and Roseanne are ready to assist you, so call (800) 733-0242. Mention you are an OPRRA Buying Group member. Ask for their free catalog!



S/S Car Care

Own a car wash? Are you a Buying Group member? Then get ready to save on the chemicals you use, because S/S is offering members a 10% discount off their manufacturer list prices. You will still receive full customer support through the area sales representative for any application needs. S/S is a manufacturer of the Royal Sheen products which include detergents, pre-soaks, tire cleaners, drying agent and waxes. Plus, they have a line of equipment for dispensing the products. Call now for an in-depth review of their program. Ask for Peter Denisoff at (330) 494-9535.

Remember, you need to mention that you are an OPRRA Buying Group member to receive the correct pricing. If you have questions or concerns call me at the OPRRA office, (888) 804-9808, ext. 221. **-Terry Mulgrew**

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DIRECT ENFORCEMENT OF COURT ORDERED INCOME WITHHOLDING

By Nan Still

Originally appeared in Buckeye Farm News, February, 1998

Until recently court orders for child support payments issued by courts outside Ohio needed to be registered or filed in a court in Ohio before they had to be legally recognized by Ohio employers. In a practice contrary to federal and state regulations, agencies from various states were successfully forwarding wage withholding orders across state lines, directly to employers, and collecting. Recent legislation legalizes this illegal practice, which has worked so well.

Effective January 1, Ohio employers who receive wage with-

holding orders from any other state, which appear to have been issued by an appropriate court or agency, are to follow the orders, just as if the orders had been issued in Ohio. Upon receipt of an income withholding order, the employer is to immediately provide a copy of the order to the employee. Unless otherwise prohibited by law, the employer is to withhold and distribute funds in compliance with the terms of the order. The terms of the order will address all or some of the following:

- The specific amount of the support payments and the time for which the payments are to be withheld.
- The address and name of the person or agency where the payments are to be sent.
- The specific amount of medical support to be periodically withheld or an order that the obligor provide health insurance coverage through the obligor's employment.
- The amount to be periodically withheld for child support enforcement agency fees, the issuing court or agency, and the obligee's attorney.
- The amount of any periodic payments for any past due support.

An employer must comply with the law of the state of the employee's principal place of employment, for withholding from income, with respect to all

*New law in
effect January 1*



of the following:

- The employer's fee for processing the income withholding order.
- The maximum amount permitted to be withheld from the obligor's income.
- The time in which the employer must implement the withholding order and forward the support payment.

An Ohio employer is not subject to civil liability to an individual or agency relative to the employer's withholding of support from the obligor's income under an order issued in another state, as long as the employer is acting in accordance with the income withholding order. However, an employer who willfully fails to comply with an income withholding order issued by another state is subject to the same penalties available when there is noncompliance with an order issued within Ohio.

For further information, you can contact the Office of Family Assistance and Child Support, ATTN: Central Registry, 30 East Broad Street, 31st Floor, Columbus, OH 43266-0423, (614) 752-6567 or fax (614) 466-6613. ♦

Nan Still is OFBF director of agricultural law information.

FALL ASE TESTS

**AUTO • BODY/PAINT
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MEDIUM/HEAVY TRUCK**

**Fall 1998 test deadline:
October 2, 1998
TESTING DATES:
November 5, 10, 12th**



call 703-713-3800



Tankwagon

Coming Next Issue:
Expanded Statewide
Tankwagon Report

Sample pricing information from the period
3/26/98 through 5/1/98...

R=87 Octane, S=92 Octane

(Samples from west Cleveland locations. Look for expanded coverage next month)

SUNOCO			MARATHON			BP			SHELL		
<u>Date</u>	<u>R</u>	<u>S</u>	<u>Date</u>	<u>R</u>	<u>S</u>	<u>Date</u>	<u>R</u>	<u>S</u>	<u>Date</u>	<u>R</u>	<u>S</u>
3/26	105	114.1	3/26	100.9	112.4	—	—	—	—	—	—
4/1	102	111.4	4/1	100.9	112.4	—	—	—	—	—	—
4/2	100	109.1	4/2	99.9	111.4	4/2	96.9	112.9	4/2	101.5	117.5
4/4	98	107.1	4/4	98.9	110.4	4/5	92.9	108.9	4/5	97.5	113.5
4/9	97	106.1	4/8	97.9	109.4	4/9	90.9	106.9	4/7	97.5	113.5
4/10	96	105.1	4/14	96.9	108.4	4/14	90.0	106.9	4/14	97.5	113.5
4/16	101	110.1	4/16	99.9	111.4	4/16	90.9	106.9	4/16	97.5	113.5
4/17	103	113.1	4/17	101.9	113.4	4/18	100.9	116.9	4/19	103.5	119.5
4/21	101	110.1	4/21	101.9	113.4	4/20	99.9	116.9	4/20	103.5	119.5
4/22	98	107.1	4/22	100.9	112.4	4/22	99.9	116.9	4/22	103.5	119.5
4/23	104	113.1	4/23	100.9	112.4	4/23	99.9	116.9	4/23	103.5	119.5
4/24	102	111.1	4/24	99.9	111.4	4/24	99.9	116.9	4/24	103.5	115.5
4/25	100	109.1	4/25	99.9	111.4	4/25	94.9	110.9	4/26	99.4	115.5
4/28	99	108.1	4/30	102.9	114.9	4/28	92.9	108.9	4/28	99.4	115.5
5/1	105	114.1	5/2	105.9	117.9	4/30	94.9	110.9	4/30	99.4	115.5

NEXT MONTH: Expanded coverage of statewide tankwagon pricing

To participate from your corner of the state, call Paul Harvey, Editor, at (440) 356-2510.

You will receive a simple form to fill out and fax back before the publishing deadline.

Get involved and help out!



Use this form to submit information to the official magazine of OPRRA

FAX #: (440) 356-3776

Phone: () member associate

please include the following information in the next issue* of The Independent Dealer Magazine: (Examples: Birthday, retirements, births, deaths, grand openings)

Information will appear in next available issue, but is not guaranteed. Please write clearly or type. You may include a separate sheet.

[illegible]

You can also E-Mail your information. E-Mail Address: Harvdawg@worldnet.att.net



ANTHONY E. PROCACCINI JR. MEMORIAL SCHOLARSHIP

**OPRRA will award two scholarships of \$1,000 each this August.
The following are the official rules and regulations.**

1. Any full member in good standing with the association may submit the name of his or her child or dependent, provided he or she begins classes within twelve months of award date. The scholarship is not limited to those enrolled in traditional 2-or 4-year college courses of study, but is available to students attending vocational, trade, or business schools.

2. To be eligible, the member must submit to the OPRRA office a completed Scholarship Registration Form by **July 15, 1998**. The registration form must be hand-delivered or sent via certified mail. No phone calls or faxes.

3. The winners will be determined by a lottery drawing from Ohio and Pennsylvania Pick 3 digit drawing on Aug. 15, 1998 to determine the winners. In case of dual awards,

the very next Pick 3 drawing in Ohio.

4. No family can win more than one OPRRA scholarship each year.

5. The scholarship maximum will be \$1,000 per year, and renewable up to 3 times, unless course of study is completed sooner.

6. To receive the subsequent awards after the first year, the recipient must submit proof of good academic standing (2.2 grade point average or above) by August 15.

7. Upon receipt of scholarship, recipient must notify in a letter to the committee, his or her academic plans for the academic year.

ANTHONY E. PROCACCINI JR. MEMORIAL SCHOLARSHIP APPLICATION

Applicant's name: _____

OPRRA member's name: _____

Business address: _____

Applicant's relationship to member: _____

Name of high school or institution currently attending, if applicable: _____

Your current grade or year of study, if applicable: _____

Submit this application via certified mail or in person to:
OHIO PETROLEUM RETAILERS AND REPAIR ASSOCIATION
17 S. High St. • Suite 200 • Columbus, OH 43215-3458

***Refer questions to Scholarship Committee at the above address
or by calling (614) 221-0095 • (888) 804-9808 or by faxing (614) 221-1989***

Learn the basics

Continued from page 12

could possibly go wrong with a particular investment plan and the frequency of those mishaps. A good plan will define the risk that is most important in the investor's mind, as well as the risks that are most important to the success of the investment plan. Sensitivity to the investor's perception of risk and control of the risks critical to plan success are of equal importance.

Selecting appropriate investment vehicles

Now that we have defined our investment goals, our current inventory of assets and the degree of risk we are willing to accommodate, the second-to-last step in the investment planning process is selecting the investment vehicles that will be used in our program. For some investors, this presents a problem, because a person with a short time period between now and when he or she needs to withdraw funds from their investment program generally has the lowest tolerance of risk.

Younger people with many

.....
A PERSON
WITH A SHORT
TIME PERIOD
BETWEEN NOW
AND WHEN HE
OR SHE NEEDS
TO WITHDRAW
FUNDS FROM
THEIR
INVESTMENT
PROGRAM
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TOLERANCE
FOR RISK.
.....

years to invest before retirement can accommodate higher market volatility in pursuit of higher returns, but could also meet their goals with lower, more consistent-performing types of investments. A good investment plan will explain these trade-offs and

a good financial service provider can provide invaluable counsel and interpretation.

Periodically reviewing performance

The final step in an investment plan is the periodic and ongoing measurement of the plan's progress toward our investment goals and confirmation that our portfolio strategy is remaining within the risk parameters we established. A good rule of thumb is to review performance and risk exposure on a quarterly basis and to review and update investment goals, asset inventories and risk tolerance annually.

T. Rodney Twells joined the Everen Securities, Inc. Investment Consulting Services in 1997. His seven years of prior experience in the investment management and trust business makes him a valuable resource to OPRRA members. Contact Mr. Twells, or Everen veterans Robert Hosler or Richard Renner at (800) 537-4105 or (216) 574-7340.

Electronic Checks... the future is here

Continued from page 13

merchants had Electronic Check Acceptance it would not affect how often they shopped there. And that will only improve as consumers continue to be exposed to this way of handling checks. The customer receives some benefit on this program as well. Customers do not lose their float with electronic check acceptance (unlike use of a debit card) and still have the record keeping ability that checkbooks provide today.

Electronic check acceptance is changing the way merchants think about checks. It eliminates returned checks, returned check fees, and requires fewer trips to the bank. It reduces paperwork and improves cash flow through faster closing and settlement. Electronic check acceptance brings checks into the future and makes accepting them as safe and secure as a credit card. Welcome to the future.

TeleCheck International, Inc., the world's leading check acceptance company, provides check acceptance, check guarantee and collection services to more than 200,000 retail, financial institutions and other industry clients. In 1997, TeleCheck processed more than \$97.9 billion in check authorizations, representing more than 1.9 billion checks. TeleCheck has offices in more than 90 cities in the U.S., Canada, Australia, New Zealand and Puerto Rico. TeleCheck's Ohio offices are located in Cleveland, Columbus, and Cincinnati and they serve the entire state of Ohio. ♦

Why OPRRA Healthcare?

Continued from page 8

out this period of uncertainty. Anthem rates have remained very competitive in the small group market, which is reflective of the stability of a health insurer that a plan needs to remain successful. Finally, they have offered the OPRRA plan better rates than can be obtained by a small group securing coverage on their own.

You now have my long-winded answer as to why I would recommend the OPRRA insurance plan - all coverage is through one stable carrier with very competitive rates, flexibility in plan options and managed care availability throughout the state. I encourage you to secure a proposal for the OPRRA insurance plan if you have not done so already. While many people prefer to do so, remember you do not have to wait for the renewal of your current plan to change your coverage. ♦

-FOR SALE: 4- D1000 Dresser Wayne Cash Registers. \$225 each. Used, work well. Bill (614) 864-0815

-91 FORD TOW TRUCK
42K miles, dynamic self-loader, \$25,000.00
-KAL-Lab Scope & Engine Analyzer, like new. \$2,500 for both.
-Hunter Alignment-Turn Plates, \$350.00
-Mitchell Manuals, Offer
More items available!
Tony, 216-442-9294

Mac-Maximizer Tool Box
Brand New Condition. Paid \$4,150 two years ago. Asking \$2,500. Call Wayne or Chris Castle, (614) 491-0741.

AVAILABLE ITEMS

Air Compressor: Service Station Style 80 gal. dual piston. Nearly new, \$600 or offer.
Construction Site Skid Tank
300 gallons, steel on skids, \$75
1973 Honda Cl/CB 350 motorcycle, \$300
Contact Kevin: 440-639-9911

EQUIPMENT FOR SALE

•ROBIN AIR Model 17400 Refrigerant Recovery and Recycling System.
•ROBINAIR Model # 10295A Smart Cart A/C charging system. Like New, 2 years old with covers. \$1,000 for both.
Kirtlands BP (419) 358-9340.

BUSINESS FOR SALE!

Gasoline, Convenience Store, Auto Repair, and Towing business for sale/lease. Located in Delaware County at SR 36/37 at I-71. Over 30,000 vehicle traffic/day. Great chance to own your own business, or for existing dealer who wants to expand. Call Ray (419) 947-8957

15,000 GALLON DOUBLE WALL FIBERGLASS Underground Storage Tank. 9 years old. Best offer. Call 330-452-9409.

For Sale... 3 Fiberglass tanks, 18 years old; canopy, 5 years old; 4-wheel computer alignment, Model FM-C #4000; Hydraulic air jack; 20 ton hydraulic press; Wayne Model No. EC/SY2400/0160; Gas computer systems. **Contact Albert (440) 585-0498**

BUSINESS FOR SALE:

Gas Station with Two Service Bays. Updated Tanks and Lines. Located in Northeast Columbus on busy street. Great Potential.
Call (614) 899-7430

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1986 Chevy C30 Rollback Truck, only 96K, fully loaded, looks and works great, Holmes flatbet and towbar, colors are red and yellow. New clutch and rebuilt transmission.
Asking only \$14,000.
Broad & James Shell
(614) 231-5256

FOR SALE-BEST OFFER

4-Decade Wayne 1000 cash registers, very good working order. Call JR Bope (614) 267-2673 or Scott Bope (614) 794-2673

FOR SALE... 20 year service station and real estate. Purchase includes 2325 sq. ft. facility, 10 pumps, 3 service bays, towing, c-store and beer license. For business package call: Tony Mesi 614-451-5100

also: 50 years in business, service station and real estate. Purchase price includes 4600 SF facility, 8 pumps, 3 service bays, lottery, c-store and beverage license. All 1998 requirements completed. For business package call:
Tony Mesi 614-451-5100

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FAX: (440) 356-3776

**Ad will run for a minimum of three issues unless you fax a cancellation notice to the above number.*

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•OTC 5 Gas New! all options, Cost \$8,400, asking \$6,500.
•Shop Mngmt System: Prints repair estimates, repair order/invoices. Customer history by name and vehicle, follow-up/promotional letters, builds buying and retail prices by part and labor. Complete with instruction book. \$1,500.
Call Paul (216) 449-4959

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