
RSGDA

REPAIR SHOP & GASOLINE DEALERS ASSOCIATION
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October 2013

Efforts To Reduce Tobacco Sales To Minors Successful

The federal and state partnership aimed at ending illegal tobacco sales to minors has continued to exceed expectations, a new report on the Synar Amendment program by the Substance Abuse and Mental Health Services Administration (SAMHSA) finds.

All states and the District of Columbia have continued to meet their goals of curtailing sales of tobacco to underage youth (those under 18). The SAMHSA report shows that the average national retailer violation rate of tobacco sales is 9.1% – significantly below the 20% target rate set by the program. While this rate represents an increase from the year before, it is the second lowest retailer violation rate in the history of the Synar program.

“Over its 16-year history the Synar program has made remarkable strides in lowering the levels of illegal tobacco sales to minors across the nation, but far more needs to be done to prevent kids and young adults from using tobacco, which is still the nation’s leading cause of preventable death,” said Frances Harding, director of SAMHSA’s Center for Substance Abuse Prevention, in a press release.

For the seventh year in a row, all states met their Synar required goals. In fact, nine of the 50 states achieved a retailer violation rate below 5%. Thirty-three states and the

District of Columbia achieved a retailer violation rate below 10%. By contrast, when the Synar program kicked off in 1997, the highest reported state retailer violation rate was 72.7%.

The Synar Amendment (introduced by the late Representative Mike Synar of Oklahoma and enacted as Section 1926 of the federal Public Health Service Act) requires states and U.S. jurisdictions to have laws and enforcement programs for prohibiting the sale and distribution of tobacco to persons under 18. Under the regulation implementing the Synar Amendment, states and U.S. jurisdictions must report annually to SAMHSA on their retailer violation rates, which represent the percentage of inspected retail outlets that illegally sold tobacco products to youth.

Electronic Cigarette Sales Surpass the \$1B Mark

Combined sales of electronic cigarettes -- both from online and at brick-and-mortar stores -- have exceeded the \$1-billion mark and could reach \$1.7 billion to close out the year.

"Conservative data indicates that traditional electronic cigarette retail sales on an annualized basis [are] \$700 million," said Bonnie Herzog, managing director of tobacco, beverage and consumer research at Wells Fargo Securities LLC. "When combined with online sales, the industry has now exceeded \$1 billion for the first time ever, with the consumption of e-cigs likely surpassing that of traditional cigarettes in the next decade."

Herzog told CNBC that increased awareness and the lower price point of e-cigarettes are key drivers in the recent rise of the alternative tobacco product. "A lot of the awareness is the perceived lower health risks and definitely, the affordability," said Herzog, adding that the ability to use e-cigarettes in locations where traditional cigarettes are banned is yet another factor.

Despite reaching \$1 billion in sales, e-cigarettes still lag behind sales of traditional tobacco cigarettes, which are approximately \$80 billion a year, the report noted.

If sales hit \$1.7 billion by the end of the year, that would amount to a 240-percent increase over 2012's estimated \$500-million sales mark.

Specifically looking at online sales, Miami-based electronic cigarette company V2 Cigs expects this year's online sales figure to be an estimated \$500 million to \$625 million. Established as an online-first retailer in 2009, V2 partnered with National Tobacco Co. in April to distribute its e-cigarette products to traditional retail outlets across the United States. Through that partnership, V2 products are

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now sold in more than 10,000 outlets, including Hess gas stations.

The company said it will be fully deployed in no less than 35,000 retail locations by December.

"Over the past few years, traditional retail brands have been transitioning online, but today we're seeing a new trend with the most successful online brands moving into retail," said Andries Verleur, CEO of V2 Cigs.

FDA Extends Comment Period For Menthol In Cigarettes

The U.S. Food and Drug Administration (FDA) has published a notice in the Federal Register announcing a 60-day extension of the comment period for the Advance Notice of Proposed Rulemaking (ANPRM) seeking additional information to help the agency make informed decisions about menthol in cigarettes. Specifically, the FDA is requesting information to inform its thinking about potential regulatory options, such as establishing tobacco product standards, sale and distribution restrictions, and other regulatory actions and considerations.

In a press release asking for comments, the agency said that in the United States, about 30% of all adult smokers and more than 40 percent of all youth smokers report smoking menthol cigarettes. "Menthol cigarettes raise critical public health questions," said FDA Commissioner Margaret A. Hamburg. "The FDA is committed to a science-based approach that addresses the public health issues raised by menthol cigarettes, and public input will help us make more informed decisions about how best to tackle this important issue moving forward."

In late August, NACS expressed its concern about "the adverse impact of overly restrictive federal regulations on menthol cigarettes, including a possible prohibition on manufacture or sale. A ban on menthol in cigarettes risks giving rise to an entire industry of unregulated cigarette products that would create significant health concerns."

Also troubling is the fact that the agency only asked broad questions about illicit trade "instead of developing a fact-based foundation to understand the current extent of illicit trade as Congress intended, and then seeking comment from interested parties on those findings. ... It is impossible to assume that a menthol ban will reduce underage smoking, which is the announced objective of, and justification for, virtually every provision of the Tobacco Control Act. If anything, a ban on menthol will aggravate underage smoking problems, as demonstrated by the Canadian experience. Unlike legitimate retailers who take seriously their responsibility to curb tobacco sales to underage youth, the purveyors of illicit menthol cigarettes, operating outside of the law, will not discriminate among their customers based on age."

NYVIP MESSAGE No. 100

DATE: 8/19/2013

TO: All Emissions Inspection Stations

FROM: NYS Dept. Of Motor Vehicles

SUBJECT: NYVIP2 Equipment Update

IMPORTANT NOTICE Please Bring This Message To The Attention Of The Station Owner And/Or Manager

Last week Systech International began shipping NYVIP2 units to inspection stations. Orders will continue to ship over the next several months and will be filled in the order received.

Over 7,100 stations have already placed orders. All of these stations met the August 15 deadline and are guaranteed delivery by December 1. If you have not yet ordered a unit, and you wish to keep your inspection station license in good standing after December 1, you can still place an order. Please refer to NYVIP messages 93 and 95 for more information.

If you plan to remain in the emission inspection program after December 1, 2013, please go to www.NYVIP.ORG and order your replacement equipment as soon as possible.

For those stations that have placed orders—

You will receive an email from Systech notifying you that your equipment has shipped. You can also check shipping status by logging into your station account at www.NYVIP.ORG. Once you are logged in follow the "Stations" tab to "Equipment" where you can then view your order status.

Once your NYVIP2 unit arrives it is important that you open the box and inspect it for any damage that may have occurred during the shipping process. If you find any damage please report it to Systech immediately so it can be rectified.

You should initialize your NYVIP2 equipment upon receiving it, closely following the "NYVIP2 Emissions Analyzer Setup" instructions included with the packaging. Be aware that the setup instructions are specifically designed for the NYVIP2 Computerized Vehicle Inspection System (CVIS), and must be strictly followed. If you have any questions regarding initializing your equipment please contact Systech before proceeding at 1-866-OBD-TEST.

Using the Systech equipment

You cannot begin using the NYVIP2 unit to perform inspections prior to December 1 unless instructed to do so by either Systech or DMV. You must continue using your SGS Testcom equipment until advised otherwise.

Additional messages will follow in the coming weeks explaining the next steps in the conversion process. Until that time if you have any questions about the conversion you may call DMV Clean Air at 518-473-0597.

NYVIP MESSAGE No. 101

DATE: 9/11/2013

To: Emissions Inspection Stations That Have Ordered NYVIP2 Equipment

FROM: NYS Dept. Of Motor Vehicles

SUBJECT: Instructions For Stations That Have Ordered NYVIP2 Equipment

Important Notice Please Bring This Message To The Attention Of The Station Owner And/Or Manager

This Message Is For Emissions Inspection Stations That Have Ordered NYVIP2 Emissions Inspection Equipment From Systech.

If You Have Not Ordered Equipment, Please Review NYVIP Messages 93, 95, 100, And 102.

For those stations that have placed orders—

You will receive an email from Systech notifying you that your equipment has shipped. You can also check shipping status by logging into your station account at www.NYVIP.ORG. Once you are logged in follow the “Stations” tab to “Equipment” where you can then view your order status.

Once your NYVIP2 unit arrives it is important that you open the box and inspect it for any damage that may have occurred during the shipping process. If you find any damage please report it to Systech immediately before activating the equipment by calling Systech at 1-866-OBDD-TEST.

You should initialize your NYVIP2 equipment upon receiving it, closely following the “NYVIP2 Emissions Analyzer Setup” instructions included with the packaging. Be aware that the setup instructions are specifically designed for the NYVIP2 Computerized Vehicle Inspection System (CVIS), and must be strictly followed. If you have any questions regarding initializing your equipment please contact Systech before proceeding at 1-866-OBDD-TEST.

Once your unit is initialized please leave it connected to the network and on the “Main Menu” screen until you are notified that software version 13.07.33 (or greater) has been downloaded. Once this occurs follow the prompts to install the software.

The initialization instructions included with the unit are also posted on WWW.NYVIP.ORG in the Forms & Downloads section for those facilities needing another copy. You cannot begin using the NYVIP2 unit to perform inspections prior to December 1 unless instructed to do so by either Systech or DMV. You must continue using your SGS Testcom equipment until advised otherwise.

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Skimmers Continue To Steal Credit, Debit Card Information

Despite more news reports on the illegal practice, thieves still target gasoline stations to siphon off card data, which is sometimes used to buy massive quantities of fuel for resale.

Skimming remains a top concern for gasoline station owners, as thieves increasingly turn to this method to steal credit and debit card data, ABC News reports. The skimmer devices are becoming more sophisticated and smaller, making it harder for gasoline station operators to spot them.

Skimming is estimated to cost consumers billions of dollars a year. While gasoline station and convenience

store robberies are on the decline, skimming is on the rise, ABC News reports. The skimmers are usually hidden very well, making detection by a casual glance unlikely, said Ahmad Motlagh, who owns a Shell gasoline station in Arizona. “The one I found looked like a little matchbox and was stuck to the side on the inside of the card reader panel.”

The U.S. Secret Service has been working on skimming cases across the country. Steve Scarince with the Secret Service told ABC News that the agency is working with police departments, gasoline station owners and even former skimmers who were caught by the Secret Service.

One such reformed criminal is now helping the Secret Service train its agents to spot and recover skimmers. “Gas station skimming is one of the easiest and best ways of doing it because it’s hidden. It only takes seconds to open it up and put it in there,” said Dan DeFelippi, who used to install card skimmers. “It’s very easy and it’s a lot of money.”

A companion scheme to skimming is using the stolen card numbers to purchase large quantities of gasoline—usually from the same station pumps in which the skimmers were installed. The essentially stolen gasoline is then resold. The Secret Service estimates that scheme brings in between \$8 million to \$10 million annually.

Anti-Skimming Solution

The WeCare decal is a tamper-evident label that can help retailers identify potential security breaches if skimming devices are inserted at fuel dispensers or other unattended PIN-entry devices. The labels can also help retailers address some of the PCI compliance mandates that are now required.

The security labels are to be used on fuel dispensers near the credit/debit card transaction area. If the label is lifted to insert a skimming device, a “void” message appears on the label, providing a visual alert to store employees so that additional action can be taken. Because the labels clearly indicate that they are to prevent tampering, the labels help assure customers that their data is secure, and discourage criminals targeting the store.

Protect your business and your customers — order the WeCare decals for your stores today.

How to Protect Against Power Surges

Point-of-sale equipment, digital menu boards, signage, displays and other electronics at convenience stores represent ripe targets for degradation and damage from unexpected power surges. At the very least, untimely power interruptions can interfere with operations and customer service without warning, subsequently causing associated costs that can be significant.

According to a recent survey, more than 75 percent of respondents reported that at least 2 percent of their terminals were damaged or in need of repair during the past year as a result of power surges, and more than 62 percent incurred an annualized related maintenance cost of at least \$400 per terminal.

In most cases, “dirty power” is to blame. Dirty power is typically associated with lightning-prone areas

because of their repeated brownouts and power outages. But dirty power emerges as a particular problem for c-stores, regardless of lightning strikes or locations, because of the entrenched reliance on sophisticated electronics and the constant cycling of electrical equipment within the building. This continuously places operations at risk, since cycling equipment generates surges, causing diminished power quality and serious damage to components and potential unavailability of equipment.

Historical Performance Problems

Technically, a surge is a dramatic increase of voltage lasting up to 50 microseconds, and a spike represents an increase of voltage for two nanoseconds or less. If a surge is high enough and lasts long enough, components can overheat and burn. While surges are inherently worse than spikes, both can damage equipment or degrade components over time and consequently, shorten service life.

Surges can be classified as external or internal. While external surges (caused by storms and normal power company switching operations) generally are more severe, internal surges occur more frequently – representing about 80 percent of all surges – when equipment within a c-store is cycling on and off. Immediate equipment failure may not occur, but equipment life can be shortened from the cumulative effects of smaller, damaging surges. The immediate effects can be lost data, slow system response and other anomalies.

Historical performance problems associated with standard surge protectors can be traced to Metal Oxide Varistors or MOVs (fixed clamping level components). When voltage hits the protector, the two semiconductors are supposed to divert the excess power to the neutral and grounding wires, sending only the right amount to the hot wire and on to the equipment.

However, while the essential role of a MOV is to divert surge current, its lifespan shortens and failure becomes imminent as more surges (or spikes) are diverted. A MOV is also required to display a "failure indicator," which is an acknowledgment of its sacrificial history (planned obsolescence) because they will wear out after repeated use. Hence, one strong surge can spell disaster with no forewarning.

Power Quality Filters to the Rescue

As a more practical alternative, non-sacrificial "series filter" surge suppression technology limits surge current, surge voltage and surge duration, overcoming the many shortcomings of shunt suppressors plagued by excessive let-through voltage, limited service life, poor filtering and safety ground wire contamination. These advanced "power quality filters" rely on inductive filtering circuitry connected to a neutral power line conductor to store and safely discharge surges without contaminating the critical safety ground reference.

Employing established Wide Voltage Range (WVR) technology, the filters definitively can sense and suppress surges on 120-volt power lines, even when the power is low at 85 volts or high at 175 volts – and anywhere in between. Ideally suited for c-store operations, the

technology "menu" includes plug-in products with multiple outlets for point-of-use equipment, panel-mounted branch circuit models, original equipment manufacturer modules for inclusion in a product manufacturer's designs, and custom configurations.

Tips for System Selection

When considering "filter-based" solutions for surge protection, the following questions can help guide in system decision-making and successful outcomes:

- Should the system be installed immediately using plug-in protection?
- Is it desirable to protect multiple outlets/rooms with one installation at the main panel (handled by a professional)?
- Will the system sense and suppress surges generated by equipment cycling on and off inside the c-store?
- Will the system remove EMI/RFI electrical fluctuations that can further disrupt c-store electronics?
- Is the system sacrificial? Will it require a replacement schedule due to degradation over time?
- If installed at the main panel, will the system require supplemental protection?

One final note: When selecting the most appropriate surge suppression technology to protect sensitive electronics, a reliable rule of thumb is to determine whether product ratings have been based on actual endurance testing. Our recommendation is to ask the supplier for performance and endurance test results from a nationally recognized testing laboratory.

Otherwise, if a surge suppression product is not rated ideally both for performance and endurance, its use can become a dangerous gamble – prompting the startling realization down the road that an ordinary surge protector may prove to be worse than no protection at all.

J. Rudy Harford is chief engineer at Zero Surge Inc., a provider of non-MOV surge suppression technology.

Retailers Charged in \$3 Million Food Stamp Scam

Six operators of Providence, R.I.-area convenience stores have been indicted in a more than \$3 million conspiracy to defraud the federal Supplemental Nutrition Assistance Program (SNAP), commonly known as the food stamp program, the U.S. Attorney's Office for the District of Rhode Island said.

The charges carry maximum six-figure fines and jail terms.

The indictments follow a two-year, multi-agency investigation. Three others are set to plead guilty to criminal charges in the conspiracy, authorities said.

U.S. Attorney Peter Neronha identified store owners and employees from five c-stores who let SNAP recipients use their electronic benefit transfer (EBT) cards to exchange benefits for cash, which is illegal under the program. In return, defendants allegedly added a surcharge that was usually equal to the amount of cash received. SNAP

benefits are transferred electronically right into accounts managed by the retailer.

Neronha said that the probe revealed a pattern of abuse when undercover investigators visited c-stores, examined thousands of documents, bank records and tax filings and reviewed information and evidence seized in authorized searches at several businesses April 1, 2013.

The stores allegedly involved in the scam are the Corner Store, Regency Mart, Stop & Go, Dugout and Cristina's Market. The Corner Store in Providence is not related to CST Brands, of San Antonio, Texas, which spun off from Valero in May and operates 1,900 sites, most of them branded "Corner Store."

In addition to the ongoing criminal investigation and criminal charges, the U.S. Department of Agriculture and Nutrition Service, which administers the SNAP program, has permanently disqualified 37 Rhode Island retailers from participating in the food stamp program and sanctioned 15 others for violations. The violations range from allowing SNAP recipients to buy unauthorized merchandise to trafficking cash.

The following individuals have been indicted: Mustafa Al Kabouni, 52, Cranston, R.I.; Mohamad Barbour, 53, North Providence, R.I.; Mohamad Amir Al Kabouni, 43, North Providence, R.I.; Mohamad Eid Al Kabouni, 22, Cranston, R.I.; Amir Rasheed, 33, Flushing, N.Y.; Karuna Mehta, 43, North Smithfield, R.I.

Authorities stress that the indictment and announcements are allegations and not evidence of guilt.

--Donna Harris, dharris@opisnet.com
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Government Stats Show U.S. Gasoline Demand Still In Trouble

If you're wondering why gasoline prices haven't matched the late August crude oil spike, government statistics released late yesterday may provide a prescient clue. Data from the Energy Information Administration (EIA) have been published now for the first six months of 2013 and the statistics show motor fuel demand down about 0.6% from last year. Most notably, the final numbers for June are in and they showed U.S. gasoline demand of 8.965 million b/d, which is off 70,000 b/d from June 2012. Only one month - January -- has seen U.S. demand beat year ago levels, and that was by a modest 31,000 b/d. There is the expectation that year-on-year increases will be recorded when EIA puts the final imprimatur on July and August gasoline demand some 30-60 days from now. But there is also the expectation that September through December demand patterns will at best match 2012. If that were the case, refiners could plan on U.S. demand of just 8.5478 million b/d in the last four months of 2013. If demand were to match the 0.6% destruction in the first half of 2013, we could be looking at less than 8.5 million b/d of demand. As recently as 2010, it was common to see late year U.S. gasoline demand bump up against 9 million b/d numbers,

but that seems unlikely in virtually every scenario. The wild card for the rest of the year may be gasoline exports. June exports perked to 347,000 b/d, according to EIA, rising 89,000 b/d from the May figure. There is precedent for much higher exports, however. In January, gasoline exports removed some 548,000 b/d of U.S. motor fuel. But don't expect the brisk year-on-year demand increases suggested by recent weekly EIA reports to persist after Labor Day. Anecdotal evidence already suggests that motorists are going back to the habits they demonstrated in the first six months of 2013, implying that the July and August demand surges represented a "sugar rush."

--Tom Kloza, tkloza@opisnet.com
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Federal Court Throws Out More Hot Fuel Cases

A Kansas federal court overseeing multidistrict legislation awarded summary judgment yesterday to 7-Eleven Inc., Circle K Stores Inc. and other gas stations in three separate "hot fuel" class-action lawsuits, according to Law360.

Hot fuel refers to the practice of selling gasoline above the industry standard of 60 degrees Fahrenheit without adjusting the volume of a gallon of fuel.

As previously reported, 7-Eleven, QuikTrip Corp. and Kum & Go LC were absolved of any wrongdoing in another hot fuel case in September. More recently, on July 24, U.S. District Judge Kathryn Vratil granted Chevron Corp. summary judgment on three class-action hot fuel claims.

These three rulings are among more than 30 such cases nationwide. Several oil companies and convenience store retailers have already agreed to settle multi-state hot fuel cases. Among them were ConocoPhillips Inc., ExxonMobil Corp., Shell Oil Products US, CITGO Petroleum Corp., Valero Energy Corp., and BP plc subsidiaries BP Products North America Inc. and BP West Coast Products LLC.

ATTENTION INSPECTION STATIONS

The association has received a flurry of requests for legal representation for violations of the DMV commissioner regulations known as "clean scanning." that is when a vehicle other than the one to be inspected is substituted for the OBD-II part of the test. We have no defense for these violations. DMV has the ability to trace the OBD-II inspection to the vehicle used for the inspection.

If you cannot pass a vehicle for any reason, get help. That help could come from DMV. This violation almost always results in revocation.

\$afety Group 536

With a Financial history like this you have
lots of reasons to smile.



DIVIDEND HISTORY

35%	2010-2011
35%	2009-2010
35%	2008-2009
35%	2007-2008
30%	2006-2007
30%	2005-2006
25%	2004-2005
22.5%	2003-2004
17.5%	2002-2003
10%	2001-2002
15%	2000-2001
30%	1999-2000
40%	1998-1999

DISCOUNT HISTORY

25%	2012
25%	2011
20%	2010
20%	2009
20%	2008
25%	2007
25%	2006
25%	2005
20%	2004
20%	2003
20%	2002
20%	2001
30%	2000

Current Group Management took over for the 04-05 policy year
2008 20 % Discount due to 18% rate decrease

Lawley
INSURANCE



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RECEIVE A REBATE CHECK FOR 2% OF YOUR PURCHASES (MINIMUM OF \$150 REBATE)

PUT THE MONEY IN YOUR POCKET

FREE MONEY

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Business Address Street:		
City:	State:	Zip:
Phone:	Fax:	E-Mail:
Name of NAPA Dealer:		
NAPA Street Address:		
City:	State:	Zip:
Phone:	Fax:	
Additional NAPA Dealer(s) you do business with:		
Name of NAPA Dealer:		
NAPA Street Address:		
City:	State:	Zip:
Phone:	Fax:	
Name of NAPA Dealer:		
NAPA Street Address:		
City:	State:	Zip:
Phone:	Fax:	

FAX this form back to:

518 452-1955

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ProDemand provides repair, diagnostic and maintenance information to help professional technicians complete their jobs *faster, easier* and *smarter*. You get information from service repair manuals presented in a consistent, easy-to-use format, with all of the factory specifications and procedures, computer diagnostics, electrical wiring diagrams and detailed illustrations delivered in a single lookup. ProDemand Estimator gives you quick access to the labor times and OEM parts prices you need to build accurate estimates.

PRODEMAND ADVANTAGES

COMPONENTS — Your critical tasks together in one tab-based, intuitive interface

CODES — Diagnostics just got a whole lot faster and easier with smart search

SERVICE MANUAL — All your OEM data in a familiar interface, now streamlined for faster, easier access

ESTIMATOR — OEM Labor times and parts pricing for domestic and imported vehicle models going back to 1983

MAINTENANCE — Easy access to factory-recommended tasks and specs

SURETRACK™ — Diagnostic resource with a unique combination of intelligence, expertise and real-world parts replacement data.

VINTAGE — Mitchell 1's database of information for vehicles built prior to 1983



***Rules**

First 6 months at advertised price. A 12-month contract is required.

Promotion is available for a limited time only. Cannot be combined with any other discounts.



For more information or to find your local Mitchell 1 representative, visit www.mitchell1.com or call 888-724-6742.

Promo Code: 6+6



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SAVINGS

Get the leading Shop Management and Repair Information
for the low price of **\$150** per month!

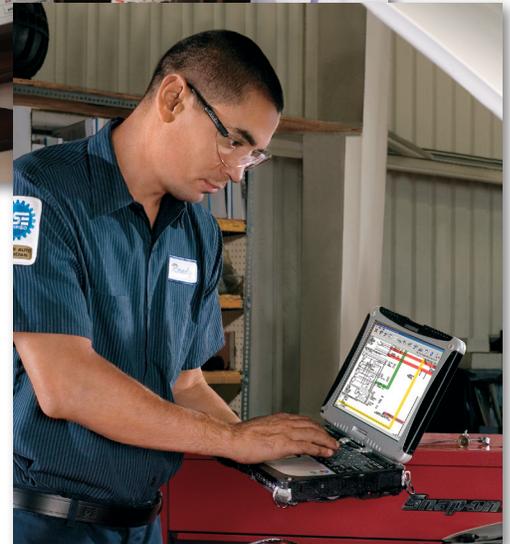
TEAMWORKS™ is dedicated to providing quality repair information solutions that simplify everyday tasks for automotive professionals — helping make their jobs easier. You can count on the Mitchell 1 family of integrated software tools to help you fix cars faster, optimize shop workflow from estimate to invoice.

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ProDemand provides repair, diagnostic and maintenance information to help professional technicians complete their jobs **faster, easier** and **smarter**. You get information from service repair manuals presented in a consistent, easy-to-use format, with all of the factory specifications and procedures, computer diagnostics, electrical wiring diagrams and detailed illustrations delivered in a single lookup. ProDemand Estimator gives you quick access to the labor times and OEM parts prices you need to build accurate estimates.



*Rules

First 6 months at advertised price. A 12-month contract is required.
Promotion is available for a limited time only. Cannot be combined with any other discounts.



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LEGAL PLAN

As a member in good standing of the Association, you are entitled to participate in our group legal service plan. If you are in need of this service, you must first call the Association office at (585) 423-9924. An appointment will be arranged that will be convenient for you and the attorney.

Covered services available to members include:

- Defense in Small Claims Court if your business is sued or at Department of Motor Vehicles or at any other New York State Administrative Proceeding hearing. (Once per year.)
- Review of leases, supply contracts and franchise agreements to advise you of your obligation under these contracts. The plan does not include actual negotiation on your behalf. (One hour per issue, up to five hours per year.)
- Consultation on legal questions pertaining to your business. (One hour per issue, up to five hours per year.)

Appeals of judgments against you are not a covered benefit, but are available to members at special contract prices.

Additional legal services will be provided by the designated law firm's standard hourly rate less 15%. Special contract prices have also been negotiated for the following services.

- Residential real estate purchase or sale. The designated law firm will represent you in the sale of purchase of your primary residence and/or a second home or vacation property at the following rates:

Sale	\$295.00
Purchase	\$350.00
- Simple will \$75.00 Simple will (husband and wife) \$125.00

In order to participate in the plan you must be a member in good standing and must have been a member for ninety days prior to the need for legal service.

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**CIGARETTE SALES TO MINORS
CLERK CERTIFICATION**
COMPLIANCE WITH THE NEW STATE CERTIFICATION OF
CLERKS WHO SELL TOBACCO PRODUCTS

CERTIFICATION OF A CLERK WHO SELLS TOBACCO PRODUCTS
POINT REDUCTION CLASS

NEW YORK STATE AMENDED ITS POLICY OF ENFORCEMENT FOR RETAILERS WHO SELL TOBACCO. UNDER THE NEW LAW A POINT SYSTEM HAS BEEN ESTABLISHED. EACH VIOLATION OF A TOBACCO SALE TO A MINOR WILL GENERATE A FINE AND TWO POINTS. THREE POINTS AND THE RETAILER'S LICENSE TO SELL CIGARETTES WILL BE SUSPENDED. HOWEVER, IF THE CLERK HAS RECEIVED A CERTIFICATION BY TAKING AN APPROVED SEMINAR, THE VIOLATION WILL RECEIVE ONE POINT.

THE STATE IS ENFORCING THIS LAW
*IN ORDER TO ACCOMMODATE OUR MEMBERS,
WE ARE CERTIFIED TO PROVIDE THIS TRAINING.*
PLEASE NOTE DATES, TIME, AND LOCATION OF THE NEXT SEMINAR

WHERE:

Shadow Lake Golf Course – Woodlands Room
1850 Five Mile Line Road
Penfield, NY

WHEN:

First Thursday of every month at 4:00 PM

COST:

MEMBERS: \$15.00 - NON-MEMBERS \$30.00

PLEASE CALL FOR RESERVATIONS AT (585) 423-9924

SPONSORED BY: RSGDA

RSGDA

Repair Shop and Gasoline Dealers Association

HEALTH INSURANCE PROGRAM

If you are going without health insurance, you are taking a big risk. Now is the best time to stop exposing yourself to high medical costs. Even if you have insurance, you will want to check how our health insurance programs can better suit your needs. Here are some of the benefits of our program:

- **Reduced premiums by being a member of our groups.**
- **Programs provided by a variety of providers.**
- **Choose from a wide selection of plans.**
- **Tailor your insurance to best suit your needs.**
- **Participating employees may choose different plans.**

Let us work with you to find the best program at the best price. We will send you more information, and help you to navigate the selection of plans and options to find the one that is best for you.

**To find out more information call
Ralph Bombardiere at (585) 423-9924**

Property For Sale:
7 Pierce Avenue, Hamburg, NY 14075



PRICE: \$495,000

Building Size: 2000 SF

Year Built: 1967

Inspection Station

Currently a Sunoco full/self serve with a 2000 SF auto repair facility. Very good prospect for conversion to a convenience store with gas. Main intersection in village of Hamburg (complete with traffic light). Convergence of Route 75, Lake Street & Main Street (Route 62).

