
SSRA

Service Station & Repair Shop Association of Central New York
1235 Upper Front Street, PMB 105, Suite 5, Binghamton, NY 13901
(607) 398-7260 – ssra@nysassrs.com – www.nysassrs.com

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ATTORNEY'S CORNER

By Larry Culley

I'm repeating this month a column I wrote several months ago, because it's always timely and because many of you guys keep getting it wrong. Here's hoping it will stick this time.

A great deal of trouble can be avoided if repair shops ensure that their repair invoices are in conformance with the DMV Commissioner's regulations. Once you make sure that this is the case by ordering an invoice form fully in compliance with the Regulations, it's a simple matter to keep using the same invoice form and habitually filling it out with the information relevant to each customer. It's well worth the effort to get into this habit.

First, every invoice or work order should have on it clearly and legibly the following: the name of the business and the official DMV license registration number. This is a MUST, and I've seen several instances in the past few years where the shop did not have a registration number printed on its form. This could be considered a 'fraudulent and deceptive practice'.

Next, of course, you will need to enter the customer's name, address, invoice date, vehicle information (car model, make, year, & plate and/or VIN number) and the date the vehicle was presented for service before you start the diagnostic. Be sure to enter the mileage in and, at the end of the job, the mileage out. You must also provide a list of all parts used in the repair as well as the status of the parts, that is, original quality, rebuilt or used. Also the cost of each part and the labor performed, plus a promised date of delivery if any was given.

As to authorization for the work to be performed, have the customer initial his or her consent or, if consent is taken over the phone, note the name of the person you spoke with, their phone number, and the date and time during which you spoke with them. Be sure to note a brief description of the customer's description of the problem on the invoice. Also be very sure to have the customer sign the invoice when the vehicle is picked up after the repairs are performed. With the customer's initials or notation for authorization, and finishing with the signature at pick-up, the customer will never be able to say he or she did not authorize the work. As experienced repair shops know, this is a crucial protection for you in filling out the invoice properly.

If the inflatable restraint system is replaced, the invoice shall state the name and tax ID number from whom it was purchased --- If such system is a salvage unit the invoice the invoice must also state the dismantler's registration number, the VIN from the vehicle the unit came from as well as the part number from the vehicle restraint system and must indicate 'salvage inflatable restraint system' and a copy of purchase invoice must be provided to insurer and customer for the replacement inflatable restraint system --- a repair which has a warranty must follow these guide lines as well --- if parts are used the invoice must indicate status (new oem,

aftermarket equipment manufacturer, used part) unless otherwise indicated.

The foregoing cautions are among the most significant found in Section 82.5 of the Commissions Repair Shop Regulations. See the whole text of this section for everything that affects the obligations of the repair shop to the customer. In addition, to get pre-printed or computerized forms for legally complete invoices just contact your Associations and they will be happy to tell you whom to contact. Remember, even if you do the repair work 100% correctly you may still be subject to a fine of several hundred dollars or more, and possible suspension or revocation of your license, if you fail to properly fill out your invoice form. Why prevail on the merits and still lose on a technicality? Protect yourself and get in the 'happy habit' of properly filling out your invoice!

The contents of this column are not intended as legal advice. I give no legal advice without an appointment and interview with a client.

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New York Governor Proposes Plastic Bag Ban

New York Governor Andrew M. Cuomo has introduced a three-page bill to enact a statewide ban on single-use plastic bags. It comes a year after he blocked a 5 cent plastic bag surcharge for New York City residents.

"The blight of plastic bags takes a devastating toll on our streets, our water and our natural resources, and we need to take action to protect our environment," said Cuomo in a statement.

The bill must pass through opposition in the Legislature and the Senate, where there is opposition to the city fee and corresponding taxes. But New York wouldn't be alone if the bill passed. California was the first state to enact legislation for a statewide ban of plastic bags in 2016, including a 10 cent minimum charge for recycled paper bags, reusable plastic bags, and compostable bags at certain locations. Hawaii has a de facto ban and many cities like Washington D.C, Los Angeles and Portland, Ore. do.

Wegmans made a public statement opposing the Governor's bill. "We know from experience that it's possible to reduce the use of single-use plastic bags by educating customers about reusable bags and reminding them to bring plastic bags back to our store for recycling," said Jason Wadsworth, Wegmans Manager of Sustainability.

Cuomo is seeking re-election in the fall for a second term. He's up against Democratic Cynthia Nixon, who unveiled plans to move the state to 100% renewables by 2050 if elected.

Speedway to Acquire 78 New York Convenience Stores

Speedway LLC has picked up 78 New York convenience stores held by Petr-All Petroleum Consulting Corp.

These stores are located primarily in the Syracuse, Rochester and Buffalo markets. They operate under the Express Mart brand.

"This acquisition is a great strategic fit for Speedway, and consistent with our growth plan," said Speedway President Tony Kenney. "These stores will enhance our existing network and expand our brand presence in a key growth market for Speedway."

Following the acquisition, the 78 c-stores will be rebranded to Speedway.

The transaction is anticipated to close by the end of the third quarter, and is subject to standard regulatory approvals, customary due diligence and other closing considerations.

Headquartered in Enon, Speedway is the nation's second largest company-owned and -operated c-store chain with approximately 2,740 stores located in 21 states. It is a wholly owned subsidiary of Marathon Petroleum Corp.

Marathon Petroleum Purchases Rival Andeavor

Marathon Petroleum Corp. has agreed to purchase all of Andeavor's outstanding shares for \$23.3 billion, making Marathon the largest independent refiner in the U.S. The combination of Marathon's operations in the Midwest and

Gulf Coast and Andeavor's concentration in the western U.S. will generate about 16% of the nation's refining capacity.

When the transaction closes in the second half of this year, Marathon and Andeavor shareholders will own approximately 66% and 34% of the combined company, respectively. During early trading talks, Marathon shares sank at most 8.9% while Andeavor's rose as much as 18%.

Including Andeavor's debt, Marathon is paying \$35.6 billion to hold two-thirds of a combined company worth \$58 billion. The offer values Andeavor at about \$152.27 a share, representing a 24% premium over the sale day's closing price.

The transaction comes at a time when oil-prices are surging and global demands are growing. The U.S. is the world's top fuel exporter, shipping more than three billion barrels per day of gasoline and diesel.

"We expect this transaction will be meaningfully accretive for shareholders, generating approximately \$1 billion of tangible annual run-rate synergies within the first three years and significantly enhancing our long-term cash flow generation profile," said Gary R. Heminger, chairman and CEO of Marathon. "Given the confidence in the robust cash flow expected to be generated by the combined business, our board also authorized an incremental \$5 billion of share repurchases."

Experts say the purchase gives Marathon a leg up in the fast-growing production boom, as well as in Mexican fuel markets. There's no question the new company has greater resource capability going forward into Mexico," said Gregory Goff, Andeavor CEO.

Electric Vehicles Gaining Interest Among U.S. Drivers

More electric vehicles could be on the road soon as U.S. drivers warm to the new technology.

According to a new AAA survey, 20 percent of Americans, or 50 million people, said they are likely to go electric for their next vehicle purchase. That number is up from 15 percent in 2017.

With lower-than-average ownership costs, increased driving ranges and the latest advanced safety features, electric vehicles could have a strong future, the group said.

"Today, electric vehicles have mainstream appeal," said Greg Brannon, AAA's director of Automotive Engineering. "While concern for the environment is still a major motivator, AAA found U.S. drivers are also attracted to the lower long-term costs and advanced technology features that many of these vehicles offer."

KEY FACTORS IN BUYING AN EV

- Reliability (92 percent)
- Range (87 percent)
- Crash Ratings (77 percent)
- Cost (71 percent)

AAA's survey found that "range anxiety" is beginning to ease. Among those unsure or unwilling to choose an electric vehicle for their next car, 63 percent (down 9 percent from

2017) cited not enough places to charge as a detractor while 58 percent (down 15 percent from 2017) expressed concern over running out of charge while driving.

Not surprisingly, range anxiety is less of a concern for millennials (48 percent) than Generation X or Baby Boomers (64 percent and 66 percent, respectively).

While range is important to 87 percent electric and hybrid vehicle shoppers, it is not the only consideration. Reliability is king, with 92 percent of those likely to buy an electric or hybrid vehicle stating it is important when evaluating which car to buy.

Electric and hybrid car shoppers are also prioritizing crash ratings (77 percent), cost (71 percent), acceleration and handling (69 percent) and advanced safety technology such as automatic emergency braking and lane keeping assistance (60 percent).

Fewer drivers are concerned with style, color or design of the vehicle (34 percent), or brand of the vehicle (33 percent), according to AAA.

Although U.S. drivers may be more eager to buy an electric vehicle, having the right infrastructure will be critical to its widespread adoption, the association pointed out.

In 2018, the availability of charging stations had grown to more than 16,000 in the United States and, although anxiety over range has reduced, AAA's survey found consumer expectation for charging time while on the road may not align with reality. Nearly seven in 10, or 68 percent, of Americans feel that while out driving, a charging time of no more than 30 minutes is a reasonable amount of time to wait.

"Today's drivers are accustomed to a quick fill up at the corner gas station, but electric vehicle charging can sometimes take several hours," Brannon said. "With a little planning, electric vehicle owners can avoid a roadside inconvenience and, as technology improves, charging times will too."

Automakers Testify to Make 95 Octane the New Standard

The U.S. auto industry has started a concentrated effort to replace 87 octane regular with 95 RON octane gasoline, the same grade as Europe's regular fuel, Automotive News reports. Last Friday, General Motors testified before the House Energy and Commerce Committee's environment subcommittee about making the change, citing that it would be an affordable way to increase fuel economy and reduce greenhouse gas emissions.

Fiat Chrysler Automobiles, Ford Motor Co. and GM, along with the United States Council for Automotive Research, are pushing for 95 octane to become the nation's only grade of fuel. Currently, there are three levels of fuel: 87 octane for regular, 88 to 90 for midgrade and 91 to 94 for premium.

"This will have customer value if it is done correctly. Don't think of the premium fuel that is available today," said Dan Nicholson, vice president of global propulsion systems

for GM, during the recent SAE International WCX World Congress Experience. "If it is done in the right framework, it could have a lot of value for customers at a low rate if we pick the right octane level. If you go too high, it'll get expensive. But if you pick the right one, it'll actually work for customers. They can get around 3 percent fuel economy improvement for less than 3% cost."

Technologies like the direct-injected engines, stop/start systems and lightweight vehicle frames have accelerated fuel economy in recent years. But having a higher octane fuel, while contributing to fuel economy, also has to be affordable for drivers. "That's been something that has been important to us. How do we do this without having a big impact on the customer?," said David Filipe, vice president of powertrain engineering for Ford. "We don't want to put the burden onto the customer." Filipe capped the amount drivers should pay for 95 octane as no more than a nickel per gallon higher than regular.

New York, Connecticut on Cusp of Averaging \$3/gal for Gasoline

The momentum was already in place for motor gasoline prices to push higher before President Trump's decision to remove the U.S. from the Iranian nuclear deal added another lever for higher prices. Market values are up another nickel today putting retail prices on track to keep climbing.

Given the breath of today's increase, New York and Connecticut are poised to join Pennsylvania as the second and third states east of the Rockies where state averages top \$3/gal. There are plenty of individual stations in the East with \$3/gal prices, but other than New York, Pennsylvania and Connecticut, all states average in the high \$2.80s or low \$2.90s.

On the West Coast, pump prices are already averaging more than \$3/gal and have been for a few weeks.

The U.S. Energy Information Administration (EIA) upped its price forecast for retail gasoline prices this week, predicting that prices would peak at \$2.97 in June and average \$2.90/gal through the peak driving season from April through September. That is a 17ct/gal upward revision from last month.

At the same time, EIA pumped up its global benchmark Brent crude price prediction to \$71/bbl, a prediction that already trails Arctic Securities' bold forecast of a \$75/bbl tag for 2018.

U.S. pump prices already average almost \$2.83/gal, with prices up 16cts/gal in the past month and almost 50cts/gal in the past year.

--Ben Brockwell, bbrockwell@opisnet.com
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President Criticizes OPEC in Friday Morning Tweet

President Trump took to the cyber world and criticized the OPEC cartel this morning in a tweet that may suggest a lack of comfort with the recent strong rally for oil prices.

"Looks like OPEC is at it again. With record amounts of Oil all over the place, including the fully loaded ships at sea, Oil prices are artificially Very High! No good and will not be accepted!"

The tweet might quell speculation that the Trump administration will pursue a very hawkish line as the Iranian nuclear deal comes up for renewal on May 12. Diplomats perceive that the U.S. State Department is more prone to restoring sanctions on Iran thanks to the pending appointment of Mike Pompeo as secretary of state and the addition of John Bolton as national security advisor. A very tough stance on Iranian exports might provoke another \$5/bbl of upside, some pundits believe.

Indeed, next month is loaded with dates on the international calendar that could inspire more buying in crude. There are elections in Lebanon and Iraq that could stir the Middle Eastern pot, and an additional contest in Venezuela should prove interesting.

Higher gas prices have impacts that cut across party lines, and this morning finds the U.S. average gas price at \$2.751/gal, the highest number since July 2015. About 14% of all pump prices for regular gasoline are above \$3/gal, according to OPIS data.

Crude oil prices were modestly lower this morning, but most observers attributed the weakness to profit-taking and to some worries about a likely surge in the rig count numbers due in a few hours. At presstime, May WTI was off 38cts/bbl at \$67.91/bbl while June Brent traded at \$73.34/bbl, down 44cts/bbl.

--Tom Kloza, tkloza@opisnet.com

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NYPD Unveils 'Skim Reaper' to Combat Credit Card Skimmers

Can a \$50 gadget put an end to credit-card skimming? That's what the New York City Police Department (NYPD) hopes the "Skim Reaper" will accomplish, New York Post reports.

Card skimmers have been plaguing the convenience store industry for years, as thieves find ever more ingenious ways of installing the devices on gas station pumps and ATMs. The U.S. Secret Service estimates that skimmers steal more than a billion dollars annually in the United States.

Earlier this year, the University of Florida professor who invented the Skim Reaper with two grad students provided the NYPD with five of the devices for testing. "I've been doing skimming for approximately five years now and I have never used anything like this," said NYPD Detective James Lilla, who also works with the Financial Crimes Task Force. "It's definitely an assist we can use to combat ATM skimming."

The Skim Reaper, which is similar in size to a long credit card, is used to check ATMs and pumps for possible skimmers. A retailer simply inserts the Skim Reaper like a credit card in to the card reader, and the display informs him with the words "possible skimmer!" if a device is detected.

The ease of use helps law enforcement investigate financial crimes—and has potential for retailers to keep on top of potential skimmers on pumps and ATMs.

Unemployment Rate Drops Below 4%

Late last week, the U.S. Department of Labor released its most recent report on the nation's labor market showing the unemployment rate at 3.9%, the lowest rate since 2000, the New York Times reports. This week, that's more important than ever with many businesses gearing up for a busy summer tourist season that unofficially kicks off Memorial Day weekend.

U.S. employers continue to add workers, with April also marking the 91st straight month of job gains—the longest streak of added jobs in history. "We've continued to add jobs routinely every month for so long, and the unemployment rate we have reached is amazing," said Catherine Barrera, chief economist of ZipRecruiter. "It's very incredible."

The last time the unemployment rate stayed under 4% for a sustained period of time was the late 1960s, but economists cautioned against predictions that today's rate will remain that low. Some wonder that the low rate could be a sign that the economy will experience another bust, similar to the jobless rates prior to the dot-com fiasco. "It's easy to try to analogize and say that's what we should be preparing ourselves for right now," Barrera said.

The labor pool is also suffering from a shortage of teenage workers, with QSRs in particular scrambling to find enough entry-level employees to fill vacancies.

FDA Targets Youth Tobacco Sale Violations

This week, the U.S. Food and Drug Administration (FDA) cited 40 retailers for violations related to youth sales of JUUL e-cigarettes. The agency also announced a new blitz of retail establishments targeting youth sale violations, part of new action the FDA is taking to examine the youth appeal of e-cigarettes. The agency also is taking steps to foreclose online sales of these products to minors.

These first steps in a new effort aimed at stopping youth use of e-cigarettes are part of the agency's comprehensive plan announced in July. "The FDA has been conducting a large-scale, undercover nationwide blitz to crack down on the sale of e-cigarettes – specifically JUUL products – to minors at both brick-and-mortar and online retailers. The blitz, which started April 6 and will continue to the end of the month, has already revealed numerous violations of the law," said FDA Commissioner Scott Gottlieb in a statement.

"We'll hold retailers accountable for continued violations. Let me be clear to retailers. This blitz, and resulting actions, should serve as notice that we will not tolerate the sale of any tobacco products to youth," he said. "It's clear there's need for strong federal enforcement of these important youth access restrictions and we'll continue to hold retailers accountable by vigorously enforcing the law with the help of our state partners. Today's action should

serve to put retailers on notice to stop selling products to minors.”

Gottlieb reinforced the agency’s commitment to stopping youth tobacco use. “Make no mistake. We see the possibility for ENDS products like e-cigarettes and other novel forms of nicotine-delivery to provide a potentially less harmful alternative for currently addicted individual adult smokers who still want to get access to satisfying levels of nicotine without many of the harmful effects that come with the combustion of tobacco. But we’ve got to step in to protect our kids.

“As the FDA considers regulating nicotine levels in cigarettes to render combustible cigarettes minimally or non-addictive, products such as e-cigarettes may offer a potentially lower risk alternative for individual adult smokers. These ENDS products will still need to be put through an appropriate series of regulatory gates by the FDA. But the viability of these products is severely undermined if those products entice youth to start using tobacco and nicotine.”

Federal Regulators Crack Down on Companies Over E-Liquid Packaging

The Food and Drug Administration (FDA) and the Federal Trade Commission (FTC) issued 13 warning letters to manufacturers, distributors and retailers for selling e-liquids used in electronic cigarettes with marketing materials that underage consumers may find appealing.

According to the FDA, the letters were aimed at those with labels and/or advertising resembling kid-friendly food products — like juice boxes, candy or cookies — and some with cartoon-like imagery.

The two agencies also cited several of the companies for illegally selling the products to minors.

"No child should be using any tobacco product, and no tobacco products should be marketed in a way that endangers kids — especially by using imagery that misleads them into thinking the products are things they'd eat or drink. Looking at these side-to-side comparisons is alarming," said FDA Commissioner Scott Gottlieb.

"It is easy to see how a child could confuse these e-liquid products for something they believe they've consumed before — like a juice box. These are preventable accidents that have the potential to result in serious harm or even death," he added. "Companies selling these products have a responsibility to ensure they aren't putting children in harm's way or enticing youth use, and we'll continue to take action against those who sell tobacco products to youth and market products in this egregious fashion."

According to the FDA, examples of the products outlined in the warning letters, and being sold through multiple online retailers, include:

- "One Mad Hit Juice Box," which resembles children's apple juice boxes, such as Tree Top-brand juice boxes;
- "Vape Heads Sour Smurf Sauce," which resembles War Heads candy; and

- "V'Nilla Cookies & Milk," which resembles Nilla Wafer and Golden Oreo cookies.

"Protecting young children from unwarranted health and safety risks is one of our highest priorities," said Acting FTC Chairman Maureen K. Ohlhausen. "Nicotine is highly toxic, and these letters make clear that marketing methods that put kids at risk of nicotine poisoning are unacceptable."

Late last year, the FDA began investigating tobacco product labeling and advertising that causes the tobacco products to imitate food products, particularly those that are marketed toward, or appealing to, children. The products noted in the warning letters are considered misbranded in violation of the Federal Food, Drug, and Cosmetic Act because their labeling and/or advertising imitating kid-friendly foods is false or misleading.

The FTC joined the FDA on the warning letters under Section 5 of the Federal Trade Commission Act, which prohibits unfair or deceptive advertising.

The FDA and the FTC have requested responses from each of the companies within 15 working days. The companies are directed to inform each agency of the specific actions taken to address each agency's concerns. The warning letters also state that failure to correct violations may result in further action such as seizure or injunction.

The warning letters issued today are just one aspect of the FDA's Youth Tobacco Prevention Plan, designed to limit youth access to all tobacco products.

The California Department of Public Health launched a new advertising campaign, "Flavors Hook Kids." California is also focusing on flavored tobacco products and underage users. In late April, the California Department of Public Health launched a new advertising campaign, "Flavors Hook Kids," to address the problem of youth becoming hooked on nicotine.

As part of the focus, the department said the campaign warns parents and concerned adults about the increasing availability of tobacco products with enticing flavors, and new e-cigarette devices called "pod mods," some of which look like flash drives and other objects making them easy to conceal at home or school.

Next Phase of Tobacco 'Corrective Statements' Will Go Into Effect June 18

In November, U.S. cigarette companies began buying newspaper and television ads touting the consequences of smoking and secondhand smoke. Now, these "corrective statements" are going online.

On May 1, the U.S. District Court for the District of Columbia entered a consent order requiring major U.S. cigarette companies to begin posting corrective statements on their websites starting June 18.

The order — part of a long-running lawsuit against the cigarette companies — also requires them to attach the same statements to cigarette packages for two weeks at a time for a total of 12 weeks over two years, according to the U.S. Department of Justice (DOJ).

Additionally, the order applies to any social media campaigns by the companies to promote cigarettes.

The corrective statements must address the effects of cigarette smoking and the fact that cigarettes are deliberately designed to create and sustain addiction, the DOJ said.

As Convenience Store News previously reported, a former court order required the corrective statement ads to run five times a week for one year, or 52 weeks, for a total of 260 spots. Tobacco companies were also required to purchase five full-page ads in the first section of the Sunday edition of the 50-plus newspapers specified by the court. Each newspaper ad contained one of five corrective statements. The ads began appearing Nov. 26.

The corrective statements specifically state, among other things:

- That smoking cigarettes causes numerous diseases and on average 1,200 American deaths every day;
- That the nicotine in cigarettes is highly addictive and that cigarettes have been designed to create and sustain addiction;
- That so-called light, low-tar and natural cigarettes are just as harmful as regular cigarettes; and
- That secondhand smoke causes disease and death in people who do not smoke.

The corrective statements were ordered as part of a 2006 permanent injunction against cigarette companies, including Altria Group Inc., its Philip Morris USA subsidiary, and R.J. Reynolds Tobacco Co., to "prevent and restrain" further deception of the American people regarding tobacco use, according to the DOJ.

The 2006 order also applies to ITG Brands, which purchased Winston, Kool and other cigarette brands from the companies in the case.

ADA Lawsuit Dismissed for Lack of Standing

A lawsuit alleging violations of Title III of the Americans with Disabilities Act (ADA) was dismissed by a panel of federal judges in Florida on Monday. An individual consumer, known as a frequent filer of ADA compliance lawsuits in Florida, had alleged that Port of Call shops in Cocoa Beach Florida had a number of impediments to accessing their store that violated the ADA and had thus sued the store's parent company Beachside properties.

Beachside properties argued that the consumer lacked standing to file suit as she had only visited the now closed Port of Call shop once and had no legitimate plans to ever visit again. The trial court in the case ruled in favor of Beachside and concluded that the consumer did not have the necessary standing to bring a lawsuit. The 11th Circuit Court of Appeals agreed and upheld the trial court's decision. They determined that since the consumer lives about 175 miles away it was not likely she'd attempt to return to Beachside properties in the future.

The decision is significant because it could limit the number of ADA lawsuits against businesses. Those suits have rapidly increased in recent years. Some have argued that the suits result from unscrupulous lawyers using disabled individuals as an income stream. The consumer in this case, however, has argued that the only people doing active enforcement are individuals like her who travel to businesses and file lawsuits over alleged violations they discover.

The U.S. House of Representatives recently passed legislation, the ADA Education and Reform Act (H.R. 620) which is aimed at helping educate business owners on what can often be the difficult and confusing process of complying with the law as well as at curbing abusive lawsuits which seem to only seek a financial payout rather than actual compliance. Disabilities rights groups vehemently opposed the legislation, particularly the language that would provide a period of time during which a business owner could work to fix alleged violations after being notified of those violations without being subjected to a lawsuit. During the House floor vote, many disabilities rights advocates loudly protested from the gallery and a number of them were arrested. The legislation passed in a largely party line vote, 12 democrats voted in favor while 19 republicans opposed. The bill's future in the Senate is questionable as 43 democratic senators recently signed a letter opposing the notice and cure time period in the legislation.

DMV Record Retrieval

DMV record retrieval is available to association members and affiliates at a cost of \$12 per record. Additionally, you may order DMV certified paper abstracts of driver's license, vehicle registration, and vehicle title records for an additional fee of \$2 per abstract. Please call 607-398-7260.

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 substitute 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.

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IN NEED OF TRAINING?**

DO YOU WANT TO PROTECT YOUR BUSINESS FROM
EXCESSIVE FINES

OR

THE POSSIBLE LOSS OF YOUR:

TOBACCO LICENSE

LOTTO LICENSE

ALCOHOL LICENSE?

DO YOU WANT TO BE CERTIFIED IN SECTION 609 MOTOR
VEHICLE AIR CONDITIONING (MVAC)?

***THE NEW YORK STATE ASSOCIATION OF
SERVICE STATIONS & REPAIR SHOPS***

OFFERS ON-LINE COURSES THAT NOT ONLY PROVIDE
TRAINING AT YOUR CONVENIENCE, BUT AT VERY
COMPETITIVE PRICES FOR BOTH MEMBERS AND NON-
MEMBERS OF OUR AFFILIATES

ALL INFORMATION AND MATERIALS ARE PROVIDED
THROUGH OUR WEBSITE AT:

NYSASSRS.COM

QUESTIONS CAN BE DIRECTED TO (518) 452-4367. WE
ARE AVAILABLE TO PROVIDE PERSONAL ASSISTANCE.



Garage Insurance Survey

Name of Business:		
Street Address:		
City:	State:	Zip:
Phone #	Fax #	E-Mail:
Contact Person:		Phone # (if different from above)
Are you happy with the cost and service provided by your carrier/agent?		Yes No
If yes STOP here...		
If NO or NOT SURE you may want to look at the following		
Is your coverage insufficient?	Yes	No
Is the service poor to non-existent?	Yes	No
Is the cost too high?	Yes	No
Are you satisfied with your current coverage?	Yes	No
Are you interested in a quote from another insurer?	Yes	No
Is so please check each that apply:		
<input type="checkbox"/>	<input type="checkbox"/>	Property & Casualty
<input type="checkbox"/>	<input type="checkbox"/>	Workers Comp
<input type="checkbox"/>	<input type="checkbox"/>	Disability
<input type="checkbox"/>	<input type="checkbox"/>	Health
If you checked one or more of the above please provide the following information:		
Name of Current Insurer:		
Type of Insurance:		
Renewal Date:		
When/How is the best time to contact you?		

If you are interested in learning how you may save on insurance costs
Please fill out and fax to your local association at 518-452-1955