

SOGGDA NEWS

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Southwestern Ohio Garage & Gasoline Dealers Association, Inc.



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Vandalia, OH 45377
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Fax 937/890-9673



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SOGGDA SCHOLARSHIP



Southwestern Ohio Garage & Gasoline Dealers will be offering Scholarships this year. SOGGDA Member Families and Employees are eligible to apply.

For an application and more information please turn to pages 9 and 15 or visit SOGGDA's website at www.soggda.com

Don't miss this opportunity to help SOGGDA Member Families further their education!

THE SOGGDA NEWS

Official publication of Southwestern Ohio Garage Gasoline Dealers Association is published 12 times yearly and dedicated to the betterment of the position of independents in the automotive and petroleum industry.

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Vonnie Schriml Accountant

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If You Get This E-Mail, Delete it ASAP

The latest ploy to steal your credit card number and personal information is so believable that many are falling for it. Con artists are using the telephone in an attempt to trick you to act on an e-mail that looks like it was sent from PayPal, eBays online payment service.

The e-mail uses the same slick come on as many nefarious attempts to steal your personal information, warning you there was a problem with your PayPal account. But there is no link to click. Instead, users are asked to call a phone number where an automated answering machine asks for account information, mimicking the legitimate ways that customers interact with financial institutions, reports The Associated Press.

Security experts call this new scam "vishing" — short for "voice phishing."

Sometimes *vishing* begins with a phone call, not an e-mail. And these calls are quite believable, because the caller already knows your credit card number. All you are asked to provide the three-digit security code found on the back of the card. It is becoming more difficult to distinguish phishing attempts from actual attempts to contact customers," Ron O'Brien, a security analyst with Sophos PLC, told the AP.

Here is the valuable lesson: 'If you get a telephone call where someone is asking you to provide or confirm any of your personal information, immediately hang up and call your financial institution with the number on the back of the card, Paul Henry, a vice president with Secure Computing Corp. told AP. "If it was a real issue, they can address the issue.'

Words of advice:

- Never give anyone your credit card number or the three-digit security code on the back of the card unless you initiate the call. And if you're calling in response to an e-mail, that doesn't count as initiating the call!
- Never click on links in e-mails unless you know the sender and are sure the link is legitimate.
- Never give your personal information to a stranger online or over the telephone.
- Find out more about reporting email as spam when you're on AOL

Are you online?

SOGGDA is able to send you this newsletter via e-mail for those who wish to receive it electronically rather than US Mail.

If you would like to be added to the list, call today at 937/890-9670 or send an email request to soggda@aol.com

Difference Between a Roth IRA and a Traditional IRA

The major difference between a Roth IRA and a traditional IRA is that the Roth is created with after-tax dollars. In a traditional IRA, the money that you invest is deductible before your taxes are computed. In the event that you have a relatively modest income, you're far better off with the Roth, since you're paying very little in taxes. There's no benefit in putting the money into a tax-sheltered traditional IRA, since you may have a substantial income when the withdrawal is made. That is the determining factor: your income then, not now. On balance, I would be more comfortable with the Roth, assuming you're not in a very high tax bracket now (and if you are, you would be excluded from the Roth anyway). Since you are young, the money can sit in the Roth for years — and you won't pay one penny in tax on the money it earns during this period of time. It's a wonderful deal, not to be missed.

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NWZ Worx	George Zabrecky	800-743-0202
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Englewood Insurance Agency	Walt Harrison	937-890-2759
West Milton Optical	Terry Hassell/ John Stuckey	937-698-4456
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General Counsel Corner

By: Peter H. Gunst, Esq.
pgunst@aggt.com

The Nightmare

It is the litigant's and lawyer's worst nightmare. They are called to a hearing before an angry and exasperated federal court judge, who strongly believes that the litigant, through his lawyer, has violated both his obligations under the Federal Rules of Civil Procedure and the judge's specific orders to divulge information pertinent to the lawsuit.

The judge cuts off the lawyer's attempt to explain his client's position that the information is privileged, and therefore needs not be produced. The judge thunders:

I kept telling you to produce stuff. You ducked. You wove. You did everything to keep from producing them. ... Now what the hell do you not understand? You must produce them. Jesus Christ, I don't want any more ducking and weaving from you Now, tell me why else you don't think I ought to dismiss this case You better tell me. I'm about ready to throw this thing out.

After a further, futile attempt by the lawyer to explain, the judge again interrupts:

That's it. I'm done. I am granting the defendant's motion to dismiss this case for systematic abuse of the discovery process. ... This case is gone. I am dismissing it. What a disgrace to the legal system.... We're done. We are done, done, done.

This nightmare became reality in *Sentis Group, Inc. v. Shell Oil Co.*, a case brought by a multisite operator, who alleged that Shell had fraudulently induced him to enter into a supply arrangement, and then had systematically miscalculated the expense payments that it was obligated to make to the operator. The operator claimed over twenty-eight million dollars in damages.

Soon the litigation devolved from a dispute on the merits to a continuing squabble about whether the plaintiff had satisfied his discovery obligations.

Over a period of months, Shell submitted a series of motions to the court complaining about the plaintiffs' alleged failures to provide discovery, and successfully obtained orders compelling production from the judge.

These discovery disputes culminated in the hearing described above, and in the trial court's dismissal of the lawsuit with prejudice for the plaintiffs' failure to comply with his discovery obligations.

On appeal, the Eighth Circuit of Appeals ruled in a 2-to-1 decision to reverse the trial court's decision and to reassign the case for further consideration by a different judge. *Sentis Group, Inc. v. Shell Oil Co.*, 559 F.3d 888 (8th Cir. 2009).

The majority opinion condemned Shell's litigation strategy, observing that its "goal shifted from conducting effective discovery to fanning the flames of the court's frustration in building a case for sanctions." But the majority's disapproval spread to both parties. It observed that "neither party behaved in a manner consistent with the spirit of cooperation, openness, and candor owed to fellow litigants and the court and called for in modern discovery."

The dissenting judge would have affirmed the trial court's decision to dismiss the lawsuit altogether. Thus, of the four judges who considered the actions of the parties and their counsel, two believed that dismissal was warranted and two remained unconvinced. It can't get much closer than that.

This case demonstrates the pitfalls that may arise in litigation when discovery rules come into play. The most meritorious claim may be lost when discovery sanctions are applied.

It is absolutely essential that parties fully comply with all of their obligations under the applicable rules of procedure, federal or state, that require production of all materials that may lead to the discovery of pertinent evidence.

The danger that discovery sanctions

Continued on next page
SOGGDA News

Thefts of ATMs are on the rise, Thefts of ATMs, where people walk away with an entire machine, are increasing in frequency

Four years ago, there were 120 reported ATM thefts nationwide. Two years later, Texas alone exceeded that number.

The thefts occur in pocketed clusters, as thieves hit multiple locations within a region. In California, Oakland reported four ATM thefts last month, while San Diego County encountered nearly twice that number in the past few weeks. An ATM theft can result in the loss of tens of thousands of dollars, as a fully stocked ATM can hold as much as \$200,000.

“The amount of money in some of these machines would blow you away,” said Gary Akey, operations director with the Security Center in Dallas, a bank surveillance and security company. He added that two robberies last summer near Dallas together yielded \$250,000. “That’s a pretty good payday for a couple of minutes work.”

Removing an ATM is not easy, as thieves either physically batter a bank island with a truck or drive through a store window and then “lasso” the machine with a chain. In many instances, they also use a forklift.

“We do see banks targeted in the vicinity of construction sites,” said Doug Johnson, vice president of risk management policy for the American Bankers Association. “Folks would find construction equipment or a backhoe that can dig the ATM out, theoretically.”

Penalties for stealing ATMs are less severe than for bank robbery. An armed robbery, for instance, could lead to federal charges, but stealing an ATM is generally considered simple theft.

Merchants and banks are trying new precautions to protect their machines. One device called the Raminator incorporates a pair of steel plates that bolt machines in place. It has reduced ATM thefts in Australia by 95 percent. However, such equipment is expensive.

Other merchants employ steps that are common for preventing almost any type of crime, such as improving the lighting around the machines, and moving ATMs deeper into their stores.

Despite the theft risk, few are considering getting rid of ATMs.

“It’s less about the money you make by having the ATM and really about the customers you gain,” said Jeff Lenard. “The ATM’s job is to give the customer money — and the rest of the store is designed to give customers a chance to spend the money.”

General Counsel Corner - The Nightmare Continued...

may be applied I particularly great where the claimant faces off against a sophisticated opponent, such as major oil company, whose strategy often is to attempt to divert attention away from the underlying merits of the dispute by emphasizing the claimant’s supposed discovery lapses.

With the advent of electronically stored information – email, databases, and the like – complying with discovery requests has become more arduous and expensive. Nevertheless, full disclosure remains the rule and violations may be severely punished.

Simply put, if a party is not prepared to make full production of computer related and other materials, he or she not litigate. Otherwise, a nightmare may ensue.

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To access the latest articles by the Service Station Dealer’s legal counsel, please visit the “Service Station Dealers; Legal Issues” section of the Astrachan Gunst & Thomas P.C. website at: <http://www.agtlawyers.com/resources/petroleum.html>.

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SOGGDA SAFETY

Pushing and pulling

Many work injuries occur as a result of overexertion from pushing and pulling to move objects. The risk of injury is higher from pulling than from pushing because the load on the back is greater, and loads can be pulled onto the feet. To reduce the risk, push when you can, pull only when you have to.

This article will discuss the injury risks associated with pushing or pulling objects.

What equipment must be moved by pushing or pulling?

- Four-wheeled carts
- Wheeled baskets
- Non-automated conveyors

- Two-wheeled dollies

Where are these used?

Why are some things harder to move than others?

- Overloads
- Bad wheels
- Awkward loads
- Carpet on floors
- Rough or uneven floors
- Poor hand holds

Follow-up question

Are some loads difficult to stop once you begin moving them?

Can you think of alternate ways to move hard-to-push or hard-to-pull loads?

- Use mechanical assistance.
- Have another person help.
- Change carts if one has bad wheels.

How many types of injuries can you think of that occur from pushing and pulling?

- Straining your back.
- Straining a wrist or elbow.
- Pulling the cart over or onto your foot.
- Getting caught between the loaded cart and a stationary object.
- Slipping or falling.
- Not being able to see over a high load.

Follow-up questions

Do you know of any injuries that occurred when someone was pushing or pulling? What happened? Can you think of any way he/she could have avoided injury?

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Lithium Batteries

The Pipeline and Hazardous Materials Safety Administration (PHMSA) has proposed a rule for the transportation of lithium batteries as hazardous materials. PHMSA's proposed rule, developed in consultation with the Federal Aviation Administration (FAA), would remove exceptions under the Hazardous Materials Regulations (HMR) for transporting small lithium batteries on aircraft, require hazardous materials training for employees that handle lithium batteries or products that contain them, and require that lithium batteries be accompanied by hazardous materials labels and shipping documents during transport.

At a minimum, the rule, if finalized, would surely result in additional shipping costs for lithium batteries and products that contain them, and could potentially add responsibilities for manufacturers, distributors, and retailers of products that contain them. A copy of the proposed rule can be found at <http://edocketaccess.gpo.gov/2010/pdf/2010-281.pdf>.

PHMSA has determined lithium batteries have a heightened risk of fire during transport when not properly packaged. PHMSA has noted some forty-four such instances in its proposed rule, nearly all involving the improper packaging or handling of these materials.

The proposed rule would revise PHMSA's regulation so that small lithium batteries, such as those found in consumer, medical, and electronic devices, would no longer be expected from the HMR and would have to be transported as what they call a "Class 9 hazardous material." This would trigger training, labeling, documentation, and notification requirements for anyone who ships or handles a lithium battery or a product containing a lithium battery, including lithium battery manufacturers, manufacturers of products that contain lithium batteries, shippers, retailers, airlines, and others.

The Office of Advocacy for Small Business has submitted comments on the rule. The Office of Advocacy observed that the "PHMSA certified under the Regu-

latory Flexibility Act (RFA) that the proposed rule, if adopted, would not have a significant economic impact on a substantial number of small entities. However, PHMSA's analysis seems to omit several regulated entities and understate costs. For example, the RFA analysis states that the rule would apply to manufacturers of small lithium batteries and manufacturers of products that contain them. However, small business representatives have pointed out that ally retail business, internet shipper, manufacturer of battery packs, shipping company, or airline that handles these materials would also be subject to the new Class 9 hazardous materials provisions. This would

require them to train their employees, provide shipping documentation and notices, and incur increased costs that are not included in the analysis. Further, small business representatives expressed concern that the proposed rule would create conflicting international standards and require significant supply chain redesigns because of stowage limits and a reduction in the number of aircraft available to transport products. Finally, small business representatives stated that PHMSA has dramatically understated the number of products containing lithium batteries that are shipped by air each year. For these reasons, the factual basis for the agency's RFA certification may be suspect."



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Underground Storage Tank (UST) Update

Board Votes to Not Increase Fees in 2010

By Ellen Mitton, Administrative Coordinator

At its November 18, 2009 meeting, the Board voted unanimously to maintain fees and deductible amounts at their current level for the upcoming 2010 program year. The per-tank fee for the 2010 program year will remain at \$600 for the standard deductible of \$55,000 and \$800 for the reduced deductible of \$11,000. Remember, if tanks are installed or removed during the program year, fees are not prorated based on the number of days the tank was underground during the year. Fees are assessed annually and are required for all petroleum storage tanks underground at any time between July 1 and June 30 of each year.

Payment of the annual fee does not guarantee you will be determined eligible to receive Fund reimbursement for corrective action and/or third party costs if you discover a release from your USTs. In addition to the payment of all outstanding fees, the Board's rules require an owner to certify compliance with the State Fire Marshal's rules and demonstrate financial responsibility for the deductible amount of coverage in order to receive a Certificate of Coverage. To be granted eligibility to claim under the Fund, owners must be in compliance with the State Fire Marshal's rules for the operation and maintenance of USTs at the time a release is first suspected and/or confirmed.

Board Offers Amnesty Program for Unpaid Fees

By Krista Nichols, Accounts Receivable Specialist

In an effort to resolve outstanding fees without escalating delinquent accounts to the Attorney General's office for collection, beginning May 1, 2010, the Board is offering its first ever amnesty program to owners with past due per-tank and late payment fees. If payment arrangements are established for all outstanding prior years' per-tank fees, any late payment fees will be reduced based upon a pre-determined formula applied to the total outstanding debt. This could mean a significant savings to any owner who settles a delinquent account with the Board before July 1, 2010.

The 2010 program year Applications for Certificates of Coverage and if applicable, an invoice for outstanding prior years' per-tank and late payment fees will be mailed to each address of record on April 28, 2010. If you receive an invoice for outstanding fees for the 1989 through 2009 program years, you must contact the Board's office at 614-752-8963 or 800-224-4659 (in Ohio only) on or before June 30, 2010 to take advantage of the amnesty program.

As a reminder, Certificates of Coverage will not be issued to owners with outstanding fees. In addition, accounts with unpaid per-tank and late fees are certified to the Attorney General's office for collec-

tion.

Once an account is placed with the Attorney General's office, a 10% collection cost is added to the outstanding balance and interest accrues until the account is paid in full. If the Attorney General's office is unable to resolve the outstanding fees, the account may be forwarded to special counsel.

Special counsel is generally an attorney located within an owner's geographical area who seeks restitution through the court systems.

The assessment of late payment fees and the referral of accounts to the Attorney General's office for collection are actions the Board attempts to avoid. For a tank owner struggling to remit the per-tank fees, the addition of late payment fees, collection costs, and interest can be overwhelming and discouraging. However, by calling the Board's office, the unpaid late payment fees can often be reduced and if necessary, an interest-free payment plan established.



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SOGGDA Scholarship

Southwestern Ohio Garage & Gasoline Dealers Association will be awarding five scholarships for up to \$2,000.00 each.

Rules and regulations are as follows:

1. The children, grandchildren and employees of any paid up SOGGDA member are eligible to apply and must begin classes within 12 months of the award date.
2. The applicant must submit this completed application, include a cover letter telling about themselves, their school of choice and reasons for choosing the school.

**Mail to:
SOGGDA Scholarship
237 S. Dixie Drive Suite 6
Vandalia, Ohio 45377**

3. **The deadline for entering is June 30, 2010**
4. Each application will be reviewed by the SOGGDA Board of Directors and winners will be notified by mail.
5. Scholarship checks will be issued directly to the winner's school.
6. Scholarships are not limited to potential college students only, but to any high school graduate wanting to further their education, whether it be college, automotive training, technical school, business school, etc.

APPLICATION

Name (First, Middle, Last) _____
Home Address _____
City _____ State _____ Zip _____ Home/Cell Phone _____
SOGGDA Business _____ High School/Year Graduated _____
Name of School _____

Study: Bottled Water Has Small Environmental Footprint

Nestle Waters North America releases a comprehensive, peer-reviewed scientific evaluation to examine carbon footprints of packaged beverages.

A new study released last week finds that water, in all its forms, has the least environmental impact of any beverage choice. When compared to other packaged beverages, including soft drinks, sports drinks, enhanced waters and juices, bottled water has the lightest environmental footprint.

Commissioned by Nestle Waters North America, the life-cycle analysis study is believed to be the first peer-reviewed, comprehensive analysis of the environmental impact of water and alternative beverage options, including filtered and unfiltered tap water consumed from reusable plastic, steel and aluminum containers.

According to the report, packaging and distribution are key contributors to a beverage's carbon footprint. Key findings from the study include the fact that water is the least environmentally impactful

beverage option. Water of all types accounts for 41 percent of a consumer's total beverage consumption, but represents just 12 percent of a consumer's climate change impact.

Bottled water is the most environmentally responsible packaged drink choice. Sports drinks, enhanced waters and soda produce nearly 50 percent more carbon dioxide emissions per serving than bottled water. Juice, beer and milk produce nearly three times as many carbon dioxide emissions per serving as bottled water.

"Water is the hero in this story. If people have access to good quality tap water, we've always felt they should use it," said Kim Jeffery, president and CEO of Nestle Waters North America, in a press release. "And, from a health perspective, choosing bottled water - with no calories, sweeteners or additives - is about the smartest choice one can make among packaged beverages."

D.C. Clarifies Tax on Plastic Bags

Last week, the city put out new rules outlining how the law would be enforced and that stores have to collect a nickel for plastic bag use.

Amidst confusion from retailers and the public, the D.C. Department of the Environment clarified its plastic bag tax rules last week, the *Washington Post* reports. The new regulations outlined what retailers have to charge a nickel per plastic bag and how enforcement of the law would be done.

One of the first plastic bag fees in the United States, the tax was implemented to alter consumer behavior and curb Chesapeake Bay watershed pollution. The city predicts that from 2010 to 2014 the tax will bring in around \$10 million, which will go to environmental programs.

However, retailers remained unsure if they needed to charge for the bags. Under the rules, which have a 30-day public comment period before becoming permanent, food street vendors, liquor stores, restaurants, convenience stores selling food, grocery stores, delis, bakeries and "any business that sells food items"

must collect 5 cents for every plastic bag used.

Stores selling both food and nonfood items, including most pharmacies, have to charge the tax even if a customer does not buy a food or another item. The new rules would not make the tax apply to bags used to contain food inside food stores, such as for bulk items like fruit or nuts.

Exempt are bags used for laundry or dry cleaning, prescription drugs or newspapers. Paper bags for restaurant food would not be charged the tax. Beginning April 1, plastic or plastic disposable bags must be 100 percent recyclable and carry the phrase, "Please recycle this bag."

The law allows retailers to keep a penny of the nickel tax, with the other 4 cents going to the D.C. Office of Tax Revenue. Stores can give consumers a 5-cent credit per bag when bringing their own bags and keep 2 pennies of the tax.

Favorite Internet Story

The Law of Physics

Thanks to a member who emailed this bit of humor...

A member attended a meeting where David E Cole, (Chairman of Center for Automotive Research (CARS) and Professor at the University of Michigan) was guest speaker. Mr. Cole, who is an engineer, told many stories of the difficulty of working with the people that the Obama administration has sent to save the auto industry. There have been many meetings where an experienced automotive expert has to listen

to a newcomer to the industry, someone with zero manufacturing experience, zero auto industry experience, zero finance experience and zero engineering experience, tell them how to run their business.

Mr. Cole's favorite story is as follows: There was a team of Obama people speaking to Mr. Cole (who has automotive experience of 40+ years).

They were explaining to Mr. Cole that the auto companies needed to make a car that was electric and liquid natural gas (LNG) with enough combined fuel to go 500 miles so we wouldn't "need" so many gas stations (a whole other topic). They were quoting BTUs of LNG and battery life that they had looked up on some website.

Mr. Cole explained that to do this you would need a trunk full batteries and a LNG tank as big as a car to make this happen, and there were problems related to the LAW OF PHYSICS that prevented this from happening

The Obama person interrupted and said "These laws of physics? Whose rules are those? We need to change that". Some of the others wrote down the law name so they could look it up. "We have the congress and the administration. We can repeal that law; amend it or use an executive order to get rid of that problem. That's why we're here, to fix these sorts of issues".

And these are the people who are going to fix health care???

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By being a SOGGDA Member....you can receive a complimentary copy of the federal & State poster by simply calling the SOGGDDA Office at: 937-890-9670.



Important credit card rate change notices disguised as junk mail

Credit card companies are racing against time and sending out a flurry of mail, hoping to implement last-minute changes before the **February 2010 deadline** when the CARD Act takes effect and credit card companies must play by the new rules set by Congress. Ignore the mailings and these changes could cost you hundreds, or possibly thousands, of dollars.

If you don't want that to happen to you, you must act and opt out of these changes to avoid the new costs. Of course, before you can do that, you have to first open and read the mail.

So even if the letter you're receiving from a credit card company looks like junk mail and the print is so tiny you can barely read it, take the time to tear it open and read it. You'll also likely find these mailings written in hard-to-understand legalese. Banks only feel the need to follow the law — they don't really believe they have any obligation to carefully explain what these changes will mean.

Here are some key changes you must watch for in these mailings:

Interest rate or annual fee changes

Almost every credit card issuer raised rates this year or changed fixed-rate cards to variable rates. The most dramatic increase in 2009 occurred when Citigroup raised the rates on cards belonging to its good customers to 29.99%.

The good news is, you can opt out of these changes

before they go into effect. As soon as you receive the notice call your credit card company and tell them you want to opt out of the change whether it's an interest rate increase, new annual fees or other change you find objectionable. But if you don't bother reading your mail and opting out, you'll likely find out about the change when it shows up on your next credit card bill at that point, it's too late to take action.

If you do opt out, your account will most likely be closed, but at least you'll be able to pay off the card at your current interest rate rather than the new, higher rate the credit card company wants to impose. This can save you hundreds of dollars in interest fees each year if you're carrying a balance. But do expect to see your credit rating take a hit, at least temporarily. If you're paying down credit and not applying for new credit by the time you pay down your debt, your credit rating will have recovered, so don't worry about the temporary hit to your credit score. With lower debt, your credit score will go back up and then you can apply for new credit, if you want it.

Lowering your credit limit

Banks have been lowering their customers' credit limits, giving them a better chance to charge fees and penalties if consumers exceed their limit. Some consumers don't even know their limit's been changed until they try to purchase something and get hit with an overlimit charge, which could be as high as \$39 per charge.

Beginning in February 2010, you'll need to "opt in" to the "convenience" of allowing you to exceed your credit limit. These opt-in mailings will likely start showing up on your doorstep between now and February. You may also get phone calls or e-mails encouraging you to opt in. Don't do it, but do realize that if you don't opt in, your credit card will be rejected if you're over your allowable limit. Overall, you're better off rejecting the "overlimit convenience." It will force you to get into the practice of monitoring your credit balances online. You can also set up an alert from your credit card company to warn you when you get within a certain dollar amount of your credit limit. For example, if you have a \$3,000

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2-PAIR \$200

Single Vision Glasses
2-PAIR \$60

Lined Bi-Focals
2-PAIR \$100

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Continued on next page

SOGGDA News

Important credit card rate change notices disguised as junk mail continued...

limit, you could request to get a warning at \$2,500 so you know to be careful about future charges. Go to your credit card company's website, and sign up for these alerts right away.

Overdrafts on your debit card

Changes to these rules won't take effect until the summer of 2010, so until that time, watch your checking account balances very carefully if you use debit cards. Many banks will charge you up to five or 10 overdraft fees per day of \$35 (or more) each time you overdraw your checking account with debit card charges.

Beginning this summer, you'll have to opt in to allow the bank to charge these overdraft fees on debit transactions. Overdraft fees on checks or electronic transfers will still be automatic. There will be no required "opt in" for those fees. Expect banks to begin marketing their overdraft protection programs to get you to opt in, but avoid the hype. Instead consider linking your checking account to a savings account for overdraft protection. Overdraft fees can be \$35 per transaction, but if you use a savings account, the fee is only about \$10 to transfer money into checking from savings to cover that overdraft.

Remember, most of these "opt in" mailings or mailings about credit card changes, such as higher interest rates or lower credit limits, look like junk mail. Often they don't even have a return address identifying that it's coming from your credit card company. I know I tend to throw this type of mail out automatically. But don't do it. Take the few seconds you need to read the mail, make sure it's not about changes to your credit card accounts, and then toss it if it's truly junk.

www.walleepop.com

State Tobacco Taxes

The state governments across the nation are struggling to balance their budgets and find ways to raise new revenue. State Legislators are voting to raise cigarette taxes. There are two state increases on the books and twelve under consideration. The average state tax is \$1.38 per pack.

The Highest Taxes

Rhode Island	\$3.46
Connecticut	\$3.00
Hawaii	\$2.80
New York	\$2.75
New Jersey	\$2.70

The Lowest Taxes

South Carolina	\$.07
Missouri	\$.17
Virginia	\$.30
Louisiana	\$.36
Georgia	\$.37

States considering tax increases:

South Carolina is considering \$.30 a pack increase.

Georgia has a .37 tax and a proposal to raise it to \$1.37 is currently stuck in committee

Kansas Governor Parkinson has proposed raising the \$.79 tax to \$1.30

Massachusetts Governor Patrick has proposed adding cigars and smokeless tobacco to its current cigarette tax, which he estimates would generate \$15 mil.



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- ▶ Financial counseling, as a group or individually
- ▶ Informational posters, flyers and payroll stuffers

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SOGGDA Scholarship

Southwestern Ohio Garage & Gasoline Dealers Association will be awarding five scholarships for up to \$2,000.00 each.

Rules and regulations are as follows:

1. The children, grandchildren and employees of any paid up SOGGDA member are eligible to apply and must begin classes within 12 months of the award date.
2. The applicant must submit this completed application, include a cover letter telling about themselves, their school of choice and reasons for choosing the school.

**Mail to:
SOGGDA Scholarship
237 S. Dixie Drive Suite 6
Vandalia, Ohio 45377**

3. **The deadline for entering is June 30, 2010**
4. Each application will be reviewed by the SOGGDA Board of Directors and winners will be notified by mail.
5. Scholarship checks will be issued directly to the winner's school.
6. Scholarships are not limited to potential college students only, but to any high school graduate wanting to further their education, whether it be college, automotive training, technical school, business school, etc.

APPLICATION

Name (First, Middle, Last) _____
Home Address _____
City _____ State _____ Zip _____ Home/Cell Phone _____
SOGGDA Business _____ High School/Year Graduated _____
Name of School _____

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