

AMA PREFFERED VENDORS Contact Parson Phone No.

| Company Name | Contact Person | Phone Number |
|--------------------------------------|--------------------|--------------|
| Aardwolf Pest Control | Mark Durden | 205-753-3694 |
| Alabama Crown | Colin Moss | 251-610-0376 |
| ATM Link | Minhas Vellani | 281-568-4443 |
| Bimbo Bakeries | Trey Burdette | 912-271-1883 |
| Bimbo Bakeries | Marta Compos | 205-864-7269 |
| BTC Wholesale Distributors | Frank D'Amico III | 205-324-2581 |
| BTC Wholesale Distributors | Chris D'Amico | 205-999-2044 |
| Buffalo Rock (Pepsi) | Booker Ware | 205-335-5141 |
| Cary Oil | Mike Dowling | 225-751-3998 |
| Chilly's Ice Cream | Ricky McDuffie | 251-721-0601 |
| Clark Gas Company | Jim Brown | 205-412-9909 |
| Coco Cola United | Brandon Higgins | 205-453-5187 |
| Coco Cola United | Jeff Graham | 205-849-4785 |
| Cromwell - Background Check | Herbert Bowsher | 205-823-4260 |
| Frito Lay | Joe Shelley | 205-432-8233 |
| Golden Flake/UTZ | Michael Coots | 256-438-8492 |
| Gordon Food Services | Jennifer DeStefao | 205-583-0636 |
| Gulf Distributing Company (7UP) | Lane Harbin | 205-251-8010 |
| Gulf Distributing Company (Nesquick) | Paul Gwarjanski | 205-306-9628 |
| Gulf Distributing Company (Redbull) | Kevin Thompson | 251-583-0636 |
| H.T. Hackney | Victor Moody | 256-763-6480 |
| McKinney and Co. Insurance | Ruhi | 770-723-9901 |
| Modisoft | Sohail Modi | 346-901-1101 |
| Petrey Wholesale | Greg Cooks | 205-410-3027 |
| Red Diamond | Ryan Griepenstroh | 205-382-3740 |
| S.B.C (Redbull/7UP/Nesquick) | Shawn Franklin | 256-591-9046 |
| Sanico | Cara Hunter | 205-422-5836 |
| Smart Biz Pay | Mohammed Moinuddin | 866-216-8707 |
| United-Johnson Brothers | Michael Gruber | 205-281-3402 |
| World Pay | Michael Alberse | 770-553-4121 |

AMA TIMES IS A PUBLICATION THAT BRINGS HELPFUL BUSINESS INFORMATION TO AMA MEMBERS. THE ARTICLES IN THIS NEWSLETTER REPRESENT THE VIEWS OF THE AUTHORS AND NOT NECESSARILY THOSE OF THE PUBLISHER. WHILE EVERY PRECAUTION IS TAKEN TO ENSURE THAT INFORMATION REPRESENTED IS ACCURATE, THE PUBLISHER DOES NOT ASSUME RESPONSIBILITY FOR THE ORIGIN OR CORRECTNESS OF THE INFORMATION SUPPLIED TO US, THE QUALITY OR PERFORMANCE OF THE PRODUCTS ADVERTISED HEREIN—FOR COMMENTS OR CONCERNS PLEASE CALL AMA OFFICE AT 205.739.0565



PresidentParvez Mulji

Vice PresidentShezad Keshwani

Honorary Secretary
Malik Bhaidani

TreasurerMurad Ali Budhwani

Marketing & Promotions
Nizar Batada

Compliance Karim Panjwani

Education and ResearchRohen Porbanderwala

EthicsAnish Noorani

Special ProjectsZunaid Porbandarwala

Management CommitteeShaheen Valliani

Advisory Committee
Shafiq Samj.

PRESIDENT'S LETTER

Dear AMA Members,

On behalf of the Board of Directors of the Alabama Merchants Association, I would like to thank each and every one of you for a very successful 2018! With your commitment and dedication, we have been able to meet all our goals and aspirations. Following in these footsteps, I look forward to a successful 2019.

As we attempt to start this new year, we must consider some new developments within the industry: margins are shrinking on tobacco and cigarettes and new vape laws are being taken into consideration. AMA believes that staying a step-ahead of these industrial developments will help lead to future success.

Vape laws are set to be stricter and sales will be highly regulated which means that we should stay up-to-date on legal and ethical practices concerning the vape industry. We should also be aware of the Alabama Department of Public Health's ad campaign targeting teenagers and vape product consumption.

Similarly, you may have noticed that tobacco and cigarette margins are rapidly shrinking. To address this issue, AMA encourages its members to diversify with the incorporation of food products. On track to become the largest generation of consumers in just a few short years, Generation Z is more health and wellness focused than any buying market. Because of their desire for authenticity and variety, food on-the-go is a necessity for success in convenience stores. By keeping abreast of these trends and adapting to the diverse strategies, you will succeed in raising your profit margins.

In conclusion, I would like to re-iterate that AMA has always supported its members by providing information on latest business trends, market dynamics and teaching sessions. We plan on bringing new programs and more sessions to continue supporting our membership and offer value-added benefits in the coming months.



C-Store Shoppers Buying More Fresh Items

Stores are convenient places to pick up premade salads and soups

ALEXANDRIA, Va. — People, especially busy millennials, are keeping fewer foods in their pantry and reaching more often for prepared foods, even when dining at home. Shoppers with higher incomes are making fewer grocery trips, and millennials prefer to grab a ready-to-eat salad after work than go home, prepare a meal and then clean the kitchen. "With all the competition for convenience,

including the internet, what convenience stores provide is they have [what you want] now" said Lenard. "It's not for tomorrow, it's for today."

Gas price is still the top reason people choose where to fuel up.
Convenience stores sell about 80% of all gasoline in the United States, according to Nielsen. There was a 13.2% increase in fuel sales in 2018,



which accounts for about 70% of total sales, according to NACS. Because gas prices have stayed below \$3 a gallon for several years, Lenard said, fewer people are picking where to buy gas based on price (59% down from 71% in 2015), and

Consumers are willing to spend more at convenience stores than they would at a grocery because they view them as dissimilar experiences— one long-term and one short-term.

References:



Office 3442 Warrior River Road Hueytown, AL 35023 (205) 744-4515

1-888-227-3965

Riverside Office P.O. Box 369 Pell City, AL 35125 (205) 338-6615

BBB
Accredited Business

Approved by AMA Dealer

Basic Services Offered

- 1) Sweep webs around building
- 2) Spray interior and exterior of structure
- 3) Install glue boards where needed
- 4) Service existing fly lights
- 5) Service existing exterior bait boxes
- 6) Putting granules around exterior of structure

The cost will be \$25.00 per month. This also includes home and/or apt unit for store owner and employees at same price.

Our Company Offers Other Services

Termite Control
Moisture Control
Critter Control

Foundation Repairs
Fly Lights
Exterior Bait Boxes

Remodeling

Thank you in advance for your business!!!!



Why Are So Many C-store Chains Installing Electric Vehicle Chargers?

By Tammy Mastroberte, Convenience Store News - 06/07/2018

NATIONAL REPORT — It's widely agreed upon that it will be several years before electric vehicles (EVs) impact the U.S. fueling market. Projections show electric vehicles will represent only 5 percent of new car sales by 2025.

So then, why are so many leading convenience store chains, including Sheetz Inc., Maverik Inc., QuickChek Corp. and Alimentation Couche-Tard Inc., installing EV chargers now?

The answer boils down to incentives — financial incentives, in particular.

- Many organizations, from car companies to energy companies, are incentivizing con-
- venience and fuel retailers to install electric vehicle charging stations as part of their
- facilities.

The biggest is Volkswagen, which has to invest \$2 billion in electric vehicle infrastructure in the United States as part of a court settlement with the California Air Resources Board and the Environmental Protection Agency for its "DieselGate" scandal.

Volkswagen has created a subsidiary called "Electrify America," and opened its first fast-charging stations in the Washington, D.C., area in July 2017. It then began plans for a national rollout, with the first phase including 50 new and upgraded 50kW dual-standard fast chargers at retail locations in 10 major metro markets across the country, including Boston, Chicago, Denver, Houston, Miami, New York, Philadelphia, Portland, Ore., Seattle and Washington, D.C.

OnCue Express, based in Stillwater, Okla., and operating 75 locations, partnered with Oklahoma Gas and Electric to install Level 3 electric charging stations at two of its interstate locations in Oklahoma. However, the chain is open to installing more if incentives are involved.

(Continued)

"There are talks about adding more sites and with the Volkswagen settlement, there will be dollars assigned to EV charging and infrastructure," Scott Minton, director of business development for OnCue told *Convenience Store News*. "I don't think we will add more without some type of incentive because there is not enough usage yet to justify putting more in at our cost."

John Eichberger, executive director of the Fuels Institute, a nonprofit organization dedicated to evaluating issues affecting the vehicles and fuels markets, said convenience store operators need

to check what the EV penetration is in their market to know if it's worth the investment, or if there is an ability to partner with someone to install them for free.

Stores in Palo Alto, Calif., where Tesla Motors is headquartered, would find more of a benefit in doing a conversion now, compared to those in Indianapolis or Kansas City, according to Eichberger.



"Nationwide, on average, I don't see an [EV] impact on gasoline sales until 2030, but some will feel it sooner," he said. "In the early stages, charging at a city market is not going to happen often, but if a store is on an interstate, there will be more customers because most will charge at home and then need access to charging while they drive longer distances."

The Fuels Institute is currently working on research to be released this year that anticipates the penetration of EVs in five markets, including San Francisco and Atlanta, to see what consumer behavior will look like and what infrastructure will be needed.

"Conversion is going to take time, so c-stores have time to make adjustments and capitalize on the partnerships to reduce the cost," Eichberger said.



Want Your Ad in Our Media Program?





The average C-Store has 650 in-store transactions a day! We advertise at 300+ stores across the state of Alabama At ONLY \$1,500 a month for 1 advertisement That's up to 6,345,000 impressions a month!

Alternate price packages available

Call the AMA Office today to reserve your spot! (205) 739-0565

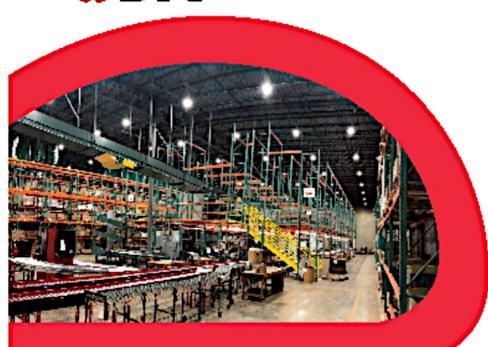
Want Your Ad In This Newsletter?





| Size | Price |
|-----------|---------|
| Half Page | \$400 |
| Full Page | \$800 |
| Back Page | \$1,000 |





"BTC has expanded our facility to better serve our customers. Come grow with us!"

How can partnering with BTC benefit your profits and business?

BENEFITS:

- Weekly sales visits
- Educated sales consultants that will improve your business.
- Over 8,000SKU's
- 99.9% Order Accuracy
- Innovative Technology
- Various Accrual Programs
- Merchandising Programs
- Cutting Edge Food Service Options

100 Airview Lane, Alabaster, AL 35007 Office: 205-324-2581 • Fax: 205-326-3212

> Proudly Serving: Alabama, Florida, Georgia, Mississippi, & Tennessee

During these changing times, BTC is changing and planning for the future to better serve you....our customer! The new expansion is allowing us to add over 1,100 items and will help us prepare for the increasing prevalence of on-the-go eating and snacking as a replacement for meals. This is having a positive effect on both the salty snacks and alternative snacks categories, leading convenience store operators to be optimistic for the future.

ABOUT THE COMPANY

Since 1927, BTC has operated as a family-owned wholesaler in Alabama. We take pride in committing to each of our customer's individual needs.

"Service is more than just a word with us!"

Benefits for You, Your Employees and Your Business By Shafiq Jadavji

Employee benefits are a popular topic today. This is because in today's job market, more employees are beginning to place value on employer-provided benefits. Salary is no longer the only determining factor when an applicant accepts or declines a job offer. Employees are increasingly interested in what else the employer has to offer, such as life, health, disability, and retirement benefits.

As a business owner, you're probably interested in benefits, too. Chances are you'd like to provide benefits for yourself and your employees – and benefit your business. Employer sponsored benefit plans provide many advantages for all involved.

Advantages for the Employee

Employer benefit plans provide employees with coverage they may not have purchased on an individual basis. These benefits are usually provided at little or no cost to the employee. In addition, some benefits are also available for the employee's spouse and children. Any employee costs associated with the benefit plan are usually collected through convenient payroll deduction plans. Payroll deduction allows employees to pay monthly, rather than annu-

Advantages for the Business Owner

Benefit plans also provide many business advantages. They help attract and keep valuable employees. In today's competitive job marketplace, a good benefit plan can make the difference between hiring or losing qualified job applicants.

Benefit plans also boost employee morale and provide a sense of security. Employees appreciate the benefits you're providing. They know they're covered in case of a medical emergency – or if they become disabled.

Benefit plans may provide a current tax deduction for the business. Or there may be a tax deduction available when the benefits are paid out. Some plans include future cost recovery provisions.

Qualified vs. Nonqualified Benefits

Choose between two categories of benefit plans – qualified and nonqualified.

al premiums, and saves them the cost and hassle of writing checks.

Qualified Benefits – Regulated by the Internal Revenue Service and Department of Labor, qual-ified benefits must be approved and comply with nondiscrimination, funding and reporting

requirements. Your business receives a current tax deduction for premiums paid, within limits. Plan participants are not taxed on life and health plan premiums and benefits, within limits, and are usually allowed to defer taxation on retirement plan contributions until withdrawn.

Nonqualified Benefits – Nonqualified benefit plans are more flexible because they aren't regulated as strictly as qualified plans. Unlike qualified benefit plans, you, the employer, can pick and choose which employees you want to cover in the plan. That's why nonqualified plans are sometimes called "executive benefits." Executive benefit plans can provide either a current tax deduction or future cost recovery features.

Which Plan Is Right For My Business?

Many businesses find that a combination of the two work best – a broad plan covering all em-ployees and a supplemental plan covering only "key" people. Each business and business owner is unique. You should decide which benefits you want to provide, evaluate your current benefit plan and then adjust your plan to fit your needs.

The best plan is a plan that meets your objectives for your employees, your business and you.



Shafiq Jadavji
770-250-7574 (office)
646-425-4251 (mobile)
jadavji.shafiq@principal.com

Byline: By Shafiq Jadavji, Principal National and Principal Life Financial Advisor.

Shafiq Jadavji is a Financial Advisor of Principal National Life Insurance Company and Principal Life Insurance Company, Principal National (except in New York) and Principal Life are issuing insurance companies of the Principal Financial Group®, Des Moines, IA 50392. Shafiq can be reached at 770-250-7574, jadavji.shafiq@principal.com.

While this communication may be used to promote or market a transaction or an idea that is discussed in the publication, it is intended to provide general information about the subject matter covered and is provided with the understanding that The Principal is not rendering legal, accounting, or tax advice. It is not a marketed opinion and may not be used to avoid penalties under the Internal Revenue Code. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.





Chillys greatly appreciates the loyalty of the Alabama Merchants Association Board and all participating AMA members sharing our Ice Cream programs for approximately 14 years to date.

AMA remains in our top ten retailers year after year, selling national brands that include: Ben & Jerrys.. Magnum.. Klodike.. Popsicle.. Breyers.. Good Humor..

In 2019, Chillys projects AMA to exceed over \$550,000.00 in annual sales. An amount which increases each and every year since our start together!

Chillys encourages all AMA members to review your YTD purchases for every quarter of 2019— and together, let's make sure that each of you qualifies for and receives your performance incentive!

Summertime is just around the corner—and so are big sales for Ice Cream! This season, we are promoting our sales through the AMA Media Program and we can't wait to see the results.

We look forward to many additional positive years serving the AMA organization and membership.

Thank you for allowing our partnership!





Ricky McDuffie Business Development Manager Chillys LLC

> Steve Seward President/Owner Chillys LLC















Helping Companies Stay
Fresh and Clean

Proud to be the Preferred Vendor of



CALL US TO TAKE ADVANTAGE OF SPECIAL MEMBER PRICING

(800) 347-4308

Contact person: Cara Hunter - (205)-422-5836

R-E-S-P-E-C-T

I'm not trying to imitate Aretha Franklin here (I can't sing like her or even hum), I'm talking about treating your staff with RESPECT! I was in a store recently and the owner walked in and started chewing out the CSR, as she was waiting on a customer. Talk about rude and embarrassing for the customer and employee, no class!

One of my Amoco reps early in my career gave me some tips I have used often and passed them on to small business owners I have worked with.

- 1. Everyone wants to be appreciated for what they do, EVERYONE! That includes your managers and CSR's. We never outgrow that need! Although it may seem easy to do, as business owners we often forget about it.
- 2. Your managers need to be encouraged to compliment the staff and encourage them to keep doing a good job.
- 3. The reason I believe most managers fail to complement their staff, as often as they should, is they simply run out of time and they don't see the importance of giving compliments. They tend to
 - 'put out fires' first, and before you know, your day is over. Since nobody reminds you to 'show appreciation', it gets put aside.
- 4. If you operate multiple locations and your onsite manager(s) are responsible for the day-to day activities, they must deal with the bad news (discipline, correcting errors and customer complaints, etc.).
 - They must also be ready to pass out compliments and pats on the back. You should also take the time to pass out compliments and thank the employees for doing their jobs.

Remember, compliment an employee in front of others, reprimand an employee in private.

Maybe you should have a couple of \$25 gift cards, in your pocket to local restaurants, movie theaters, or pizza places for your staff when you spot them doing something good. Believe me, that \$25 investment will pay big dividends for your customers, your business, and you!

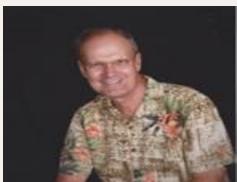
- 5. Always try to compliment your staff in a timely fashion.
- 6. Keep a list of employee birthdays (anniversary dates employed by you) and reward them with a gift card on their special day.

I personally have written numerous times about hiring the right people to represent your business to your customers. I firmly believe as owners, it's important for us to keep the good ones and not let them get away. Remember, 2/3's of our staff leaves because of 'Push Factors'. As we discussed in

our *Recruiting, Hiring, and Training* sessions; <u>Pull Factors</u> are outside

influences that tend to take people away from their jobs. <u>Push Factors</u> are internal problems that cause your employees to leave.

A phrase I use often in our seminars, "How would you like to be working for you?" That was another tip my Amoco rep instilled on me when I was a young entrepreneur. He said, "If you are always belittling your staff, they won't like it, they won't like you, and they won't stay". Always treat your staff the way you would like to be treated.



Thomas W. Terrono
T&S Management Services, LLC

Don't be a victim of the 5 Dangerous Words

'Maybe I'll Do It Tomorrow'

Do it today! Because tomorrow could be too late!



© 2019 The Coce-Cole Company.

© 2019 The Coca-Cole Company.



Insuring Convenience Stores For 35 Years



General Liability



Business Owner Policy



Worker Compensation

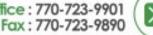


Alabama Liquor Liability

For Special AMA Services: **ASK FOR SHAHNAZ SUTAR**



Office: 770-723-9901





shahnaz@mckinneyandco.com