

BENEFIT FROM THE VALUE.

THIS ISSUE INSIDE



— ARA/ARC Annual Meeting is Oct. 4 in Hoover. Make your plans now to attend. All ARA members are invited.



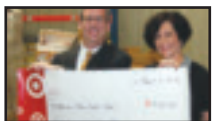
— Congratulations to the 26 RetailPAC candidates who won their party nominations. Your political action committee, Alabama RetailPAC, now is focused on the November state elections.



— David and Raymond Cohen of **Cohen's Electronics and Appliances** in Montgomery were among the many ARA members who helped promote the federal energy-efficient appliance rebate program.



— Key provisions of 2010 federal health care reform outlined as well as suggestions on how to talk to your employees about the changes expected over the next eight years.



— **Target** supports Alabama's largest food bank and other news from ARA members as well as a listing of our newest members.



Value Retail, Leeds Outlet Focus of Retail Day 2010

Consumers want value. The \$127 million investment in The Shops of Grand River, a 330,000-square-foot retail destination set to open Oct. 28 in Leeds, will provide Alabama consumers with the value they crave. On Sept. 22, less than a month before that grand opening, **CHARLIE TICKLE**, chairman and chief executive officer of Birmingham-based Daniel Corp., the real estate firm



developing The Shops of Grand River, will deliver the keynote address for the 2010 Retail Day.

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Charlie Tickle

Tax holiday remains popular

Alabama's fifth annual sales tax holiday once again proved popular with stores, consumers and politicians.

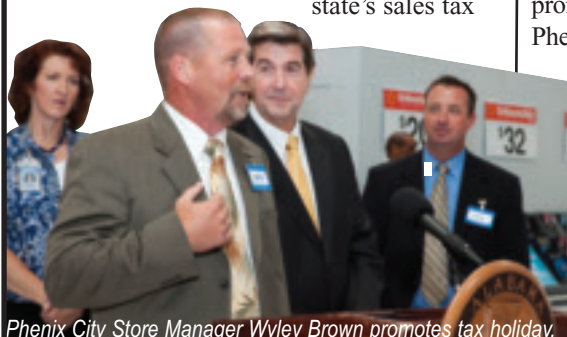
Even though local governments continue to feel the pinch of a down economy, a record 267 city and county governments this year added their sales tax savings to the state's sales tax

holiday, which was held Aug. 6-8. That's 12 more than participated in 2009.

GEORGIA'S LOSS: BAMA'S GAIN

This year, Alabama stores along Georgia's border especially noticed an uptick in customers since Georgia opted out of its holiday this year. The decision by the Georgia Legislature to back out of having a sales tax holiday in the wake of budget constraints, prompted Gov. Bob Riley to travel to Phenix City on the Alabama/Georgia border to promote Alabama's holiday.

During an Aug. 3 news conference at the Phenix City **Walmart**, the governor acknowledged the state of Alabama has less money because people have less money. Rather than being a reason to do away with the tax holiday, Riley said the circumstances



Phenix City Store Manager Wyley Brown promotes tax holiday.

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VOLUME 10, NUMBER 3 THIRD QUARTER

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FROM THE PRESIDENT RICK BROWN



September is National Preparedness Month, the time we all are reminded to prepare for disaster.

Alabamians, especially our retailers and restaurants along the Gulf Coast, have been in the midst of a disaster since April when an oil rig exploded in the Gulf of Mexico, releasing millions of gallons of oil, threatening our beaches and shoreline and the livelihood they provide.

The oil spill isn't the type disaster National Preparedness Month is geared toward, but many of the processes involved are the same.

When disasters strike, whether they are natural such as hurricanes or manmade like the oil spill, **ARA compiles the latest information for its members.** ARA posts information on the home and Emergency Preparedness pages of its website, on Facebook and Twitter to keep members informed. As ARA receives notices from state officials, your association also communicates with you via e-mail to let you know the latest.

As information about the oil spill developed, such as how to file a claim and who to file it with, ARA updated that information as an online service for its members. I hope, if you've needed it, you've made use of that information. Hurricane season lasts until Nov. 30 with a peak expected in October. Please visit the **Emergency Preparedness** page at



*Alabama beaches clean;
Alabama Gulf seafood safe*

alabamaretail.org anytime of the year for Alabama emergency information.

One item you'll find there is a handy tip on how to figure prices during an emergency declaration, which we are under now as a result of the oil spill.

Another issue the oil spill has brought to mind is the safety of Gulf seafood. **To date, no seafood caught in Alabama waters has tested positive for contaminants related to the spill.** Seafood being served in our restaurants and on shelves in our stores is as safe and delicious as ever. Yet, consumers continue to steer clear of seafood restaurants and markets.

September also is **Buy Alabama's Best** month. The goal is to promote products made or produced in Alabama. That includes seafood.

While you are preparing for the next disaster this month, take the time to do what you can to promote Alabama products, especially those generated on our slice of the Gulf Coast.

Web sites referenced in this column: **alabamaretail.org/emergencypreparedness.aspx**; **readyalabama.org**; **buyalabamasbest.com**

Rick Brown:
rbrown@alabamaretail.org

ARA/ARC Annual Meeting is Oct. 4

Alabama Retail Association and **Alabama Retail Comp** cordially invite you to the:

**2010 ARA/ARC
Annual Meeting
Monday, October 4
Renaissance Birmingham Ross
Bridge Golf Resort & Spa
4000 Grand Avenue, Hoover**

A noon luncheon in Salon G and H precedes the meeting. At press time, our keynote speaker had not yet been confirmed. Be sure to check your mail or e-mail for an update.

The annual meeting begins at 1 p.m. in Salon D. **The ARA/ARC annual meeting is open to all ARA members.**

Make plans to attend this meeting during which we will review the past year and look to the year ahead.

Retail Day honors Retailers of the Year, Centennial Retailers

... continued from Page 1

Tickle will provide an overview of the company and the strategy that led the firm to build a large-scale retail outlet center in these economic times.

The **29th Annual Alabama Retail Day** begins at 9:30 a.m. **Wednesday, Sept. 22**, with a panel discussion on Value Retailing at the Cahaba Grand Conference Center, 3660 Grandview Parkway, Birmingham, AL. (See story below) The Retail Day Luncheon follows at 11:30 a.m. in the center's ballroom.

Tickle's keynote address will precede the **Alabama Retail Association's** Retailer of the Year and Centennial Retailer Awards, which honor Alabama's most outstanding as well as its oldest retailers.

ABOUT OUR SPEAKER

Charlie Tickle joined Daniel Corp. in 1972 as controller in the accounting group and quickly ascended to president in 1985. In 1986, he led a senior management buyout of the real estate subsidiary from the parent company Fluor Corp. He has served as chairman and CEO of the privately held company since that time.

The *Birmingham Business Journal* in March named Tickle to its Top 40 Under Forty Hall of Fame, which honors former Top 40 Under Forty honorees who live up to and surpass the potential they showed when they were selected as a Top 40 honoree. Tickle was a member of the Top 40 Under 40 Class of 1986.

ABOUT DANIEL CORP.

Founded in 1964, Daniel Corp. (www.danielcorp.com) is a full-service real estate organization engaged in the development, acquisition, and management of commercial office, multi-family, residential, urban mixed-use and senior living properties. These activities have resulted in a substantial



Alabama Retail Day

Wednesday, Sept. 22, 2010

register at alabamaretail.org

- 9 a.m. Continental Breakfast
- 9:30 a.m. Value Retailing Panel Discussion
- 11:30 a.m. Luncheon featuring Charlie Tickle, Daniel Corp.
- 12:30 p.m. Retailer of the Year, Centennial Retailer Awards

Where: Cahaba Grand Conference Center, 3660 Grandview Parkway, Birmingham

Cost: \$75 full program
\$50* lunch only
\$25 morning program
(special price for ARA luncheon guests only)

* Lunch is complimentary for ARA board and ARC trustees as well as Retailers of the Year and Centennial Retailers, who attend as ARA's guests.

and diverse portfolio. Headquartered in Birmingham, with a regional office in Atlanta, Ga., Daniel Corp. currently focuses on markets in the Southeast and Mid-Atlantic states.

MORE ON SHOPS OF GRAND RIVER

The Shops of Grand River will feature an exciting array of distinctive brands.

The diverse tenant mix includes Brooks

Brothers, Polo, Tommy Hilfiger, Nike, Banana Republic, Gap, Aéropostale, Vanity Fair, Bose, Izod, Talbots, Chico's, JoS. A. Banks and many more.

While traveling along the I-20 growth corridor between Birmingham and Atlanta, stop in historic Leeds at Exit 140 to find this outlet retail destination along with world-class attractions such as Bass Pro Shops Outdoor World & Nature Park, Barber Motorsports Park, Barber Vintage



Motorsports Museum and the Porsche Sport Driving School. The Shops of Grand River is expected to serve as a catalyst for growth and economic development in the region and will complement the activity at the interchange, which currently attracts more than three million visitors annually. The project is expected to generate some 650 jobs and have a community impact of more than \$185 million.

MORE ON RETAIL DAY

This year, Daniel Corp. joins ARA, the University of Alabama at Birmingham School of Business and Firestone Complete Auto Care to serve as hosts for Retail Day.

Alabama's Retail Day began in 1982 at the University of Alabama at the main campus in Tuscaloosa. In 2006, Retail Day moved to Birmingham under the direction of the Retail Excellence Initiative within the University of Alabama at Birmingham School of Business. This will be the fifth year, the Marketing and Industrial Distribution program in the UAB School of Business has presented the program to make students aware of the many and varied career opportunities available in retail.

RETAILER OF THE YEAR/ CENTENNIAL RETAILERS

The Alabama Retail Association began presenting its Retailer of the Year awards in conjunction with Retail Day in 1999. In the first 10 years of the program, owners or managers of 85 retail establishments in Alabama were recognized as Retailers of the Year. Ten additional retailers will be recognized for their outstanding achievements on Sept. 22.

This will mark the eighth year, ARA has honored Alabama's Centennial Retailers. Three businesses that have been in Alabama for 100 years or more will be recognized this year, joining the 56 Centennial Retailers honored previously.



2010 Retail Day begins with Value Retail panel discussion

Expert panelists will lead a discussion on "Value Retailing" prior to this year's Retail Day luncheon. After a light continental breakfast at 9 a.m., Wednesday, Sept. 22, **DOUG NEIL**, vice president of marketing and development for Daniel Corp. will moderate the 9:30 a.m. session.

Members of the panel are:

- **LINDA HUMPHERS**, editor in chief, *Value Retail News*, a monthly trade magazine published by the International Council of Shopping Centers for the international outlet/value retail industry.
- **DAVID OBER**, president of the Developers of Outlet Centers and Retailers, an international trade group for outlet center owners and developers as

well as the retailers in outlet centers.

- **FRANK J. WAS**, partner, Felenstein Was and Associates Inc., a retail real estate and consulting firm that provides leasing and strategic advisory services to the outlet/value retail industry.

These expert panelists will discuss the new realities of retailing and the emerging potential for outlet malls.

State reopens appliance rebate program

To check the amount of rebates remaining or reserve a rebate, go to www.alrebates.com or call toll-free (877) 856-6645.

Even though Alabamians reserved the full \$4.2 million in federal appliance rebates allotted to our state in just 18 days this spring, the state reopened the Alabama Energy Efficient Appliance Rebate program in late August with almost \$2 million in rebates still available.

Slightly less than half of Alabama's rebates remained because residents who reserved them during the initial offering failed to purchase an appliance or mail in the required documentation in the allotted time. The federal rebates apply only to Energy Star appliances purchased on or after April 19 to replace older, less energy-efficient models. Consumers who apply for the rebates have 15 days from reserving a rebate to mail in the application form and purchase validation.

The rebates in the form of prepaid VISA cards apply to five appliance types: room air conditioners, \$25; freezers, \$50; dishwashers, \$75; clothes washers, \$100; and standard-size refrigerators, \$150.

Consumers reserve the rebates online or by telephone.

The program funded by the American Recovery and Reinvestment Act of 2009 is open to Alabamians age 18 and older and is limited to one rebate per appliance type and no more than two rebates per household. The federal money is available until it is all claimed. Once all \$1.9 million-plus available in the second wave of rebates is reserved, a waiting list will be established. Unclaimed funds will be distrib-



David Cohen, Cohen's Appliances and Electronics in Montgomery, promotes the rebate program.

uted to a waiting list on a first-come, first-served basis.

From April 19 to May 6, 37,785 rebates were reserved with almost 40 percent of consumers reserving the refrigerator rebates. The next most popular reservation was for clothes washers at almost 30 percent.

Appliance retailers throughout the state reported a strong sales surge with the first round of rebates.

"What we thought would last four or five days, we were out of in three hours," Jeff Hall, store manager for ARA member **Bob Wallace Appliance Sales Inc.** (member since 1995) told WAAY in Huntsville on April 19, the first day rebates were available.



Alabama tax holiday attracts Georgia residents

continued from Page 1

stances made this year's holiday even more important. "What Alabamians save during the sales tax holiday ... is critical to them," Riley said.

Like the governor, **Wiley Brown**, the Phenix City store manager, welcomed "our friends across the river" to shop in Alabama during the holiday. Besides Brown, **Elise Vasquez Warren**, Walmart's regional general manager; Market Manager **Chuck Jones**; and **Glen Wilkins**, who works in governmental affairs for the company, also were on hand for the news conference. Brown and his staff graciously welcomed the governor to the store, which was in the midst of a three-month remodeling project. The remodeled store's grand reopening was Friday, Aug. 20.

NOT JUST GEORGIA LOST SALES

While stores along the Georgia state border reported good sales, Alabama localities next to other Alabama areas that decided not to participate in the holiday also appeared to do well.

"Friday blew last year's total out of the water," Jason Camp, co-manager

of **Books-a-Million** in Alabaster's Colonial Promenade shopping center, told the *Shelby County Reporter*. Alabaster was one of the few municipalities in the metro Birmingham area that was completely sales tax free for the covered items. Jefferson County for the second year in a row did not drop the county portion of the sales tax for the holiday.

UNIFORMS, COMPUTERS SELL WELL

Retailers that specialize in the category of merchandise that is tax free: clothing, especially school uniforms; shoes; computers; school supplies; and books appear to have done the best during the sales tax holiday weekend. One **ARA** member who sells uniforms reported "over the top" sales, while an electronics retailer reported double-digit increases in computer sales for the weekend. While the major book retailer in Alabaster reported strong sales, other book stores, especially those that cater to university students, didn't fare as well. Only textbooks valued at \$50 or less are tax free during the holiday.

RESULTS NOT YET KNOWN; OPTIMISM APPROPRIATE

The official results from the sales tax holiday weekend won't be in until early October, and those results will only let us know if the state gained or lost tax revenue during the month of August com-

pared to the same month last year. The state only compiles information about the amount of sales taxes collected. No one tracks taxes that aren't paid.

Optimism about the results is within reason. Alabama sales tax collections have shown modest gains for five out of the first six months of 2010.

Comparatively, only one month out of all of 2009 showed a sales tax collection gain over the same month in 2008. Hopefully, Alabama's sales tax holiday kept those numbers in the positive column in 2010.

The **Alabama Retail Association** staff and member representatives did their part to promote the sales tax holiday, participating in media interviews and advertising the tax holiday. ARA or its members were mentioned in more than 80 news stories (almost 1,456 inches worth) in 37 publications, three radio stations and eight television stations, potentially reaching an audience of more than 2.1 million. The publicity value of the coverage exceeded \$22,000.

Thanks to all of the ARA member companies who talked to reporters, put up signage and advertised to help educate Alabamians further about the sales tax holiday.



RetailPAC concentrates on November

ARA's board of directors will decide in October who Alabama RetailPAC will endorse in the Nov. 2 General Election.

In the June primary and July runoff, 26 statewide and legislative candidates won their party's nomination with the support of ARA's political action committee. (See box at right for complete list.)

Thanks for all Alabama retailers did to get out the vote and make the retail vote count during the primary! The united voice of our almost 4,000 members and their employees helped nominate 83 percent of our legislative endorsees.

Alabama's future is on the ballot in November with all of Alabama's legislative seats, congressional seats and constitutional offices up for grabs. Five appellate court seats, including three on the Alabama Supreme Court, also will be decided.

RetailPAC endorses both Democratic and Republican candidates, but only endorses opposed candidates. Expect endorsements in more races in the General Election than in the primary, but not for all offices. In fact, almost 70 percent (73) of the state's 140 lawmakers already have been elected or re-elected as they face no opposition in November.

Watch your mail in October for General Election information to share with your employees.

Use your right to vote wisely and make decisions with the future of our state and retailing in mind.

2010 ELECTION CALENDAR

Make certain these dates are on your calendar and that you are communicating with your employees and customers about the Nov. 2 General Election! For more, see [Election Information](#) in the [Political Affairs](#) section of www.alabamaretail.org.

Oct. 22	Voter registration deadline
Oct. 26	Absentee ballot applications due
Nov. 1	Absentee ballots due
Nov. 2	General Election

Congratulations!

ALABAMA RETAILPAC

successful primary candidates

Thank you for voting for these candidates. Please congratulate them and make plans to support them in November.

STATEWIDE PRIMARY WINNERS

ALABAMA SUPREME COURT

Place # 2

Michael F. "Mike" Bolin* (R)

AGRICULTURE COMMISSIONER

John McMillan (R)

83% of LEGISLATIVE PRIMARY ENDORSEES WIN!

ALABAMA SENATE

District 1: **Tammy L. Irons** (D) Florence

District 17: **Scott Beason*** (R) Gardendale

District 18: **Rodger M. Smitherman*** (D)
Birmingham

District 19: **Priscilla Dunn*** (D) Birmingham

District 28: **Billy Beasley** (D) Clayton

District 33: **Vivian Davis Figures*** (D)
Mobile

ALABAMA HOUSE

District 8: **Terri Collins** (R) Decatur

District 11: **Jeremy Oden*** (R) Vinemont

District 18: **Johnny Mack Morrow*** (D)
Red Bay

District 20: **Hank Sanderford*** (R)
Huntsville

District 27: **Wes Long** (R) Guntersville

District 30: **Blaine Galliher*** (R) Gadsden

District 36: **Randy Wood*** (R) Anniston

District 37: **Richard Laird*** (D) Roanoke

District 41: **Mike Hill*** (R) Columbiana

ALABAMA HOUSE

(continued)

District 43: **Mary Sue McClurkin*** (R)
Pelham

District 57: **Merika Coleman*** (D)
Birmingham

District 72: **Ralph Howard*** (D) Greensboro

District 73: **David Grimes*** (R) Montgomery

District 76: **Thad McClammy*** (D)
Montgomery

District 82: **Pebblin Warren*** (D) Tuskegee

District 85: **Jody Singleton** (R) Headland

District 99: **James Buskey*** (D) Mobile

District 104: **Jim Barton*** (R) Mobile

* = incumbent



RetailPAC is the state political action committee of the Alabama Retail Association. To make a difference in November, please call 1-800-239-5423.



RETAILERS BREAK TH

ARA members champion, deter bills; se

For more details, go to [2010 Regular Session Wrapup](#) under [Capitol Retail Report Archives](#) in the [Political Affairs](#) section of www.alabamaretail.org

*In 2010, your ARA governmental affairs team scoured the more than 1,300 bills introduced during the regular session of the Alabama Legislature in an effort to protect your business. ARA advocates for legislation that benefits your business, while protecting retailers from potentially damaging legislation. But you are the true champions in the legislative arena. Lawmakers want to hear from you, and it is your contact with them that made the difference in 2010. A new Legislature takes office in January, and when the **2011 regular session begins Tuesday, March 1**, the ARA governmental affairs team will be there again benefiting you. Plan to join us once more and protect your bottom line. Here's just a sampling of what you accomplished in the 2010 regular session:*

WHAT YOU HELPED ENACT

YOU GET A TAX BREAK FOR HIRING UNEMPLOYED



ARA advocated for tax deductions for hiring the unemployed.

For tax years 2011 and 2012, under **The Reemployment Act of 2010**, retailers and other businesses can **deduct up to 50 percent of the gross wages paid to any employee earning \$10 or more an hour who is hired off the unemployment rolls** and then is employed full time (37.5 hours

weekly) for a full year. The one-time deduction can be claimed after a worker has been on the payroll for a year. The graduated deduction is based on the amount of wages paid. The allowable deductions are: 50 percent for wage rates of \$14 per hour or more; 40 percent for wages between \$12 and \$14 per hour; 35 percent for wages between \$10 and \$12 per hour; and no deduction for jobs paying less than \$10 per hour.

RETAILERS CAN SELL STRONGER WINES AND BEERS

As of July 1, **all retailers licensed to sell wine can sell fortified wines**, such as port, sherry, vermouth and "dessert" wines. Any beverage made from fermented fruit containing 24 percent or less alcohol is considered wine or table wine under this new Alabama law. There no longer is a separate definition for fortified wine, which had been defined as wines with an alcohol content of between 16.5 percent and 24 percent.

The new ARA-supported law also **allows grocery and convenience stores to sell higher alcohol content beer**.

In 2009, the Legislature authorized the sale of gourmet beers with alcohol content of up to 13.9 percent, but only for merchants with a retail beer license for on- and off-premises consumption. The 2010 legislation supported by ARA opens up those sales to all properly licensed beer retailers.



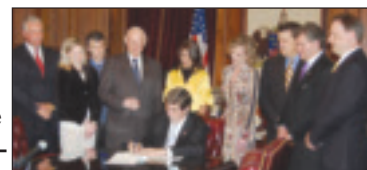
TUSCALOOSA SUNDAY SALES SET FOR VOTE

Under state legislation approved in 2010, the city of **Tuscaloosa has set a referendum for Feb. 22, 2011, to decide whether to allow liquor sales between noon and 9:30 p.m. Sundays**. If the referen-

dum receives a positive response, Tuscaloosa restaurants, bars, grocery stores and other retailers licensed by the city and the Alabama Alcoholic Beverage Control Board would be able to sell alcohol on Sundays, just as they do the rest of the week.

YOU'LL TRACK PSEUDOEPHEDRINE ELECTRONICALLY

By January, Alabama pharmacies will electronically track the sales of over-the-counter products that contain ephedrine and pseudoephedrine, key ingredients in the production of the illegal drug, methamphetamine. Alabama joins 11 other states in



ARA and **Consumer Healthcare Products Association** representatives witness signing of new tracking law.

helping law enforcement track the sale of these common cold and allergy medications. **Needed equipment will be provided at NO COST to pharmacies and other retailers**. The alternative would have been for these products to revert to prescription drugs, which would have limited their access to cold and allergy sufferers and driven up costs.

NEW LAW YOU NEED TO KNOW ABOUT SALE OF HERB/MARIJUANA-LIKE INCENSE NOW ILLEGAL

Alabama became the second state in the nation to criminalize salvia divinorum and Salvinorin A as well as the chemicals JWH-018, JWH-073 and HU-210, all substances used in production of **synthetic marijuana, also known as "spice."** Since July 1, it has been a **felony to sell any of these substances** and a misdemeanor to possess them. **Store owners should have now removed any "spice" products from their shelves and disposed of them**. Previously, the substances had been sold in smoke shops, convenience stores and on the Internet under such brand names as K2, Spice, Blayze II and Red Bird.

WHAT YOU HELPED STOP

YOUR EFFORTS AVERT \$42 MILLION ANNUAL TAX INCREASE

Thanks to the concerted efforts of Alabama retailers and other business allies, a proposed \$42 million annual tax on jobs never made it to the Senate floor for debate. While your calls and letters have stopped this job-killing legislation for two years now, the Legislature has until Sept. 30, 2011, to accept the one-time federal payment of \$100.5 million that would drive up your unemployment taxes permanently. **ARA will**

THROUGH LEGISLATIVE NOISE

Send clear retail message in 2010 session

You can view this report online under [Legislative Successes](#) in the [Political Affairs](#) section of www.alabamaretail.org

be there again to oppose any attempt to raise your unemployment compensation taxes.

YOU BLOCKED EXTREME IMMIGRATION REFORM

Local and statewide legislation, which would have put Alabama employers out of business for failing to verify their employees are in the country legally, died as a result of protests from Alabama retailers and other businesses. While ARA and the Alabama business community does not condone hiring illegal workers, your association fought to keep retailers and other businesses from losing their business licenses for failure to properly perform administrative functions. **Alabama Employers for Immigration Reform, a coalition of businesses including ARA, will continue to fight unduly punitive or burdensome immigration legislation.**

RETAILERS DON'T HAVE TO COLLECT E-911 PHONE FEES

Your association and all of the groups associated with the state's enhanced 911 emergency telephone service **stopped an attempt by a single provider to overhaul the Alabama Wireless E-911 Board and push collection of the fees onto retailers.** Lawmakers are expected to try to equalize the fee schedule for landlines as well as wireless phone users in the 2011 session.

YOU STILL GET TO ELECT ALABAMA JUDGES

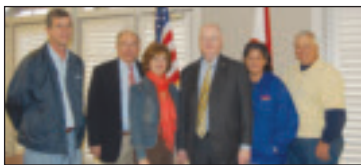
Alabama's method of electing judges remains the same as no proposals changing the way Alabama chooses its judges received legislative approval in 2010. **ARA will continue to oppose any bills that alter the current election process for appellate judges.**

COALITION SHOOTS DOWN 'GUNS-TO-WORK'

The Alabama Coalition for Safe Workplaces, which includes ARA, successfully opposed legislation that would have infringed on an employer's right to secure company property and had the potential to put many small employers who use boilerplate employment manuals in violation. Generic employment manuals often prohibit firearms on company property, including the parking lot, without the business owner even being aware his business has such a policy. **This legislation is expected to resurface in 2011.**

COURTS CAN HEAR UNEMPLOYMENT COMP FACTS

Neither chamber even debated legislation that would have excluded unemployment compensation case facts from consideration as evidence in other proceedings. **This bill would have robbed you of the ability to use an employee's previous statements and findings in certain cases.**



Representatives of **Autauga Home Supply**, **Ria's PizzaRia**, and **Fat Boy's Bar-B-Que Ranch** met with a key senator at the Prattville chamber to thank him for voting against the \$42 million unemployment comp tax increase.

BUSINESS MANDATES YOU AVOIDED

NO VACATION AND SICK LEAVE MANDATE

A bill that would have required Alabama employers to give 8.4 hours of sick time for every 80 hours worked if an employee works more than 2,060 hours annually, didn't even get a committee hearing. Employees would have been allowed to use sick time for preventive care, sickness in their family and to obtain legal and medical services related to domestic assault. The legislation also would have required employers to keep time sheets for every employee for five years and create a presumption of guilt if the records were not kept. **ARA opposes efforts to mandate employee benefits and wages, believing that benefits and salary are best negotiated directly between an employer and his or her employees.**

PHARMACISTS' CONSCIENCE CLEAR OF MANDATES

Another mandate that didn't make it past the committee level would have allowed healthcare providers to refuse healthcare services that violated their conscience. This legislation also **would have interfered with pharmacy and other healthcare employers' ability to discipline employees for violating company policies or procedures.**

COMING BACK IN 2011 WITH YOUR HELP

MODEST ARA-BACKED LATE FEE

A modest \$8 increase in late fees for delinquent consumer credit payments from \$10 to \$18, which ARA has advocated since 2007, more than likely will reappear in 2011. **ARA supports putting transactions in which consumers buy on credit on the same late fee schedule as small loans.**

200 PERCENT HEALTH INSURANCE DEDUCTION

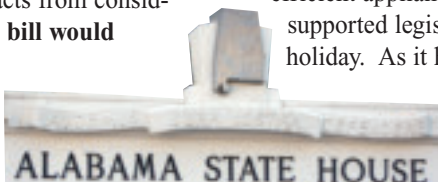
In 2008, ARA and the Business Associations Tax Coalition achieved a 150 percent deduction for health insurance premiums paid by small businesses and their employees. For the past two years, ARA members like Square Root Interactive have advocated bumping Alabama small businesses up to a 200 percent deduction for the health insurance premiums they pay. **ARA will support this legislation again in 2011.**



ARA member since 2006, **Square Root Interactive**, advocated for increased healthcare insurance deduction.

ENERGY-EFFICIENT SALES TAX HOLIDAY

The success of the current federal rebate program for energy-efficient appliances (see story, Page 4) could bode well for ARA-supported legislation calling for an energy-efficient sales tax holiday. As it has for many years, **ARA will continue to support legislation to create an energy-efficient sales tax holiday.**



Retailers Subject to New Gift Card Rules

New U.S. Federal Reserve rules relating to electronic gift card and gift certificate expiration dates and fees, whether sold by a merchant, shopping center or credit-card company, **took effect Sunday, Aug. 22.**

Handwritten and/or paper gift certificates are excluded from the new rules, both for fees and expiration dates.

While many retailers already comply with these rules, because their gift cards and certificates have no expiration or fees associated with them, it is important that retailers familiarize themselves with the new requirements.

Under the Credit Card Accountability Responsibility and Disclosure Act of 2009, retailers cannot:

- ☛ Charge an inactivity fee until the electronic card or certificate has not been used for a full year (12 months).
- ☛ Set an expiration date any earlier than five years after the electronic card or certificate is issued.
- ☛ Charge more than one fee (of any kind) in a single month.

But retailers can:

- ☛ Charge a one-time fee to be paid when the card or certificate is purchased.

And retailers must:

- ☛ Print information on the card or certificate disclosing any fees and expiration date and provide a toll-free phone number or website to get more information.

EXEMPTIONS

Gift cards produced before April 1, 2010, are exempt from the disclosure requirement until Jan. 31, 2011. However, under the exemption, card issuers must alert buyers and recipients about the terms and fees associated with any cards issued without a disclosure printed on the card. This can be done through in-store signs, messages displayed on websites and provided during customer service calls, as well as general advertising. The extension for the disclosure portion of the rules was included in **H.R. 5502 – the “Eco Gift Cards Act,”** which the president signed into law in early August. The reason for the extension was to prevent the destruction of some 100 million existing gift cards, which would have had to be replaced with new cards with the required disclosures printed on them.

The new rules DO NOT cover rebate and loyalty reward cards or reloadable cards, such as prepaid phone cards or rechargeable debit cards. Another example of an excluded card would be a free gift card given if customer purchases a certain amount of merchandise or services. Even if the expiration and fee provisions don't apply, retailers must clearly inform customers of any expiration dates or fees for gift cards.

CARD EXPIRES, MONEY DOESN'T

Even if the physical card has an expiration date five years out, customers can still request that the issuer send them a new card for the amount of any remaining funds associated with the card after it has expired. Under the rules, retailers have to do this for free or return the remaining balance.

OTHER PROVISIONS OF THE LAW AND NEW RULES:

- ☛ **Fees for late payments are capped at \$25, or the amount of the violation, whichever is less.**
- ☛ **If a customer repeats being late with a payment or other card violation within six months, the cap rises to \$35.**

For more on these rules, go to:

federalreserve.gov/consumerinfo/wyntk_giftcards.htm



FTC delays Red Flags Rule enforcement until end of year

For all the resources you need to develop an identity theft prevention program, go to ftc.gov/redflagsrule



Businesses that invoice for goods or services after the fact should have a written identity theft prevention program. That's not just a recommended activity.

It is required by federal law under the Fair and Accurate Credit Transactions Act (FACTA) of 2003. What is known as the Red Flags Rule has been effective since 2008, but the Federal Trade Commission has delayed enforcement until the last day of this year to allow Congress time to limit the scope of businesses covered by the Rule.

LAW APPLIES TO SOME RETAILERS

Currently, besides banks and other financial institutions, automobile and motorcycle dealers, jewelers, furniture companies, mortgage brokers, doctors, dentists, other health-care providers, professional tax preparers, educational institutions, utility companies and telecommunications companies are among the entities that could fall under this federal law, which **carries civil penalties of up to \$3,500 for each customer or transaction.**

Financial reform contains first steps to bringing interchange under control

The nation's first major reform of financial regulations since the Great Depression contains provisions to control credit and debit card swipe fees paid by retailers.

Under **H.R. 4173, the Dodd-Frank Wall Street Reform Act of 2010**, signed into law July 21, retailers can now:

MINIMUMS ALLOWED

- ☛ Set a minimum transaction amount for credit card use. That minimum can be \$10 or less.

DISCOUNTS FOR CASH OK

- ☛ Offer discounts to customers for paying with cash, check or debit card (more cost-effective means of payment) versus a credit card.

DEBIT FEES NEXT

“Reasonable and proportional” swipe fees for debit cards will come next year under the new law.

The Federal Reserve has until April to determine new interchange rates for debit cards. Those rates become effective July 21, 2011. The Fed will have to consider banks' actual costs for processing debit transactions in setting the rates. ARA and other retail advocacy groups have long contended that if banks treat paper checks as face-value transactions, debit cards, which draw from the same accounts should be treated in the same manner. Small banks and credit unions with assets of \$10 billion or less will be exempt from any rate changes resulting from this new law.

Key health reform provisions you need to know

The president signed the Patient Protection and Affordable Care Act (**H.R. 3590**) and the Health Care and Education Affordability Reconciliation Act of 2010 (**H.R. 4872**) into law in March. In early April, **Alabama Retail Association** members should have received a detailed summary of the laws' provisions, compiled by **Lehr,**

Middlebrooks and Vreeland P.C., Birmingham lawyers who represent employers exclusively and provide the expertise

for ARA's **Employment Law Resource Center** (alabamaretail.org/employmentlaw.aspx). The law firm also was set to make a brief presentation on the topic in a **FREE Retail Employers Briefing** from 8:45 to 11:45 a.m. Friday, Sept. 17, at the **Vulcan Park and Museum**, 1701 Valley View Drive, Birmingham.

A brief recap follows of the massive federal health care reform by years. This is general background. Please work with your legal counsel, accountants and insurer for specific applications to your business. For more, visit the ARA website page devoted to the subject:

alabamaretail.org/2010healthcarereform.aspx

2010

SMALL BUSINESS TAX CREDIT: Small businesses are eligible for up to a 35 percent tax credit for the employer's contribution toward health insurance for employees. The credits are only available to employers with 25 or fewer full-time equivalent employees with average annual wages of \$50,000 or less. Smaller employers with even lower average annual wages can claim the full credit.

SPACE, BREAKS FOR NURSING MOTHERS: **Effective now**, employers must provide unlimited, unpaid breaks for nursing mothers to express milk while at work. Employers must provide a suitable place, other than a restroom to express milk for up to a year after the birth of a child. Employers with 50 or fewer employees are exempt if the requirements would cause the employer significant difficulty or expense.

TANNING SERVICE EXCISE TAX: Effective July 1, tanning salons must collect and remit a 10 percent excise tax on indoor tanning.

2011

REPORTING RESPONSIBILITIES: Employers must disclose the value of group health benefits on their employees' W-2 forms.

SIMPLE CAFETERIA PLAN AVAILABLE FOR SOME SMALL EMPLOYERS: The U.S. Department of Health and Human Services will make available a simple cafeteria plan as a vehicle for small employers to provide tax-

free benefits to their employees. Small employers in this instance are defined as those who have employed on average 100 or fewer employees over the previous two years.

CALORIE LABELING FOR CHAINS

The healthcare law contains language that requires calorie labeling on chain restaurant menus, menu boards and drive-through displays, as well as on vending machines. It applies to chains with 20 or more outlets, and requires the restaurants to provide additional nutrition information on request. The law sets a national standard rather than the patchwork of state laws that had begun to develop.

LABELING COMMENTS DUE OCT. 21

The law exempts small businesses and does not apply to daily or temporary specials and customized orders. Preliminary guidelines issued Aug. 25 by the U.S. Food and Drug Administration extend the menu labeling to chain airlines, trains, grocery-store food courts, movie theaters and convenience stores. Within grocery stores, the agency is considering including salad bars, store bakeries, pizza bars and delicatessens.

Comments on the guidelines are due by Oct. 21 to regulations.gov

2013

HEALTH CARE FLEXIBLE SPENDING

ACCOUNTS: A \$2,500 cap, indexed for inflation, on annual salary reduction contributions will apply to health flexible spending accounts offered under cafeteria plans.

2014

EMPLOYER REQUIRED COVERAGE: In 2014, employers with **50 or more employees** will be required to offer coverage to employees or pay a **\$2,000 penalty per employee**, with the first 30 workers exempted. If an employer offers coverage, but a full-time employee deems it unaffordable and instead joins a purchasing exchange, the company would then be assessed \$3,000 for each employee who opts to use an exchange or up to \$2,000 for every full-time worker on the payroll, whichever is less. **S. 3501**, the American Job Protection Act, would repeal this employer mandate.

2017

States may allow employers with more than 100 employees to offer health care coverage through the state health benefit exchange.

2018

EXCISE TAX ON HIGH-COST PLANS

(Cadillac Tax): Group health plans with premium levels above \$10,200 for individuals and \$27,500 for family coverage will be subject to a 40 percent excise tax.

How to communicate with employees about the federal health care reform changes?

Below, an executive with Ceridian Benefits Services, the employee health and welfare benefits division of Ceridian Corp., discusses the federal health care reform communication challenge. Excerpts reprinted with permission from the July 16, 2010, Ceridian Health Care Compass. For the full article, go to:

www.ceridian.com/employee_benefits_article/1,,16765-75166,00.html

Workers want to know what health care reform means to them and their

families. It's important for companies to stay visible when providing information as new guidance is released and mandates become effective. Visibility reassures.

Stay in front of employees by

sending out e-mails with links to government and educational sites. Or post notices in break rooms or on bulletin boards about which reform changes affect your company's benefit plan. Place employee Q&As on your intranet site.

At the same time, employers should step back to better assess benefit programs. Even with health care reform, health care costs will continue to rise. Employers' top concerns include containing costs and encouraging healthier lifestyles among employees. It makes sense to carefully consider consumer-directed options, which may be better suited for a health care reform environment. A high-deductible policy paired with another account, such as a Health Savings Account, might be a good fit for your workforce.

New offerings will require well-timed communications to employees stressing the value and benefit of such changes.

David Wirta, Senior Vice President, Sales and Marketing, Ceridian Benefits Services

Stethoscope photo by renjith krishnan / FreeDigitalPhotos.net

NEW MEMBERS



WELCOME TO ARA

2 D Lake, LLC	Dothan	HERS, LLC	Dothan	Radhe Krishna Inc.	Birmingham
219 Farmer's Market Inc.	Jemison	Hometown Market	Decatur	Richtex Fabrics, Inc.	Daphne
4 Marcie Inc.	Mobile	of Morgan County Inc.		Rider Family Inc.	Opelika
Adams Antiques	Northport	Homewood Gourmet, LLC	Homewood	River City BBQ, LLC	Eufaula
Adidev Inc.	Huntsville	Island Thyme Cafe', LLC	Mobile	Riverside Optical Inc.	Tuscaloosa
Alabama Hospitality Solutions	Montgomery	Jajoce Inc.	Spanish Fort	Rose Chinese Restaurant Inc.	Auburn
Alabama Orthopaedic Center	Homewood	James Westcott Samford, DMD	Birmingham	Ryan's Pro Shop, LLC	Vestavia
Alaquiz, LLC	Montgomery	JF Holdings, LLC	Birmingham	S & P Restaurant Group Inc.	Birmingham
All Clean Filters, LLC	Creola	John R. Thomas, DMD, PC	Florence	S&S Enterprises of Thorsby	Thorsby
All Fired Up, LLC	Tuscaloosa	JT Roosters Inc.	Decatur	S.A.J. Management Inc.	Birmingham
Allan Consulting Inc.	Florence	K & TJ Inc.	Birmingham	Sandra Lanter, DMD, LLC	Riverside
Amaze Corp.	Sylacauga	Kmed Inc.	Mobile	Saraland Lawn & Garden	Saraland
Ambiance For Your Life, LLC	Homewood	Krans Inc.	Huntsville	Sena Inc.	Fairhope
Andy's Music Inc.	Mobile	LG Management, LLC	Center Point	Sherry Lynn Marler Carlisle House	Enterprise
Ashley's Gifts & Fashions Inc.	Centerville	Lupe's Mexican Restaurant Inc.	Northport	Shiv Inc.	Bessemer
Asian Star Inc.	Mobile	Marshall Marine Supply Inc.	Bayou La Batre	Shoals Primary Care, LLC	Tuscumbia
Baldwin Emergency Physicians, PC	Fairhope	Martha W. Hicks	Opelika	SMAO, LLC	Homewood
Bama Sign Supply, LLC	Hueytown	Martin Tire Co. Inc.	Athens	Smokehouse B-B-Q Inc.	Millbrook
Bapji Ram Inc.	Arley	Mary B's Buffet	Montgomery	Southern Athletic Club, LLC	Huntsville
Bayou Fastner & Supply Inc.	Saraland	Matthew Griffin	Montgomery	Southern Cafes Inc.	Oxford
Birmingham Vascular Associates	Birmingham	McLelland's Golf Inc.	Huntsville	Spectrum Center for Autism and Related Disorders Inc.	Dothan
Blair Furniture Inc.	Birmingham	Medical Services Specialist	Birmingham	Spoke'N Trail Inc.	Mobile
Bobo Family Group, LLC	Florence	Mid-South Mechanical Sealing Inc.	Montgomery	Spot Color, LLC	Irondale
Brett Stark, DPM, PC	Auburn	Misfitts, LLC	Northport	Steve K. Luther, LLC	Mountain Brook
BSN Inc.	Pell City	MK Glover Enterprises Inc.	Fairhope	Subway No. 3906 Inc.	Huntsville
Buddy's Rib & Steak, LLC	Tuscaloosa	MKW Holdings, LLC	Florence	Subway No. 36410 Inc.	Madison
C & H Enterprises, LLC	Lanette	Moore Bros.	Magnolia Springs	Subway No. 43092 Inc.	Huntsville
C. Paul Butler III, LLC	Montgomery	Fresh Market, LLC	Decatur	Subway No. 32121 Inc.	Harvest
Campbell & Campbell, PC	Talladega	Morgan Price Candy Co., LLC	Birmingham	Sunshine Automotive and Customs	Newton
Casa Santiago Inc.	Decatur	Mountain Brook Hospitality Management, LLC		Sweat Tire Co. of Mobile Inc.	Mobile
CBK Inc.	Tuscaloosa	MPM Investments III, LLC	Foley	Talladega Ob-Gyn Associates	Talladega
CGS Enterprises, LLC	Dothan	Nelson Robinson	Sumiton	Tan Palace 150 Inc.	Hoover
Colorvision Home Center Inc.	Lanett	New China Garden Inc.	Gardendale	The Alabama Society of Certified Public Accountants	Montgomery
Colwood Associates Inc.	Birmingham	Newton Restaurants Inc.	Fairhope	The Coffee Tree Books and Brew	Huntsville
Corbett Pharmacy Inc.	Winfield	Nobles Drycleaning Inc.	Pell City	The Dog House of Troy	Troy
Cortez & Machado Enterprises	Anniston	Noodles University Inc.	Huntsville	The Eye Center of Alabama, PC	Jasper
Costa's Famous Bar-B-Que	Birmingham	Noodles Whitesburg Inc.	Huntsville	The Foundry Rescue Mission and Recovery Center	Bessemer
Dark Insurance Agency Inc.	Alexander City	North Shelby County Animal Hospital, PC	Pelham	The Malt Shoppe Inc.	Gadsden
Delectable Brands, LLC	Birmingham	Oink Inc.	Northport	The Priestley Co. Inc.	Birmingham
Devinci's Pizza Inc.	Homewood	Ollie's Mediterranean Grill Inc.	Mobile	Tiger Cupcakes, LLC	Auburn
Downtown Southwest Grill, LLC	Birmingham	Omkara Inc.	Birmingham	Tirupati, LLC	Troy
Eagle Point Golf Club, LLC	Birmingham	One Source Office Products	Tuscaloosa	Tuscaloosa Family Practice and Obstetrics, PC	Tuscaloosa
East Alabama Powersports, LLC	Opelika	P. Staley, LLC	Andalusia	Tuscaloosa Ophthalmology, PC	Tuscaloosa
Eastern Shore GAC Inc.	Spanish Fort	Palate Pleasures, LLC	Andalusia	Vardaman-May, LLC	Birmingham
Exit 8 Grill	York	Pamela E. Nail, Attorney At Law	Cullman	Wagner Shoes, LLC	Tuscaloosa
Fayette Furniture Depot Inc.	Fayette	Personal Trainers of Mountain Brook Inc.	Mountain Brook	Warrior Hardware, LLC	Warrior
Fibranz Inc.	Huntsville	Phoenix Bistro	Huntsville	Whiaten Inc.	Mobile
Fleenor & Green, LLP	Tuscaloosa	Pipes, Hudson & Watts, LLP	Mobile	Will-Yum-Son, LLC	Daphne
Fountain Row Inc.	Birmingham	Pizazz Enterprises, LLC	Mobile	Woodland Forest Golf & Country Club Inc.	Tuscaloosa
Foy Dental Care, PC	Montgomery	Planet Thrift 1, LLC	Center Point		
Gunesh Inc.	Bessemer	Premier Urgent And Family Care	Trussville		
Hannah's Home Inc.	Birmingham	Private Gallery Inc.	Daphne		
Harriet Hawkins Cooper Inc.	Northport				
Hedden Lawn & Garden, LLC	Huntsville				

MEMBERS NEWS

AWARDS/HONORS

Alabama World Travel's Sutton represents travel industry in Japan

Liz Sutton, president of Alabama World Travel and Sutton & Associates, traveled recently to the Shangri-La Hotel in Tokyo, Japan, for the *Travel + Leisure* advisory board meeting. "It was such an honor to represent my industry in Japan," said Sutton, who experienced a Kimono fitting, tea ceremony, Japanese floral arranging, sushi making, and sumo wrestling so she could in turn enhance the experience of her travel clients. She also took a dinner cruise on board a Japanese-style yakatabune boat. **Alabama World Travel**, a Montgomery travel agency, has been serving travelers for more than 40 years and has been an **ARA member since 1995**.



Sutton

SOURCE: Alabama World Travel

Read more about Liz's trip at:

<http://lizsuttontravelexperiences.blogspot.com>

COMMUNITY INVOLVEMENT

ARA member spurs 'Paint Town Green' movement

For a second year, Brewton pharmacist **Danny Cottrell** has launched a homegrown stimulus package. Last year, he gave bonuses to his employees in \$2 bills (photo at left). This year, he gave 172 high school seniors \$30 each in \$2 bills and an economy lesson. His generosity sparked a "Paint the Town Green" movement in his hometown of Brewton to encourage residents to shop locally. The **Medical Center Pharmacy**, which Cottrell owns, has been an **ARA member since 2001**.



SOURCE: Brewton Standard

March 4, 2009, photo courtesy of the Press-Register
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Target donates \$2,000 to Montgomery Area Food Bank

In early August, **Target** donated \$2,000 to Alabama's largest food bank, which will make it possible for the Montgomery Area



Adam Greenberg, Prattville Target team leader, and Joe Malheiro, a Target district team leader, present check to the Montgomery Area Food Bank. Accepting are Adam Schloss, chairman of the food bank's board of directors; Ann Eissler, the food bank's deputy director, and U.S. Rep. Bobby Bright, D-Montgomery, the area's congressman. Others from left are Chris Cannon, Target; Amy Oberhelman, Target; and Nancy Dennis, ARA.

Food Bank to distribute 13,000 pounds of food to the needy in the 35 counties it serves. Target's Prattville store also gave the organization some of the towering shelves needed to store the thousands of pounds of food donated to or purchased for the food bank.

U.S. Rep. Bobby Bright, D-Montgomery, thanked Target for its community involvement after witnessing the check presentation.

Target gives 5 percent of its income and millions of volunteer hours to the communities it serves. That translates into more than \$3 million each week to support social services, education, the arts and volunteerism.

Target, which has been an **ARA member since 2003**, has more than 1,700 stores in 49 states, including 19 in Alabama.

SOURCE: Target, Montgomery Area Food Bank

WEB SITE: target.com

IN THE NEWS

Food and Wine features Western Supermarkets and Piggly Wiggly

An article in the September issue of *Food and Wine* magazine about the best Birmingham has to offer in wines featured the **Western Supermarkets** and **Piggly Wiggly** stores in Mountain Brook. The article concluded the most knowledgeable wine directors in town worked in those two grocery stores. The Mountain Brook



Western Supermarkets' President and CEO Darwin Metcalf and Chairman Ken Hubbard in the wine section of the Mountain Brook store.

Western location employs a wine staff of three who answer questions from 9 a.m. until 7 p.m. about its extensive wine offerings. The nearby Piggly Wiggly also employs a wine director.

SOURCE: *Food and Wine*

WEB SITES: westernsupermarkets.com, pigglywiggly.com

PERSONNEL/ ORGANIZATIONAL CHANGES

Sutton & Associates welcomes new employee

Laura Brelsford has joined Sutton & Associates, a division of **Alabama World Travel** in Montgomery, to manage incentive travel programs. Brelsford, a Huntington College graduate with a bachelor's degree in communications, and University of Alabama graduate with a master's in com-



Brelsford

munications studies, comes to Sutton & Associates from her most recent position as the member services coordinator for the YMCA. Sutton & Associates is a full service incentive travel and meeting planning company.

SOURCE: Sutton & Associates

WEB SITE: suttonplanning.com

Hibbett has new CEO

Jeffrey Rosenthal became chief executive officer of **Hibbett Sports Inc.** on March 15. Former CEO **Mickey Newsome** remains as executive chairman of the Birmingham-based sporting goods retailer. Rosenthal has been with Hibbett since 1998 and has worked in the sporting goods industry since 1981. He had served as president and chief operating officer since February 2009. Hibbett Sports has been an **ARA member since 1986**.

SOURCE: *Birmingham Business Journal*

WEB SITE: hibbett.com

TELL US YOUR NEWS

We'd like to know what's happening at your store or organization. Have you celebrated a major business anniversary? Opened, closed or moved a location? Changed ownership or promoted a key employee? Received an award? Performed a community service?

Let us know! We may use your news in *Alabama Retail Quarterly* or link to your story online. To submit your news, go to **News** at www.alabamaretail.org and click on **Tell Us Your News**.

Please send address corrections to:



Attn: Virgie Todd
7265 Halcyon Summit Dr.
P.O. Box 240669
Montgomery, Alabama 36124-0669

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ARC expects new software system to be online by next summer



For more on Tropics Software Technologies, go to www.gotropics.com

Alabama Retail Comp has selected Tropics Software Technologies (TST) for its new integrated policy, billing and claims administration system, which is slated to be fully operational by summer 2011. Conversion to the new system has already begun.

For Alabama Retail Association members whose workers' compensation is with Alabama Retail Comp, all the policy issuance and policy, billing and claims administration software functions will utilize the new system. ARA's database also will be managed through the Tropics' software.

For agencies that place ARC

workers' compensation, the new system will enhance agents' ability to make online inquiries, while offering Web-based application submission and integrated document management.

ARC studied the workers' compensation software market for seven months before making this decision. "After performing a thorough assessment of more than a dozen software vendors servicing the workers' compensation industry, it was apparent to us that Tropics Software Technologies had the most complete system from a functionality perspective, as well as a long list of happy clients, who sang the praises of TST's customer service record," said ARC Fund Manager Mark

Young. "We believe that the user-friendly nature of Tropics' agency and policyholder web portals, coupled with the robust functionality in the core policy, billing and claims systems will help ARC continue to be seen as an efficient, effective organization that is able to provide top-notch, yet consistently improving, service to its agents and members."

Twenty-five workers' compensation organizations utilize Tropics Software Technologies to process business in almost 40 states. The 17-year-old national software company specializing in workers' compensation systems is based in Sarasota, Fla.