

ALABAMA Retail Quarterly

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BENEFIT FROM THE VALUE.

VOTE NOV. 4

The Alabama Retail Association recommends the statewide and congressional candidates below as well as the 53 legislative candidates on Page 3 as the best choices for Alabama retailers in the Nov. 4 General Election. Your vote can and will make a difference in the future of our state. VOTE!



ALABAMA GENERAL ELECTION BALLOT
NOVEMBER 4, 2014

THESE OFFICES WILL APPEAR ON ALL BALLOTS IN ALL PRECINCTS

FOR GOVERNOR
(Vote for ...)



ROBERT BENTLEY
Republican

FOR LIEUTENANT GOVERNOR
(Vote for ...)



KAY IVEY
Republican

FOR ATTORNEY GENERAL
(Vote for ...)



LUTHER STRANGE
Republican

INSTRUCTIONS TO THE VOTER
TO VOTE YOU MUST
BLACKEN THE OVAL
COMPLETELY!
DO NOT MAKE AN X OR ✓

FOR SECRETARY OF STATE
(Vote for ...)



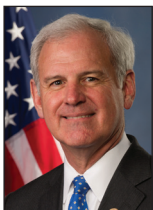
JOHN MERRILL
Republican

FOR COMMISSIONER OF AGRICULTURE AND INDUSTRIES
(Vote for ...)



JOHN MCMILLAN
Republican

THESE OFFICES WILL APPEAR ONLY IN PRECINCTS THAT APPLY TO THESE DISTRICTS



FOR UNITED STATES REPRESENTATIVE,
1st Congressional District
(Vote for ...)

BRADLEY BYRNE
Republican



FOR UNITED STATES REPRESENTATIVE,
2nd Congressional District
(Vote for ...)

MARTHA ROBY
Republican



FOR UNITED STATES REPRESENTATIVE,
3rd Congressional District
(Vote for ...)

MIKE ROGERS
Republican



FOR UNITED STATES REPRESENTATIVE,
6th Congressional District
(Vote for ...)

GARY PALMER
Republican

Annual Meeting set for Nov. 18

Alabama Sen. Cam Ward will preview the next legislative quadrennium at Alabama Retail's 2014 Annual Meeting.

Ward, the current Alabama Senate Judiciary Committee chairman and an unopposed candidate for Alabama Senate District 14, will be the luncheon keynote speaker. His keynote address, which will include discussions of proposed sentencing guidelines for property crimes, will precede the Alabama Retail Association and Alabama Retail Comp Annual Meeting, which is open to all Alabama Retail Association members.

Please **RSVP by Friday, Nov. 7,** to **Virgie Todd at 1-800-239-5423.**

2014 Alabama Retail Association Alabama Retail Comp Annual Luncheon

11:30 a.m.

Tuesday, Nov. 18

Vestavia Country Club

Keynote Speaker

Senator Cam Ward



Cam Ward

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RICK BROWN

EDITOR:
NANCY KING DENNIS

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Montgomery

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Vestavia Hills

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Cypress Resources, Birmingham

JIMMY RAY SMITH

Jimmy Smith Jewelers, Decatur

BUD SKINNER

Jubilee Seafood, Montgomery

CRAIG VINSON JR.

Granville Interiors LLC, Montgomery

PHILLIP WEAVER

Buffalo Phil's, Tuscaloosa

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Montgomery

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Montgomery

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FROM THE PRESIDENT

RICK BROWN



On Tuesday, Nov. 4, we get to choose our state's leaders for the next four years or longer.

In advance of the election, take advantage of the opportunity to talk to your employees, colleagues and friends about the importance of exercising the right to vote. Educated voters are more likely to take the time to go to the polls.

An employer can share information about elections, even a particular candidate, so long as the employer does not discriminate against employees because of how they vote or the candidate they support.

In recent weeks, you've been provided with Voter Guides that you can share with your employees. The Voter Guide also can be downloaded from your association's website or linked to from an electronic communication. To find the Voter Guide

and other election information, go to: alabamaretail.org/vote/

On Page 1 of this newsletter, five statewide candidates are recommended. Please consider casting your ballot for them. Also on Page 1 are four recommendations for contested congressional seats, while 53 state legislative candidates are suggested on Page 3 as the best choices for retailers. If you vote in those districts, please help elect these individuals.

Four thousand members employing thousands of registered voters will have an impact on the outcome of the Nov. 4 election if we make the retail vote count.

Vote and make the voice of retailing heard on Election Day. Alabama's future depends on it!

Rick Brown
rbrown@alabamaretail.org

FYI: Statewide amendments on ballot

Five statewide amendments will appear on the Nov. 4th ballot.

- **AMENDMENT ONE** (1) prohibits courts and other legal authorities from applying foreign law if doing so would violate rights guaranteed to citizens of Alabama. It would apply to contracts by individual citizens, but would not apply to business entities or to persons who willingly choose to give up the rights protected by the amendment.
- **AMENDMENT TWO** (2) would allow the state to borrow up to an additional \$50 million to plan, construct and maintain National Guard armories in Alabama. The money borrowed would be repaid over 20 years from proceeds from the Alabama Trust Fund.
- **AMENDMENT THREE** (3) elevates the right to bear arms to a fundamental right and gives that right the highest possible protection. It also provides additional protection from potential interference by international treaty or foreign law.
- **AMENDMENT FOUR** (4) requires more votes for the Alabama Legislature to pass unfunded mandates on local

school boards, except for legislation that addresses compensation, benefits or due process rights of any board of education employee. It increases the requirement to a two-thirds vote (more than 66 percent), rather than a simple majority (more than 50 percent), for passage of a law that would require local boards of education to cumulatively spend more than \$50,000 in local funds without providing the funds to pay for the increased expense.

• **AMENDMENT FIVE** (5) amends the Sportperson's Bill of Rights, clarifying that the people of Alabama have the right to hunt, fish and harvest wildlife, including the use of traditional methods. This right would be subject to reasonable regulations to conserve wildlife and preserve the future of hunting and fishing. It makes hunting and fishing by the public the preferred means of managing and controlling wildlife in Alabama.

Alabama Retail has taken no position on these statewide amendments. These explanations are provided as information only.

Get out the Vote on Nov. 4

Learn more about ELECTIONS under the ADVOCACY section of alabamaretail.org

Alabama Retail has provided each member with 10 State Alabama Retail Voter Guides that list the Alabama Retail PAC endorsed candidates to distribute as you wish. You can also download the guide from Alabama Retail's website. Please consider casting your ballot for candidates who are right for retailers.

Our association is 4,000 members strong, so our VOICE and our VOTE makes a difference when ballots are counted.

ALABAMARETAIL
PAC

ALABAMA SENATE

FOR STATE SENATOR
(Vote for ...)

- DISTRICT NO. 4
 - Paul Bussman (R) Cullman
- DISTRICT NO. 6
 - Roger Bedford (D) Russellville
- DISTRICT NO. 7
 - Paul Sanford (R) Huntsville
- DISTRICT NO. 8
 - Steve Livingston (R) Scottsboro
- DISTRICT NO. 10
 - Phil Williams (R) Rainbow City
- DISTRICT NO. 11
 - Jim McClendon (R) Springville
- DISTRICT NO.12
 - Del Marsh (R) Anniston
- DISTRICT NO.13
 - Gerald Dial (R) Lineville
- DISTRICT NO.16
 - Jabo Waggoner (R) Vestavia Hills
- DISTRICT NO. 21
 - Gerald Allen (R) Tuscaloosa
- DISTRICT NO. 22
 - Greg Albritton (R) Range
- DISTRICT NO. 27
 - Tom Whatley (R) Auburn
- DISTRICT NO.28
 - Billy Beasley (D) Clayton
- DISTRICT NO. 30
 - Clyde Chambliss (R) Prattville
- DISTRICT NO. 31
 - Jimmy Holley (R) Elba
- DISTRICT NO. 32
 - Trip Pittman (R) Daphne
- DISTRICT NO. 35
 - Bill Hightower (R) Mobile

ALABAMA GENERAL ELECTION BALLOT
NOVEMBER 4, 2014

THESE OFFICES WILL APPEAR ONLY ON BALLOTS IN THE REFERENCED DISTRICTS

ALABAMA HOUSE

FOR STATE REPRESENTATIVE
(Vote for ...)

- DISTRICT NO. 1
 - Greg Burdine (D) Florence
- DISTRICT NO. 2
 - Lynn Greer (R) Rogersville
- DISTRICT NO. 3
 - Marcel Black (D) Tuscumbia
- DISTRICT NO. 5
 - Dan Williams (R) Athens
- DISTRICT NO. 7
 - Ken Johnson (R) Moulton
- DISTRICT NO. 8
 - Terri Collins (R) Decatur
- DISTRICT NO. 16
 - Kyle South (R) Fayette
- DISTRICT NO. 17
 - Mike Millican (R) Hamilton
- DISTRICT NO. 18
 - Johnny Mack Morrow (D) Red Bay
- DISTRICT NO. 19
 - Laura Hall (D) Huntsville
- DISTRICT NO. 21
 - Jim Patterson (R) Meridianville
- DISTRICT NO. 22
 - Ritchie Whorton (R) Owens Cross Roads
- DISTRICT NO. 23
 - John Robinson (D) Scottsboro
- DISTRICT NO. 24
 - Nathaniel Ledbetter (R) Rainsville
- DISTRICT NO. 27
 - William Ainsworth (R) Guntersville
- DISTRICT NO. 28
 - Craig Ford (D) Gadsden
- DISTRICT NO. 29
 - Becky Nordgren (R) Gadsden
- DISTRICT NO. 32
 - Barbara Bigsby Boyd (D) Anniston
- DISTRICT NO. 33
 - Ron Johnson (R) Sylacauga
- DISTRICT NO. 37
 - Bob Fincher (R) Rocky Branch
- DISTRICT NO. 39
 - Richard Lindsey (D) Centre
- DISTRICT NO. 40
 - Koven L. 'K.L.' Brown (R) Jacksonville
- DISTRICT NO. 47
 - Jack Williams (R) Birmingham
- DISTRICT NO. 52
 - John Rogers Jr. (D) Birmingham
- DISTRICT NO. 53
 - Anthony Daniels (D) Huntsville
- DISTRICT NO. 56
 - Darius Foster (R) Birmingham
- DISTRICT NO. 69
 - Kelvin Lawrence (D) Hayneville
- DISTRICT NO. 74
 - Dimitri Polizos (R) Montgomery
- DISTRICT NO. 79
 - Mike Hubbard (R) Auburn
- DISTRICT NO. 80
 - Lesley Vance (R) Phenix City
- DISTRICT NO. 81
 - Mark Tuggle (R) Alexander City
- DISTRICT NO. 84
 - Berry Forte (D) Eufaula
- DISTRICT NO. 89
 - Alan Boothe (R) Troy
- DISTRICT NO. 90
 - Chris Sells (R) Greenville
- DISTRICT NO. 93
 - Steve Clouse (R) Ozark
- DISTRICT NO. 98
 - Napoleon Bracy (D) Pritchard

Make the
RETAIL

VOTE COUNT

Please send address corrections to:

ALABAMA RETAIL ASSOCIATION

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

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Alabama Retail Comp to give back \$7.6M+ to participants



To learn more about your workers' compensation coverage, visit alabamaretail.org/comp/

Alabama Retail Comp will return more than \$7.6 million to qualified participants in 2015,

17 percent more than last year's return. The retrospective return is the largest in the fund's 30-year history and represents the 11th straight year of return growth.

The 2015 retro-return will be distributed to participants as a credit on their premium contribution for 2015. The annual return can represent as much as a 20 percent to 30 percent credit toward a participants' contribution.

"We are pleased to once again provide this retro return, which helps lower the cost of doing business," said Rick Brown, the fund's administrator and the Alabama Retail Association's president.

Since its inception in 1984, ARC has returned MORE THAN \$64 MILLION

Retrospective Return Distribution for 2015

ARC's \$7.6 million-plus retrospective return for 2015 will be distributed from fund years as follows:

| | |
|------|-------------|
| 2013 | \$1,000,000 |
| 2012 | \$1,000,000 |
| 2011 | \$1,000,000 |
| 2010 | \$1,000,000 |
| 2009 | \$1,000,000 |
| 2008 | \$1,000,000 |
| 2007 | \$1,000,000 |
| 2001 | \$676,962 |

Total 2015 Return \$7,676,962

– **22 percent of all premiums collected** – to its participants through its retrospective return plan. As the need to hold money in reserves to pay claims decreases in a given year, that year's participants receive money back as a credit on their next renewal. The retrospective rating plan takes into account individual participants' experience versus the experience of the

fund as a whole. The amount of credit a participant receives is tied directly to the business's loss ratio. Lower losses return a higher retro credit at renewal, rewarding participants for providing a safe work environment.

Alabama Retail Comp, the state's most stable, cost-effective workers' compensation insurance program for retailers, is regulated by the Alabama Department of Labor and governed by a board of trustees who are fund participants. Almost 4,000 Alabama Retail members participate in the fund.

ARC specializes in the retail industry, but also provides coverage to an array of business employers.

Fund Manager Mark Young said, "At ARC, our goal is simple: To provide the most cost-effective workers' compensation coverage to Alabama businesses with unparalleled customer service."