

BENEFIT FROM THE VALUE.

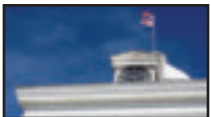
THIS ISSUE INSIDE



— Alabama Gov. Robert Bentley, Senate President Pro Tem Del Marsh, a federal retail expert and Books-A-Million's Doug Markham will discuss the latest on e-fairness during a panel discussion on Retail Day.



— ARA board members flew to Washington, D.C., to convince Congress to level the sales tax playing field among retailers.



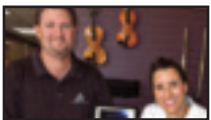
— Single point tax filing, another sales tax holiday and the gross income fix were among accomplishments for the 2012 regular session of the Alabama Legislature.



— ARA remembers Standard Furniture's Stuart Shevin as an industry leader.



— Free webinars designed with retailers in mind continue this fall. Succession planning and stopping credit card fraud are the latest topics.



— The latest news from ARA members. Awards, store openings, community involvement and professional achievements.



Publix CEO, governor to address Retail Day

Alabama's chief executive and the CEO of the largest employee-owned supermarket chain in the United States headline Alabama Retail Day 2012.



The 31st Annual Alabama Retail Day begins at 10 a.m. Tuesday, Sept. 25, with a panel discussion on e-fairness featuring **Alabama Gov. Robert Bentley** in the Glen Iris Room at The Club in Birmingham. (See story, Page 5) **William E. "Ed" Crenshaw**, chief executive officer of **Publix Super Markets Inc.**, will give the keynote address for the 2012 Retail Day

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Vote 'Yes' on Sept. 18 ballot for jobs and no new taxes

The Alabama Retail Association board of directors encourages

ARA members to vote "Yes" on a proposed statewide constitutional amendment, which will be the only issue on the Tuesday, Sept. 18, special election ballot.

The amendment authorizes withdrawing \$437.4 million from the Alabama Trust

Fund and depositing it in the state's General Fund. The Alabama Trust Fund is a perpetual fund fed by royalties from oil and gas exploration. It currently is valued at \$2.3 billion. The state's General Fund is an operating account that funds all but education-related state expenses.

The ballot issue asks voters to agree to transfer \$145.8 million annually over the next three fiscal years to help balance the state's operating budget. A balanced budget is required by law. Legislation has been introduced to require the state to replace the \$437.4 million by Sept. 30, 2025.

State economic experts estimate that without approval of this amendment or replacement income, more than 10,483 jobs will be lost and the state's gross domestic product will be cut by nearly \$1 billion.

If voters reject the Sept. 18 measure, the governor could order across-the-board cuts in all government services outside of education or call legislators into special session to decide

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FROM THE PRESIDENT

RICK BROWN



School is back in session. Football season has arrived. The new hunting seasons have been posted. Laws passed in the 2012 regular session have taken effect. Election campaigns have ramped up, and the holiday shopping season looms.

Summer is gone and life just got busy again.

Between now and the end of the year, several significant events will unfold.

Coming up almost immediately is the vote on a constitutional amendment that will give Alabama's general operating budget a much-needed influx of money. (*See story on Page 1 and continued below*). Is it the ideal solution? No, but the alternative may be an even more bitter pill to swallow. The ARA board of directors after much discussion has asked you to consider voting "Yes" on Sept. 18. I join them in that request. The current Alabama Legislature has made significant structural reforms to the state's budgetary process and has trimmed state spending over the past two years. We here at ARA will continue to monitor the Legislature

to make sure your lawmakers stay on the fiscally responsible course.

ARA is busy getting ready for Retail Day 2012. We are excited to have a distinguished panel including the governor to discuss e-fairness (*See story, Page 5*) and then to hear from one of the most influential food executives in the country, Ed Crenshaw. Sept. 25 is shaping up to be an exciting day. I hope you will join us.

Soon, we'll be able to report on how the state's first severe weather sales tax holiday and this year's back-to-school sales tax holiday went. Look for those results in the next issue of the *Alabama Retail Quarterly*.

The Nov. 6 General Election isn't far away either. You'll hear more from us about the candidates who are right for retailers as Election Day nears.

ARA's annual meeting is coming up in November as well. As plans for that event come together, we'll get you all the details.

Then, it will be time for turkey and some shopping. I'm tired already.

Happy fall y'all!

Vote 'Yes' on Sept. 18 ballot for jobs and no new taxes

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how to fund the state's general operating expenses for the fiscal year that begins Oct. 1. Taxes, fees or elimination of tax breaks are among the alternatives lawmakers could consider in a special session.

Without passage of this referendum, Alabama's Medicaid program and the state's entire health-care industry will be placed at risk. Pharmacies, physicians and medical clinics, all of which are represented within the Alabama Retail Association's membership, potentially face dire consequences if Alabama's Medicaid system is not properly funded, said ARA President Rick Brown.

"The ARA board of directors agreed to support the Sept. 18th constitutional amendment as a one-time solution to help Alabama get on sound financial footing," said Brown. "The Alabama Retail Association expects the governor and Alabama Legislature to continue along their current long-term course of trimming state spending, while taking this short-term corrective action."

For more info, go to keepalabamaworking.com

ARA remembers Shevin as friend and industry leader

ARA board member **Stuart Norris Shevin**, president of **Standard Furniture Co.**, died April 18 following a three-year battle with lung cancer. He was 63. Birmingham-based Standard Furniture is a fourth generation family business.

In 2011, ARA and the University of Alabama at Birmingham School of Business recognized Shevin and the management team at Standard Furniture as Alabama's Silver Retailer of the Year in the Annual Sales \$5 Million to \$20 Million Category. Shevin's son, Jacob, succeeds his father as president. Standard Furniture will be honored Sept. 25 as an Alabama Centennial Retailer (see **Page 4**).

"Stuart Shevin worked hard every day to make his business better for his customers and his employees," said Alabama Retail Association President Rick Brown. *"Retail, particularly the furniture industry, has lost a true leader."*

Stuart Shevin served as the company's president until his death, a position he held for 34 years. He began his career at the family business in 1970 as a store manager after graduating from the University of Alabama. Standard now employs 100 and operates 12 stores in Alabama and one in Tennessee.

Shevin also distinguished himself as a national leader in the furniture industry, serving in 2000 as president of the National Home Furnishings Association. *"He was always asking other retailers how they did this and that in their businesses, and he always shared"* with other retailers, said Steve DeHaan, the association's executive vice president. In 1995, the Southeast Home Furnishing Association named Shevin as its Retailer of the Year for his contribution to his community, humanity and the furniture industry. He served on the organization's



Stuart Shevin accepts his 2011 Retailer of the Year award.

MEMORIAL DONATIONS

♥ **Hadassah, Temple Beth-El**, 2179 Highland Avenue S., Birmingham, AL 35205

♥ **UAB Comprehensive Cancer Center**, 1530 3rd Ave. S., NP 2500, Birmingham, AL 35294-3300

Active Past Presidents Council, having served as president in 1991.

Shevin became an ARA board member in January 2009. Standard Furniture has been an ARA member since 1989.

Stewart Retires

Dennis T. Stewart, president and chief executive officer of Bessemer-based **Piggly Wiggly Alabama Distributing Co.**, retired June 1. Stewart, who started



in 1965 as a systems programmer for Piggly Wiggly, had been a member of the Alabama Retail Association board of directors since 1994.



Board members take fight for e-fairness to Capitol Hill

Three Alabama Retail Association board members and ARA President Rick Brown attended the Alliance for Main Street Fairness Fly-In in Washington, D.C., on March 20-21.

Attending were ARA Executive Committee Designee **George Wilder** (right in photo), owner and operator of **The Locker Room** in Montgomery and Auburn and TLR Outdoors in Montgomery; **Doug Markham** (center), executive vice president and chief administrative officer for Birmingham-based **Books-A-Million Inc.**; and **Bob Robicheaux**, Ph.D., (left), chairman of the Marketing, Industrial Distribution and Economics Department at the **University of Alabama at Birmingham** School of Business and author of *"Estimates of Alabama Losses Due to E-Commerce."*

They spoke with several members of the Alabama congressional delegation or their staff, including Sens. Jeff Sessions and Richard Shelby and Reps. Mo Brooks, Martha Roby and Mike Rogers, to raise awareness of the need for federal e-fairness legislation. They also heard from sponsors of the e-fairness bills pending in Congress. More than 60 small-business owners from 15 different states participated in the fly-in to convince Congress that all retailers should collect and remit sales taxes.

RETAILER OF THE YEAR HONOREES

The Alabama Retail Association began presenting its Retailer of the Year awards in conjunction with Retail Day in 1999. In the first 12 years of the program, 129 owners or managers of 103 retail establishments in



Alabama have been recognized as Retailers of the Year. Eighteen retailers associated with 13 retail businesses will be recognized Sept. 25 for their outstanding achievements:

TERRY S. BARKIN



Mobile-based – Dothan, Montgomery, Opelika, Prattville, Spanish Fort and Tuscaloosa in Ala.; four other states

JAN CLEVINGER



Western Division, Birmingham

MICHAEL AND JOHN GEE



Birmingham, Leeds, Mountain Brook, Trussville and Tuscaloosa

P.V. "GREG" AND DAVID GREGERSON



Gadsden and Piedmont

CHRISTOPHER M. GROOM



Birmingham, Huntsville and Atlanta, Ga.

KENDALL LOWE HAMILTON



Rainbow City and Fort Payne

ADAM HAZEL AND TONY COOPER



Birmingham

RODNEY KING



Selma

JAY KLOS



Huntsville and Florence

MICHELLE MCGOUGH AND PAULA LECHER



Huntsville

JAKE REISS



Homewood

LEON ROSATO



Mountain Brook

DAVID AND ANDREA SNYDER



Homewood and Birmingham



CENTENNIAL RETAILERS

In the nine-year history of the Alabama Centennial Retailer awards, 63 retailers in the state have been recognized as having been in business in Alabama for 100 years or more. Three others will be recognized this year:

FOUNDED 1867



**FOUNDED 1883
CONSOLIDATED
PUBLISHING CO.**



Anniston

FOUNDED 1912



Bessemer, Birmingham, Center Point, Cullman, Fayette, Gardendale, Graysville, Hartselle, Leeds, Moulton, Pelham and Talladega, Ala.; Fayetteville, Tenn.

Legislative leadership, retail industry experts to discuss e-fairness

Congressional and state efforts to have all retailers collect and remit sales taxes on Internet sales will be the topic of a morning panel discussion prior to the Alabama Retail Day luncheon.

After Books-A-Million's Doug Markham and Jason Brewer, vice president of communications and advocacy for the Retail Industry Leaders Association, summarize the retail perspective and status of federal efforts, Alabama Gov. Robert Bentley and Senate President Pro Tem Del Marsh will discuss what e-fairness would mean to Alabama and how Alabama already is preparing for federal sales tax laws that treat all businesses equally.

Robert A. Robicheaux, Ph.D., chair of the Marketing, Industrial Distribution and Economics Department at the University

of Alabama at Birmingham School of Business and author of "Estimates of Alabama Losses Due to E-Commerce," will serve as the panel moderator.

E-FAIRNESS PANEL DISCUSSION

10 – 11 a.m. Tuesday, Sept. 25 • Glen Iris Room

The Club, 1 Robert Smith Dr., Birmingham

Seating is limited to the first 150 registrants.

Go to www.alabamaretail.org/retaildayregistration to reserve your seat.



Alabama Governor
Robert Bentley



Senate President
Pro Tem Del Marsh



Jason Brewer, RILA



Doug Markham,
Books-A-Million



Dr. Bob Robicheaux, UAB

Publix CEO, governor headline Retail Day

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Luncheon, which begins at 11:30 a.m. in the ballroom.

Retailers, academics, students and guests will learn that Publix is "More Than a Supermarket" from its chief executive, a grandson of Publix founder George W. Jenkins.

Crenshaw'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. (See Page 4 for a list of this year's honorees).

ABOUT OUR SPEAKER

Texas native Ed Crenshaw joined Publix Super Markets in 1974. Over the years, he gained experience in all areas of store operations, starting as a stock clerk in Lake Wales, Fla. Besides serving as a store manager, his staff experience includes buying and retail operations. He became CEO in 2008.

ABOUT PUBLIX SUPER MARKETS

Publix is privately owned and operated by its 152,000 employees, with 2011 sales of \$27.0 billion. Currently Publix has 1,060

stores in Florida, Georgia, Alabama, South Carolina and Tennessee. The company has been named one of FORTUNE's "100 Best



Companies to Work for in America" for

15 consecutive years. In addition, Publix's dedication to superior quality and customer service is recognized as tops in the grocery business, most recently by an American Customer Satisfaction Index survey. For more information, visit the company's website at www.publix.com.

MORE ON RETAIL DAY

The Alabama Retail Association, the University of Alabama at Birmingham School

of Business and Firestone Complete Auto Care 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 seventh year that the Marketing, Industrial Distribution and Economics Department in the UAB School of Business has presented the program to make students aware of the many and varied career opportunities available in retail.

2012 Alabama Retail Day Thursday, Sept. 25, 2012

(Register at alabamaretail.org/retaildayregistration)

10 a.m. E-Fairness Panel Discussion – Featuring Alabama Gov. Robert Bentley
Seating is limited to 150.

Reserve your seat at alabamaretail.org/retaildayregistration

11:30 a.m. Luncheon featuring Ed Crenshaw – Publix Super Markets Inc.

12:30 p.m. Retailer of the Year, Centennial Retailer Awards

Where: The Club, 1 Robert Smith Dr., Birmingham

Cost: \$50*

* No cost for ARA board and ARC trustees as well as Retailers of the Year and Centennial Retailers, who attend as ARA's guests.

Congratulations to endorsed 2012 judicial candidates; 3 congressmen win primaries

The chief justice will be decided Nov. 6, but otherwise Alabama's appellate court races for this year are over. None of the remaining candidates have opposition in the general election. The Alabama Retail Association's state political action committee, RetailPAC, and the Alabama Civil Justice Reform Committee (ACJRC), a coalition of businesses and business trade associations committed to legal fairness in Alabama, endorsed the candidates listed. All are uncontested. Electing fair judges has a positive impact on Alabama's retail climate. ARA has been a member of ACJRC since the organization's founding in 1985.

ALABAMA SUPREME COURT

- PLACE 1: **Alabama Civil Appeals Court Judge Tommy Bryan** won the March 13th Republican primary for the Supreme Court seat being vacated by the retirement of Justice Tom Woodall.
- PLACE 2: **Incumbent Justice Lyn Stuart** will serve her third term.



• PLACE 3: **Incumbent Justice Glenn Murdock** will serve a second term.

• PLACE 4: **Incumbent Justice Jim Main**, who was appointed in 2011, will serve his first full term.

COURT OF CIVIL APPEALS

• PLACE 1: **Incumbent Judge Craig S. Pittman** will serve a third term.

• PLACE 2: **Incumbent Judge Terri W. Thomas** will serve a second term.

• PLACE 3: **Incumbent Judge Terry A. Moore** also will begin a second term.

COURT OF CRIMINAL APPEALS

• PLACE 1: **Presiding Judge Samuel Henry Welch** will serve a second term.

• PLACE 2: **Incumbent Judge Liles C. Burke**, who was appointed in 2011, will serve his first full term.

• PLACE 3: **Incumbent Judge J. Michael Joiner** will serve his first full term.

Bachus, Bonner and Brooks win their primaries

Alabama Retail Association PAC, ARA's new federal political action committee, recommended three incumbent congressional candidates who faced opposition on March 13. All three won their party nominations. Thank you for voting for these candidates. Please congratulate them and make plans to support them in November.



1st District
**U.S. Rep.
Jo Bonner**,
R-Mobile*

* Unopposed Nov. 6



5th District
**U.S. Rep.
Mo Brooks**,
R-Huntsville



6th District
**U.S. Rep.
Spencer Bachus**,
R-Birmingham

2012 ELECTIONS CALENDAR

Alabama voters go to the polls Sept. 18 to vote on a constitutional amendment related to the Alabama Trust Fund and the state's General Fund (See story, Page 1). Gubernatorial appointments have created vacancies in Alabama House Districts 30 and 34, requiring special elections in October and December. Besides U.S. president, offices on the November ballot include 11 state appellate judicial positions, a U.S. Senate seat and all seven Alabama congressional seats. Make certain these dates are on your calendar and that you are communicating with your employees and customers about the 2012 election cycle. For more, see [Election Information](#) in the [Political Affairs](#) section of alabamaretail.org.

Sept. 17	Amendment absentee ballots due
Sept. 18	Constitutional Amendment Vote
Oct. 12	House Districts 30/34 primaries voter registration deadline
Oct. 18:	House primaries absentee ballot applications due
Oct. 22	House primaries absentee ballots due
Oct. 23	Alabama House Districts 30 and 34 Primaries

Oct. 26	Voter registration deadline for the General Election
Nov. 2	General Election absentee ballot applications due
Nov. 5	General Election absentee ballots are due
Nov. 6	General Election
Nov. 30	Voter registration deadline for House elections
Dec. 6:	House primaries absentee ballot applications due Polls open 7 a.m. - 7 p.m.

Dec. 10	House elections absentee ballots due
Dec. 11	House District 30 General Election House District 34 Runoff/General
Jan. 18	Voter registration deadline for House District 34 election
Jan. 24	House District 34 absentee ballot applications due
Jan. 28	House District 34 absentee ballots due
Jan. 29	House District 34 General Election

New laws mean new rules for retailers

During the 2012 regular legislative session, Alabama lawmakers changed laws that govern immigration, child labor and the collection of fees for pre-paid wireless services. Each of those changes directly affects a segment or all of Alabama's retailers.

IMMIGRATION LAW REVISED

As of May 18, Alabama has a revised state immigration law. The revisions make compliance less of a burden for employers. Subsequent legal rulings don't affect the changes of most interest to retailers, which:

- remove the requirement for sworn affidavits from contractors and subcontractors as a condition for the award of any contract, grant, or incentive by the state, county or municipal governments in Alabama. The primary contractor does still have to provide documentation of E-Verify enrollment to receive a contract, grant or incentive.
- remove the requirement for state, county or city government contractors to obtain proof of E-Verify enrollment from subcontractors.
- Redefines business entity to include only those "employing one or more persons." A sole proprietorship, which has no employees, is no longer required to enroll in E-verify.
- Redefines state-funded entity so that merely providing a service or a product to any governmental entity does not make a business a state-funded entity and subject to stricter requirements.

Penalties associated with the law range from a three-year probationary period and business license suspension to no longer being able to operate in the state at all. Specific penalties can be found at:

alabamaretail.org/AlabamaEverify/

In late August, the U.S. 11th Circuit Court of Appeals also ruled on Alabama's original immigration law. The court decided to allow enforcement of proof of U.S. citizenship or lawful presence in the United States before a vehicle tag, drivers' license or business license can be issued. The revised May law expands the list of documents that can be used to prove lawful presence. This change has the most impact on vehicle dealerships.

CHILD LABOR LAW REVISED

As of Aug. 1, employers have to keep the most recent 60 days of time records for workers younger than 19 at the location where the minor works. Also, all required records must be maintained either where the minor works/ worked or at a central location, such as the business' headquarters or home, for at least one year after the minor's employment ends. Federal law requires the records be kept for three years at a central location. Under the new law, a completed Employee Information Form and proof of age records must be maintained where the minor works as long as they work there. The current state Child Labor Law poster remains the same. The revisions:

- prohibit 14 or 15 year olds from working in a warehouse;
- clarify the acceptable documents needed to verify a minor's age;
- require employers to post their Child Labor Certificate next to other licenses, health reports, etc., where it can be viewed easily by the public;
- prohibit anyone younger than 18 from working in an adult establishment;
- and allow for a range of civil penalties from \$1,000 to \$5,000. Prior to 2009, the Alabama Department of Labor could only assess

criminal penalties after an inspection. In 2009, the possibility of a \$5,000 civil penalty was added. This newest change provides flexibility in the assessment of penalties for prohibited occupations.



PREPAID WIRELESS FEE COLLECTION AT POINT OF SALE BEGAN SEPT. 1; FIRST RETURN DUE OCT. 20

Point-of-sale collection of fees on prepaid wireless communications services that fund the state's E-911 services began statewide Sept. 1.

Any Alabama retailer that sells prepaid wire-

KEY DATES

SEPT. 1, 2012: Retailers to begin collecting 911 fee at the point of sale
SEPT. 17, 2012: Link available at <https://myalabamataxes.alabama.gov> to register to file Prepaid Wireless 9-1-1 Return
By Oct. 20, 2012: September 2012 Prepaid Wireless 9-1-1 Return due
Oct. 1, 2013: New Prepaid Wireless 9-1-1 rate to be imposed

less telecommunication services that include prepaid wireless minutes via phone, card, download, code or any other manner of transaction must collect the 70-cent Prepaid Wireless 9-1-1 Service Charge on each transaction, according to the Alabama Department of Revenue. Previously, only wireless service providers were required to collect and remit the 70-cent service charge.

All retailers and service providers selling prepaid wireless communication services should register with the Revenue Department to collect and report the service charges.

Concerned retailers should have received guidance in August from the Alabama Department of Revenue on how to electronically report and file the service charges with the Revenue Department.

The change in collection came through legislation passed in the 2012 regular session of the Alabama Legislature. Rep. Mike Millican, R-Hamilton, sponsored Act No. 2012-293. Under that new law, retailers should expect an E-911 service charge rate change by Oct. 1, 2013. Until then, the 70-cent charge will apply to each transaction.

The Alabama Retail Association negotiated two provisions within the new law. The first allows **retailers to deduct and retain four percent of the prepaid wireless 911 charges collected from consumers to cover retailers' expenses** for collecting and remitting the fees. Also, **if 10 minutes or less or \$5 or less of prepaid wireless telephone service is sold** for a single, non-itemized price as part of the purchase of a wireless communications device, the **seller may elect NOT to apply the prepaid communications charge to the initial transaction.**



RETAILERS REGISTER

Single-point tax filing, 2nd sales tax holiday

For more details, go to **2012 Regular Session Wrap Up** under **Capitol Retail Report Archives** in the **Political Affairs** section of www.alabamaretail.org

*In the second year of the legislative term, the current Alabama Legislature introduced and enacted more bills than it did in its record-breaking first year in office. During the regular session that ended May 16 and the special session that ended May 21, the Legislature enacted major items on the ARA 2012 Legislative Agenda along with many other bills that ARA supported or monitored. ARA advocates for legislation that benefits your business, while protecting retailers from potentially damaging legislation. When the **2013 regular session begins Tuesday, February 5**, your ARA governmental affairs team will be there again benefiting you.*

NOW LAW

SINGLE PORTAL FOR SALES/USE/LEASE TAXES AND NEW REMOTE USE TAX LAWS MAKE E-FAIRNESS STRIDES

By **Sept. 30, 2013**, Alabama will have ONE SPOT, an electronic tax-filing system that gives retailers statewide the option to handle three taxes levied by three different types of governments with one return and one payment in one place. The Optional Network Election for Single Point Online Transactions will offer streamlined tax **filing for city, county and state sales, use and lease/rental taxes into one electronic portal**. ARA board member Doug Markham, executive vice president and chief administrative officer for **Books-A-Million Inc.**, will serve as the ARA representative on the state and local advisory committee that advises the Alabama Department of Revenue on the operation of the new system. It is a first step toward bringing Alabama's tax system into compliance with federal legislation pending in Congress that would require all retailers to collect sales and use taxes. ONE SPOT coupled with public support for e-fairness by Alabama Gov. Robert Bentley accomplished ARA's goal of encouraging Congress to enact a federal e-fairness solution.



ARA board member Doug Markham with **Books-A-Million** will represent retailers on the ONE SPOT advisory committee.

In another vote of confidence for all retailers collecting sales taxes, the Alabama Legislature decided in a special session right after the regular session to shift remote state use tax proceeds from the state's education to its general operating fund. **Beginning Oct. 1** of this year, any Alabama use taxes collected by remote sellers as sales taxes would go to the state's General Fund. For the state to realize this much-needed growth revenue source, however, Congress would have to enact the Marketplace Fairness or Equity acts. Under the new state law, once Congress acts, **75 percent of any sales or use tax collected because of purchases Alabama residents make over the Internet, phone or by mail order will go to the state's General Fund**. The remaining 25 percent of remote use (sales) taxes will help fund state education.

ARA will continue to support legislation that seeks level sales/use tax collection and remittance requirements for all retailers.

GROSS INCOME TAX FIX IS LAW

The state's estimated 3,000 pass-through entities, such as partnerships, limited partnerships, limited liability corporations and S corporations that operate in multiple states, now have greater certainty about how to apportion income earned. In another achieved ARA 2012 legislative agenda item, the Alabama Legislature fixed a business-recognized inequity in the tax code and made **gross income taxes fairer for business**. The new law also allows a 50 percent tax credit for income generated in foreign countries.

ALABAMA HAS SECOND SALES TAX HOLIDAY

Alabama's first severe weather preparedness sales tax holiday was July 6-8. Beginning in 2013 and every year thereafter, the **annual severe weather sales tax holiday** will be the **last full weekend of February** (Feb. 22-24 in 2013). Alabama shoppers can stock up tax free on common supplies costing less than \$60 that every home and business needs to prepare for a natural disaster or emergency. Generators costing \$1,000 or less also can be purchased free of the state's four-percent sales tax during the three-day tax holiday. ARA also championed the state's back-to-school sales tax holiday, which is held the first weekend of August.



For more information on Alabama's sales tax holidays, go to: alabamaretail.org/alabamasalestaxholiday/

UNEMPLOYMENT COMPENSATION FRAUD LESS LIKELY

Those cheating the unemployment compensation payment system now must repay the state for their ill-gotten gains and be disqualified from receiving unemployment benefits for a certain period of time. As of Aug. 1, the unpaid waiting period for unemployment compensation also moved from the 14th to the first week of benefits. Both new laws should **reduce unemployment compensation fraud**, a long-supported tenet in ARA's legislative agenda.

MAJOR SUCCESS IN 2012 SESSION

Today, gross income fix among new laws

You can view this report online under **Legislative Successes** in the **Political Affairs** section of www.alabamaretail.org

FOOD-MADE-ME-FAT NO LONGER ACTIONABLE

Retailers and restaurants are now **protected from being sued** by someone claiming food bought from retailers or eaten in restaurants made them obese thanks to Alabama's Common Sense Consumption Act. Twenty-four other states have passed similar legislation.



COLD/ALLERGY MEDS ONLY AVAILABLE AT PHARMACIES



As of Aug. 1, certain **medications** used to **combat cold and allergy symptoms** can be sold **only from behind a pharmacy counter** to help combat illegal use of the products for methamphetamine. ARA supported this new law to ensure those medications remain available and affordable for the patients who need them.

NEW PHARMACY SERVICES PERMIT SAVES JOBS

A new **pharmacy services permit** now exists **for call centers**. The new law already has saved hundreds of jobs at the **Walgreens** Customer Care Center in Muscle Shoals (**See story, Page 14**). Troy Mills, Walgreens divisional vice president for customer care, told reporters his company was impressed with the bipartisan effort to pass the legislation. The new permit applies to any such pharmacy support facility that doesn't dispense or keep drugs.

STATE NOW REGULATES CREDIT SECURITY FREEZES

As of Aug. 1, a credit reporting agency is prohibited from releasing a frozen credit report or score to a third party without the explicit consent of the consumer. The new law sets up methods by which a **consumer can have the freeze lifted in under 15 minutes**, should he/she wish to apply for credit.

RETAILERS GET 4% ALLOWANCE ON E-911 FEES

On Sept. 1, **retailers**, rather than carriers, began **collecting E-911 fees** for prepaid wireless communications services at the point of sale. Thanks to ARA, retailers can deduct and retain four percent of the prepaid wireless 911 charges collected from consumers to cover expenses for collecting and remitting the fees. For more details, **see story on Page 7** and go to:

<http://www.revenue.alabama.gov/salestax/ppwfaq.html#2>

CHILD LABOR LAW MODIFICATIONS IN EFFECT

The Alabama Legislature made several updates and clarifications to the state's child labor laws (**See story Page 7**) that went into effect Aug. 1. The changes deal with time records, age of warehouse workers, documents needed to verify age, where to display your child labor certificate and penalties. However, none of the changes affect your current child labor law poster. It remains valid.

OTHER NEW LAWS AND EFFECTIVE DATE

As of Aug. 1:

- **Prescribed diabetic supplies** are **exempt from** state and local sales and use tax **taxes**. Specifically tax exempt are insulin and insulin syringes, any equipment, supplies, devices, chemical reagents and any related items used by a diabetic to treat diabetes or to test or monitor blood or urine. Insulin was already exempt from state and local sales and use taxes.
- The **maximum size** of a bottle or can of **beer** that can be sold by retailers in Alabama went from 16 ounces to **25.4 ounces**. This law allows the sale of more types of gourmet or high-end specialty beers, which typically come in 22-ounce or 750-milliliter bottles.
- There is a **statewide ban on tampering with the coding on** beverages that tracks where and when a beverage was manufactured. The new law bans obscuring, removing or otherwise rendering illegible any product information on **non-alcoholic beverage labels**.

REVISED LAW

CLEARER IMMIGRATION LAW ON BOOKS

Needed revisions to Alabama's stringent immigration law made during the regular session give businesses some relief from the law's administrative burdens. For more details, **see story Page 7**. E-Verify requirements of the law remain in place in Alabama. Eighteen other states also now utilize E-Verify.

NOT LAW

NO LAWS ENACTED THAT WOULD TAX OR 'FEE' YOU OUT OF BUSINESS

ARA again **successfully opposed required unitary combined reporting** for corporate income taxes, which would have been detrimental to Alabama's ability to attract new businesses and keep the ones it has. Bills that would have doubled filing fees for alcoholic beverage licenses and created first-time filing and licensing fees for retailers selling tobacco never even got a floor vote.

LEGISLATION THAT WILL REAPPEAR

TAXPAYER BILL OF RIGHTS II TO RESURFACE

The big disappointment for the 2012 session came with the governor's decision to pocket veto landmark legislation to centralize Alabama's tax appeal process and separate it from the taxing governments. Softening that blow was the governor's pledge to include a **simplified Taxpayer Bill of Rights II** in the call of any special session before the end of the year or **at the top of the legislative calendar in the 2013 regular session**.

Judge to get Visa/MasterCard swipe fee settlement in October

The retailer plaintiffs in 50-plus consolidated lawsuits in a federal anti-trust action against MasterCard and Visa's credit card swipe fees have until Oct. 19 to accept or reject a record \$7.25 billion settlement. The settlement, proposed in July, would end litigation begun in 2005 that accused the two major credit card networks and banks of conspiring to set unfairly high fees charged on each credit-card transaction.

Named plaintiffs must accept the deal before it can be submitted to a judge for approval. And if plaintiffs representing at least 25 percent of credit-card sales volume reject the settlement, Visa

Swipe fee news



and MasterCard can cancel the deal.

The National Association of Convenience Stores, National Grocers Association, National Community Pharmacists Association and National Cooperative Grocers Association, all parties to the lawsuit, already have rejected the proposed settlement. The Retail Industry Leaders Association and National Retail

Federation, while not parties to the suit, have spoken out strongly against the settlement, saying that instead the electronic payments system needs reform.

Several reasons exist to reject the settlement, including:

- It is \$7.25 billion in one-time money: \$6.05 billion in cash and an estimated \$1.2 billion in interchange fee reductions for only eight months while new rules are adopted. U.S. retailers currently pay \$50 billion annually in interchange fees. That's almost \$1 million a week.
- The settlement does virtually nothing to address future fees.
- It would bar retailers from future lawsuits over swipe fees

on either credit or debit cards.

It would give merchants the right to impose a surcharge when customers use a higher-fee credit card, but 10 states prohibit credit-card surcharges, including some of the nation's most populous states: California, Texas, New York, Florida, Massachusetts, Colorado, Oklahoma, Connecticut, Kansas and Maine. The earliest any retailer could start charging more based on the credit card used would be December, the height of holiday shopping. Retailers are at their core competitive and want to see swipe fees come down, not see prices go up.

You can take these savings to the bank!

The value of belonging to the **Alabama Retail Association** keeps increasing.

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Credit-card processing at interchange plus a dime per transaction with a monthly statement fee. This flat rate fee can yield as much as a 30 percent to 50 percent savings for your business. Through this partnership with Huntsville-based **CHECKredi**, ARA members also can guarantee checks, setup automatic payments and even offer customized gift cards.



Access to **FREE** telephone/e-mail consultation with a team of Alabama labor and employment lawyers; a discounted online Employment Law Manual, and samples of commonly used human resources forms and letters. ARA provides the **Employment Law Resource Center** in cooperation with Birmingham-based Lehr Middlebrooks & Vreeland, P.C. Use the center to make sure you are complying with the law and cut or avoid employment legal costs at the same time.

ARA continues to benefit you, your business and your bank account. To get the full value of belonging, check out these benefits at alabamaretail.org/benefits

The savings are in the bag!



Free online Retail University courses return for fall

Succession planning and preventing credit card fraud events on tap

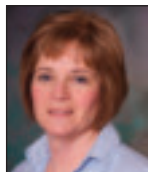
This fall, ARA and the Council of State Retail Associations continue a series of FREE online courses designed with retailers in mind. Get these two webinars on your fall calendar now before either fills up!



Passing the Baby: The eight must-haves of successful succession planning

THURSDAY, SEPT. 27

Presented by **Beth Adamson**,
Executive Director, Prairie Family Business Association



One of the ongoing challenges of a successful business is how to plan for an effective transfer to the next generation. Based on personal experience with families throughout the Midwest, Adamson will help you better understand how to ensure your family business ultimately ends up as a true legacy and source of prosperity, influence and harmony for generations to come.

Supreme Court says health care reform constitutional

On June 28, the U.S. Supreme Court upheld the individual-mandate provision of the Patient Protection and Affordable Care Act. In its 5-4 decision, the court ruled that requiring all U.S. citizens to have health insurance and imposing a penalty on those who do not purchase insurance is constitutional.

Since that ruling, the U.S. House of Representatives voted 244-185 on July 10 to repeal the act. However, it is unlikely the U.S. Senate will consider the repeal legislation. The Republican Party has called for repeal of the act as part of its recently adopted party platform.

Even so, **the health care reform law remains intact and certain of its provisions will go forward for employers this year and the first of next year.**

By Sept. 23, employers must distribute a short summary of their health plan benefits and coverage to participants and beneficiaries. There are strict requirements as to content and length of the summary. Insurance carriers are to prepare the documents for fully insured employers, but it's the employer's responsibility to make sure the summary is ready and mailed by the deadline. Self-insured employers are responsible for producing and distributing the summary. An employer can face up to a \$1,000 penalty per employee for willful failure to comply.

Employers that issue 250 or more W-2 forms must report the value of each employee's health coverage on their employees' 2012 W-2 Forms, which are due in January 2013. For insured health plans, this will be the total premium paid by the employer and employee. Self-insured employers are required to include the COBRA cost. Eventually, all employers will need to comply with the W-2 reporting provision, but until further notice from the Internal Revenue Service, employers who distribute fewer than 250 W-2s are exempt.

Keep your credit card processing secure this holiday season **WEDNESDAY, OCT. 3**

Presented by **John Mayleben**, Senior Vice President Technology and Product Development, Michigan Retailers Association

Just in time for the holidays, a national expert on credit card processing will discuss how to keep your business protected from credit card fraud and make sure the information you collect from credit cards remains secure.



Please note you will need both a computer with Internet access and a telephone to see and hear these webinars.

Both webinars start at 7:30 a.m. CT / 8:30 a.m. ET

To register for the succession planning or credit card processing fraud webinars, go to **Calendar** under **Awards and Events** at www.alabamaretail.org

No need to put up union posters; final decision expected later this year

On April 17, a three-judge panel of the U.S. Court of Appeals in the District of Columbia Circuit blocked a National Labor Relations Board rule that would have required retailers and other employers to display posters informing workers of their rights to form a union. The decision followed South Carolina U.S. District Judge David Norton's April 13 ruling that the NLRB cannot require private employers to put up the 11 x 17 posters. The posting requirement must come from Congress, Norton said in his ruling. The fate of the poster will not be known until the court proceedings are concluded, more than likely in the fourth quarter of this year. Oral arguments in the case were scheduled for Sept. 11.

Meanwhile, ARA will keep you informed about any new workplace poster requirements and will continue to provide general posters to its membership free of charge.

The latest all-in-one state and federal posters ARA provided its membership are dated September 2009 and are still valid.

The Genetic Information Nondiscrimination Act of 2008, or GINA, requires a supplemental poster, which ARA also has provided to its members.

If you do not have the 2009 ARA-provided state, federal and GINA posters at your store, or stores, contact vtodd@alabamaretail.org or call 1-800-239-5423

NEW MEMBERS



WELCOME TO ARA

NBC Inc.	Huntsville	Shouvik LLC	Huntsville	The Tavern Group LLC	Hoover
New Garden Chinese Restaurant Inc.	Dothan	Silver Blanket Inc.	Huntsville	The Young Men's Christian Association of Tuscaloosa County	Tuscaloosa
Newton Davis Inc.	Florence	Silver Moon LLC	Southside	Thompson Pinnacle Holdings Inc.	Bessemer
Nfina Technologies Inc.	Mobile	Simple Man LLC	Guntersville	Three Notch Pharmacy LLC	Atmore
Noble Bank and Trust NA	Anniston	Skinner Seafood LLC	Dauphin Island	Todd P. Roth, DMD, P.C.	Montgomery
O and F Development LLC	Daphne	Soham Group LLC	Bessemer	Trusty Vet Research Park LLC	Huntsville
Overton Brands LLC	Auburn	Soluble Therapeutics Inc.	Birmingham	Turnwood Investments LLC	Livingston
P & P Businesses Inc.	Tuscumbia	Southern Capital Services Inc.	Daphne	Tuscaloosa Hospitality LLC	Tuscaloosa
PARIS-GREY LLC	Montgomery	Southern Dining Resources LLC	Tuscaloosa	UniHost Properties LLC	Atlanta
Parkway Place China Master Inc.	Huntsville	Southern District Federal Defender Program Inc.	Mobile	UniHost Inc.	Atlanta
Parth and Shyam LLC	Montgomery	Southern Reflections Inc.	Pike Road	United Inc.	Dothan
Parts & Co. of Uniontown LLC	Selma	Speedy Oil Change Inc.	Northport	W Chen Corp. LLC	Tuscaloosa
Patrick A. Bernardi, D.M.D., M.S., P.C.	Oxford	Springhill Restaurant LLC	Mobile	Warren & Co. Inc.	Montgomery
Paul Enterprises Inc.	Mobile	Sprout Daphne LLC	Birmingham	Warren Tire and Auto Center Inc.	Tuscaloosa
People's Tires and Service Inc.	Huntsville	Steel City Pops LLC	Birmingham	Weather Apps LLC	Birmingham
Perfect Look	Gardendale	Steve Stewart	Huntsville	Weld for Birmingham LLC	Birmingham
Petrunic Orthodontics, P.C.	Prattville	StoneRiver Property Management LLC	Birmingham	West Central Alabama Sports Medicine Complex Inc.	Northport
Philippou Brothers Inc.	Montgomery	T. Escalera, LLC	Ozark	William Roe, D.M.D. LLC	Tuscaloosa
PHINS LLC	Mobile	Tarzan Holdings LLC	Montgomery	Windwood Management Group LLC	Brent
Poppy's II LLC	Tuscaloosa	Tasteez LLC	Troy	Windwood Inc.	Brent
Precision Medical Solutions, LLP	Montgomery	Tennessee Valley Equipment Rental Inc.	Huntsville	Windwood-Florence LLC	Florence
PRK Hospitality LLC	Homewood	The Amy Murphy Studio LLC	Birmingham	Windwood-Jasper LLC	Jasper
Professional Apothecary Inc.	Talladega	The Bright Star Restaurant Inc.	Bessemer	Windwood-Mobile LLC	Mobile
Professional Discount Pharmacy	Jasper	The Capstone Rural Health Center	Parrish	Wiregrass Liquidation Outlet LLC	Dothan
R & J Group Inc.	Dothan	The Delta Fish House LLC	Mobile	WK Sanders LLC	Troy
R&E Pizza LLC	Pinson	The Outdoor Exchange LLC	Mobile	WKM Inc.	Dothan
R. Bruce Hall, Attorney at Law, LLC	Dothan			Xue Feng Lin	Jasper
Ralph Sealy	Selma				
Randy D. Proffitt, M.D., LLC	Mobile				
Ransome Rents LLC	Eufaula				
Real Time Medical Data LLC	Birmingham				
Red Mountain Family Medicine, P.C.	Birmingham				
Resistacap Inc.	Huntsville				
Richard W. Morgan, DMD, PC	Mobile				
Rick Koch	Montgomery				
Rockbridge Wealth Management Inc.	Daphne				
Rollin N. The Dough LLC	Jasper				
Ruby Ansley Interiors Inc.	Birmingham				
Samuel J Hamilton at Aliceville LLC	Aliceville				
SANAAL Hospitality LLC	Montgomery				
Sara Baker Attorney At Law	Cullman				
Saribot Inc.	Mobile				
Schild LLC	Tuscaloosa				
Scotty R. Segroves C.P.A., P.C.	Cullman				
Service Industrial Supply Inc.	Dothan				
SH-Tigers LLC	Alexander City				

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MEMBERS NEWS

AWARDS/HONORS

Andy's Music ranks in Top 100 music merchants in nation

The National Association of Music Merchants recently named **Andy's Music Inc.** in Mobile as a Top 100 Dealer. Andy's Music also was selected as the best music store in the *Mobile Press-Register's* 10th Annual Readers Choice Awards. Andy's Music has won the top music store slot for 10 consecutive years. The brother and sister team of **James Andrews** and **Linsey**

Andrews Abraham

are fourth generation entrepreneurs who run the business their father started in 1977. Their Greek great-grandfather emigrated to Mobile and opened a general store and tavern,

while their grandfather owned a Mobile restaurant. Andy's, a full-line musical instrument retailer, has been **an ARA member since 2010**.

SOURCE: National Association of Music Merchants
WEBSITE: andysmusic.com



James Andrews and Linsey Andrews Abraham

Star Super Market and Discount Pharmacy receives national Technology Innovation Award

Star Super Market and Discount Pharmacy, a north Alabama pharmacy and grocery store chain, received the Progressive Grocer's Technology Innovation Award for In-Store Systems on Jan. 17 during the National Retail Federation (NRF) Convention and Expo. The award was for the integration of the store's grocery point-of-sale and pharmacy management systems.

Joseph Tarnowski, integrated media/technology editor of *Progressive Grocer*, said Star Super Market and Discount Pharmacy is an innovator, not just in matters of technology, but also in incorporating "pharmacy and health with the rest of the grocery operation."

Star has been **an ARA member since 1991**.

SOURCE: ECR Software Corp.
WEB SITE: huntsvillestarmarket.com

Best bagger in Alabama headed to Las Vegas

Charlie Herron with **Western Supermarkets** Rocky Ridge at 3350 Morgan Drive in Vestavia won first place in the Alabama Grocers Association's Best Bagging Competition. He won \$1,000 in scholarship money and the chance to compete nationally. First, he beat the top six baggers from Western in a company-wide competition.



Charlie Herron

Then, in the state competition, Herron competed against the best baggers from throughout the state. The contestants were timed using reusable and plastic bags, as well as being judged on weight distribution and proper content organization. Herron will represent Western and the state of Alabama Feb. 10 at the National Grocers Association Best Bagger Championship in Las Vegas with a chance to win \$10,000 and an appearance on The David Letterman Show. Western has been **an ARA member since 1989**.

WEBSITE: westernsupermarkets.com

COMMUNITY INVOLVEMENT Rite Aid grant to give mothers and children free rides to doctor



Reps. Paul DeMarco, Mary Sue McClurkin and Jack Williams, along with Sen. Slade Blackwell and Vestavia Hills Council President Steve Ammons were expected to attend the grant presentation at Rite Aid Store #7379.

The grant will be used to increase the number of rides offered to those in need. The Vestavia Hills City

The **Rite Aid** Foundation recently presented a \$15,000 grant to Kid One Transport of Alabama at Rite Aid Store #7379 in Vestavia Hills.

Birmingham-based Kid One provides children and expectant mothers who have limited or no transportation with

Council president and five Jefferson County lawmakers, who also serve as committee chairs in the Alabama Legislature, were on hand for the presentation. ARA Vice President **Alison Wingate**, a member of the Kid One Transport board of directors, made contact with the foundation on behalf of Kid One. "With the help of organizations such as The Rite Aid Foundation, we hope that one day transportation will no longer be a barrier to quality health care throughout the state of Alabama," said **Mary Anne King**, Kid One development director. The Rite Aid Foundation is a not-for-profit foundation dedicated to helping people in the communities Rite Aid serves. Rite Aid operates a distribution center and 47 stores in Alabama and has been **an ARA member since 1987**.

WEB SITE: riteaid.com

NEW VENTURES

Jeweler building new Florence store

Grogan's Jewelers is leaving downtown Florence after 94 years. The new Grogan's store, about five miles from its downtown site, will occupy slightly more than 60 percent of a 10,400-square-foot building to be built at 251 Cox Creek Parkway. "We had outgrown our spot downtown a few years ago," owner Jay Klos told the *Florence Times Daily*. When it opens in March or April, the new store will include a plaza, engagement ring center and lounge area complete with a fireplace and bar. A glass wall will separate the store floor from where jewelers work so customers can watch the jewelers create. *Instore Magazine*, a monthly jeweler's trade publication, is following the new store's construction progress. Grogan's, which also has a store in the Bridge Street Town Centre in Huntsville, has been **an ARA member since 2007**. Klos, the stores' owner, is among this year's Alabama Retailers of the Year.

WEB SITE: groganjewelers.com



continued on Page 14

MEMBERS NEWS

NEW VENTURES (Continued)

Moe's moves Hoover location; opens second Huntsville BBQ

Moe's Original Bar B Que closed its Lake Crest Plaza location in Hoover and reopened in May at 181 Main St. in the Patton Creek shopping center. The new 3,600-square-foot restaurant seats 100. "We jumped on the opportunity to move to a larger location that could handle more volume," said co-owner **Eric Witherington**. On April 5, Moe's opened its second Huntsville location at 445 Providence Main St. Moe's has nine locations in Alabama with plans to expand to Mobile and Cullman. It also operates in Colorado, Georgia, Maine and North Carolina. Moe's has been an **ARA member since 2007**.

WEBSITE: moesoriginalbbq.com

New sporting goods store opens in Opelika area

Casey Waid opened a Play It Again Sports franchise in Opelika on Dec. 1, 2011. The store at 3051 Frederick Road had its official ribbon cutting on May 3. **Play It Again Sports Auburn/Opelika** sells new and used sports and fitness equipment and has been an **ARA member since 2011**.

WEBSITE: playitagainsportsauburn.com



Ware opens new Auburn store in same location

On July 30, **Ware Jewelers Inc.** opened a new downtown Auburn store at 111 South College St., the same address the store has had since 1946. The grand reopening celebration was from Aug. 20-25. Ware Jewelers, which has been an **ARA member since 1994**, has three other stores in Opelika, Montgomery and Spanish Fort.

WEBSITE: warejewelers.com

Hoover gift shop moves down street

Gift shop **Wrapsody Inc.** has moved its Hoover store a couple of blocks down the street. The larger location opened April 5. It is at 161 Main St., Suite 127. Owners **Sarah Brown** and **Terry Shea** were 2011 Alabama Retailers of the Year. They have a second location in Auburn. Wrapsody has been an **ARA member since 2005**.

WEB SITE: wrapsodyonline.com



Walgreens expands its Muscle Shoals customer care center; to hire up to 350 more employees

Walgreens Customer Care Center in Muscle Shoals, which has been in Southgate Mall since 2004, plans to expand its operation, adding up to 350 jobs to the almost 250 existing jobs at the facility. Walgreens said 150 jobs are expected to be filled soon after the renovation and facility expansion is complete in December. The company then plans to add 100 jobs in each of the next two years. The company will invest \$3.5 million in the project, including making a 16,000-square-foot addition to Southgate Mall. The call center takes prescription orders from residents nationwide and dispatches the orders to Walgreens pharmacies, where they are filled. Walgreens has been an **ARA member since 1997**. (For more information, see the legislative summary, Page 8)

WEB SITE: walgreens.com

PROFESSIONAL DEVELOPMENT

Montgomery travel agency certified as woman-owned

Alabama World Travel, a Montgomery business specializing in luxury leisure and incentive and corporate meeting travel, recently received national certification as a Women's Business Enterprise by the Women's Business Enterprise Council South, a regional certifying partner of the Women's Business Enterprise National Council. Liz Sutton is president of Alabama World Travel and Sutton & Associates. Alabama World Travel has been an **ARA member since 1995**.

WEBSITE: awtinc.com



NEWS ABOUT STAFF MEMBERS

UAB honors Brown

ARA President **Richard "Rick" Brown Jr.**, CAE, was honored May 10 by the University of Alabama at Birmingham as the 2012 Best Friend of the Department of Marketing, Industrial Distribution and Economics in the UAB School of Business. "Each year one person is chosen to be recognized for their gracious and generous support of our faculty, students and programs. because of your long-standing support of our Retail Day program and your support for our work on internet sales tax issues in recent months, you are clearly deserving of this honor," said Bob Robicheaux, department chairman and ARA board member.



Robicheaux and Brown

Contact Rick at 334.263.5757 or rbrown@alabamaretail.org

Analyst's daughter born

ARC Lost Time Claims Analyst **Misty Reid** and her husband, Jerry, have added a second daughter to their family. Ashlyn Grace Reid was born Friday, Aug. 24. She weighed seven pounds and one ounce and was 19.75 inches long at birth. She joins big sister Addison Claire Reid. Misty will be on maternity leave through mid-October.

Contact Misty at 334.263.5757, Ext. 114, or misty@alabamaretail.org



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remote deposit services

Accounts Receivable Conversion (ARC)

CHECKredi's Accounts Receivable Conversion (ARC) service converts a paper check, received in the mail or at a payment location, into an electronic check. The check is then converted into an Electronic Funds Transfer. CHECKredi's ARC Service includes both Internet- and PC-Based Solutions.

Back Office Conversion (BOC)

CHECKredi's Back Office Conversion allows you to accept checks at the point-of-sale as normal but enables you to convert them into an electronic transaction for deposit in the comfort of your own office 24/7. Eliminate bank fees, unnecessary trips to the bank, and returned checks. This product is great for grocery stores, retail stores, or anyone who takes a high volume of checks and does not want to slow down their customers at the cash register.

Automated Recurring Payments

CHECKredi's Automated Recurring Payments service replaces the traditional method of billing and collection by offering you the ability to automatically debit the customer's account when it is time to pay. You can schedule payments one time, weekly, bi-weekly, monthly, quarterly, biannually, or annually. This product is great for rent-to-own companies, apartment complexes, gyms, and companies that sign contracts with their customers to pay a flat rate at a fixed time.

Take Checks Over the Phone

CHECKredi's Telephone Check service electronically debits your customer's bank account for your one-time billing instantly. No more waiting for checks in the mail. This is an Internet-based application that guides your employees step-by-step through the process of taking a check over the phone. Integration is as easy as opening a web-browser and accessing the CHECKredi website.

Take Checks Over the Internet

CHECKredi's Internet Check service integrates quickly and easily into any website. Customers are presented with a simple, secure "check like" interface that shows them how to find and input their bank account information. Your company is notified instantly when a check payment is received.

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