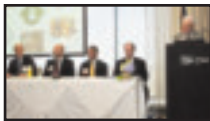


## BENEFIT FROM THE VALUE.

### THIS ISSUE INSIDE



— At the 31st Annual Retail Day, ARA and UAB recognized 16 outstanding Alabama retail businesses with operations in 39 Alabama cities as Retailers of the Year or as Centennial Retailers.



— The governor and others on a Retail Day panel urged Alabama retailers to continue to push for federal legislation to require all retailers to collect sales taxes.



— Internet retail sales in Alabama last year exceeded \$2.6 billion and will grow to \$3 billion soon!  
Learn how to participate in a study designed to help Alabama retailers better compete online.



— Seven years in Alabama's back-to-school sales tax holiday continues to produce results. Sales tax collections grew 3 percent in August even though books, school supplies, computers and clothes were tax free for three days during the month.



— Alabama's severe weather sales tax holiday returns in February. Start gearing up now.



## Congressman to speak at ARA/ARC Annual Meeting



U.S. Rep. Mike Rogers

After the November election, Alabama Retail Association members and Retail Comp participants will gather to hear from U.S. Rep. Mike Rogers, R-Saks, our keynote speaker for the 2012 ARA/ARC Annual

**Meeting.** The annual event begins at noon, **Monday, Nov. 19**, with a luncheon in the Swan Ballroom at the **Wynlakes Golf and Country Club**, 7900 Wynlakes Blvd., **Montgomery**. The annual meeting follows at 1 p.m. **The ARA/ARC annual meeting is open to all ARA members.**

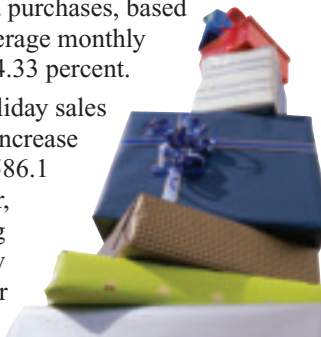
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### Expect 4 percent growth in holiday sales

Holiday spending should surpass \$9 billion in Alabama.

The Alabama Retail Association expects 2012 holiday sales to be at least 4 percent higher than the \$8.8 billion spent during November and December of 2011. If that prediction proves true, Alabamians should spend about \$350 million more this holiday season than in 2011 on taxed purchases, based on this year's average monthly sales growth of 4.33 percent.

Nationally, holiday sales are expected to increase 4.1 percent to \$586.1 billion. Last year, holiday spending in Alabama grew 4.41 percent over Holiday 2010.



### Vote Nov. 6



The Alabama Retail Association board of directors recommends a "Yes" vote on the following statewide amendments:

- AMENDMENT NUMBER FOUR (4)
- AMENDMENT NUMBER SEVEN (7)
- AMENDMENT NUMBER NINE (9)
- AMENDMENT NUMBER TEN (10)

more on Page 3

VOLUME 12, NUMBER 3  
FOURTH QUARTER

PUBLISHER:  
RICK BROWN

EDITOR:  
NANCY KING DENNIS

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PHOTO BY JAMIE MARTIN, ALABAMA GOVERNOR'S OFFICE  
From left, Walmart Market Manager Rodney Jacobs; Revenue Commissioner Julie Magee; state Rep. Joe Hubbard, D-Montgomery; ARA President Rick Brown; state Rep. Greg Wren, R-Montgomery; Pike Road Mayor Gordon Stone; Montgomery Mayor Todd Strange; and Gov. Robert Bentley at Aug. 2 news conference prior to the sales tax holiday.

## August sales up 3%; Tax holiday improves sales

Alabama rang up almost \$4.12 billion in total taxed sales in August, nearly 3 percent growth over August 2011. Those are the best sales numbers for an August in four years. The state collected \$164.6 million in sales taxes even though many clothes, computers, books and school supplies were tax free over one weekend.

After seven years, Alabama's back-to-school sales tax holiday continues to encourage taxed as well as untaxed sales. Our state has only seen a decrease in tax revenue one August in the seven years the state has had the sales tax

holiday during the first full weekend of the month.

Alabama sales generally represent 1.5 percent of all retail sales nationally. Nationwide, \$83.8 billion was expected to be spent on back-to-school shopping, which means about \$1.2 billion was spent to equip and outfit students in our state this year.

The back-to-school season is the second-largest sales period for retailers, after the winter holidays.

Gov. Robert Bentley promoted the annual August sales tax holiday at the Chantilly Walmart in Montgomery.

## 2nd severe weather sales tax holiday is Feb. 22-24

Alabama's second severe weather preparedness sales tax holiday begins at 12:01 a.m. Friday, Feb. 22, and ends at midnight, Sunday, Feb. 24. The state's first severe weather sales tax holiday from July 6 to 8 served as a trial run for the main event in February. Plywood, generators,

flashlights, tarps, batteries and duct tape were the big sellers in July. For more information, go to:

[alabamaretail.org/alabamasalestaxholiday/](http://alabamaretail.org/alabamasalestaxholiday/)



# Annual Meeting is Nov. 19

continued from Page 1

Please RSVP by Tuesday, Nov. 13, to Virgie Todd at [vtodd@alabamaretail.org](mailto:vtodd@alabamaretail.org) or call 1-800-239-5423. When you RSVP, we will send you a confirmation and an agenda.

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

### ABOUT OUR SPEAKER

U.S. Rep. Mike Rogers has represented the Third Congressional District since January 2003. The Jacksonville State University political science graduate with a public administration masters degree received his law degree from Birmingham School of Law. Besides serving in Congress, his public service has included being a Calhoun County commissioner and an Alabama state legislator.

He serves as chairman of the Homeland Security Subcommittee on Transportation Security and as a senior member on the U.S. House Armed Services Committee. His top priorities include strengthening our state's military facilities, advocating for Alabama agriculture interests and helping grow the state's economy to provide new opportunities for jobs and development.

# ARA recommends 'Yes' vote on 4 amendments

Four statewide constitutional amendments on the Nov. 6 ballot have earned the endorsement of the Alabama Retail Association board of directors. The board urges Alabama retailers to vote "Yes" on:

## AMENDMENT FOUR

This amendment strips racist and offensive language from the 1901 Alabama Constitution. It specifically eliminates language that required segregated schools and created the poll tax. Although the language has remained in the state's constitution, its provisions have not been applicable in Alabama since 1964. The Civil Rights Act of 1964 negated segregated schools and the 24th amendment to the U.S. Constitution abolished poll taxes.

## AMENDMENT SEVEN

This amendment guarantees elections by secret ballot, including union organi-

zation. The Alabama Legislature passed this amendment in 2011 in response to labor-union-backed federal legislation, which was proposed but did not pass. The proposed federal legislation would have forced employees to forego secret ballots in union representation elections.

## AMENDMENT NINE

This amendment repeals 11 and amends three of the 18 sections in the Alabama Constitution's Article 12, which governs corporations. The repealed sections all deal with private corporations. Much of the repealed language is outdated or covered by statute. An example of outdated provisions this amendment removes is language referring to the telegraph. If approved, the amendment would be effective Jan. 1, 2014.

## AMENDMENT TEN

This amendment repeals seven and amends two of the nine sections in the banking article of the Alabama Constitution, Article 13. The revisions modernize the banking article, including removing references to gold and silver reserves.

## MORE ON AMENDMENTS 9 & 10

The Alabama Retail Association has long supported article-by-article reform of Alabama's antiquated and archaic 1901 constitution. The Alabama Constitutional Revision Commission recommended and the Alabama Legislature approved revisions to Articles 12 and 13, which are included on the Nov. 6 General Election ballot as amendments nine and 10. Amendments nine and 10 eliminate language that is outdated and/or could be considered confusing.

## FYI: Seven other statewide amendments on the November ballot as well

*Seven other statewide amendments will appear on the Nov. 6 General Election ballot. ARA has taken no position on these statewide amendments. The following explanations are provided as information only:*

☛ AMENDMENT ONE (1) extends payments made to the Forever Wild Land Trust for 20 years. Each year, the trust receives 10 percent of the interest earned from the state's oil and gas reserves. The most the trust can receive annually is capped at \$15 million. In 20 years, Forever Wild has received \$300 million and has purchased 227,000 acres for public conservation and recreational purposes. Without this amendment, the program expires.

☛ AMENDMENT TWO (2) allows the state to refinance bonds for industrial development projects. The governor says it would free up \$127.7 million that the state could use for economic development incentives to attract new jobs to Alabama. Without the amendment, only about \$30 million in borrowing would be allowed.

☛ AMENDMENT THREE (3) prohibits the annexation of the Stockton Landmark District in Baldwin County into any municipality.

### 2012/2013 ELECTIONS CALENDAR

Besides U.S. president, offices on the Nov. 6 ballot include 11 state appellate judicial positions, a U.S. Senate seat and all seven Alabama congressional seats. Gubernatorial appointments have created vacancies in Alabama House Districts 30 and 34, requiring special elections in December and possibly in January. Make certain these dates are on your calendar and that you are communicating with your employees and customers about the 2012/2013 election cycle. For more, see [Election Information](#) in the [Political Affairs](#) section of [alabamaretail.org](http://alabamaretail.org).

<p>Oct. 26 Voter registration deadline for the General Election</p> <p>Nov. 2 General Election absentee ballot applications due</p> <p>Nov. 5 General Election absentee ballots are due</p> <p>Nov. 6 <b>General Election</b></p> <p>Nov. 30 Voter registration deadline for House elections</p> <p>Dec. 6: House elections absentee ballot applications due</p>	<p>Dec. 10 House elections absentee ballots due</p> <p>Dec. 11 <b>House District 30 General Election</b> <b>House District 34 Runoff/General</b></p> <p>Jan. 18 Voter registration deadline for House District 34 election</p> <p>Jan. 24 House District 34 absentee ballot applications due</p> <p>Jan. 28 House District 34 absentee ballots due</p> <p>Jan. 29 <b>House District 34 General Election</b></p>
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Polls open 7 a.m. - 7 p.m.

☛ AMENDMENT FIVE (5) transfers the Prichard city water and sewer board to the Mobile water and sewer board.

☛ AMENDMENT SIX (6) prohibits mandatory participation in any health care system. Florida, Missouri, Montana and Wyoming have similar amendments on their ballots.

☛ AMENDMENT EIGHT (8) ties legislative pay to the annual median household income after the 2014 legislative elections. Under this amendment,

current legislative pay will be cut and voters, rather than the Alabama Legislature, will decide any future change in legislative pay.

☛ AMENDMENT ELEVEN (11) prohibits any municipality outside Lawrence County from imposing regulations or taxes in the county.

Nineteen local amendments that apply to only a single county will appear on local ballots only.



# PAY TRIBUTE

## 18 retailers honored during 2012 Retail

During the 2012 Retail Day Luncheon on Sept. 25, the **Alabama Retail Association** in cooperation with the **University of Alabama at Birmingham School of Business** recognized 18 outstanding Alabama retailers operating 13 retail businesses as Retailers of the Year. This marked the 13th presentation of the Retailer

of the Year Awards since 1999. A panel of former winners, developers, academics and media chose these retailers from a large statewide pool of nominees.

These businesses together with the Centennial Retailers on Page 6 employ more than 3,200 people, have been in business for an

### 2012 ALABAMA RETAILERS OF THE YEAR

#### ANNUAL SALES MORE THAN \$20 MILLION



Kendall Lowe Hamilton, Susan Held and Ken Crow for Jan Clevenger and Brent Barkin for his father, Terry S. Barkin

##### GOLD AWARD:

**Kendall Lowe Hamilton**, general manager of **Devan Lowe Inc.** in Rainbow City and Fort Payne

*Kendall Lowe Hamilton seeks out creative ways to encourage her staff to get involved in philanthropy and community service, which builds stronger bonds with the people Devan Lowe Inc. serves.*

##### SILVER AWARD:

**Jan Clevenger**, chairman of the Western Division of **Belk Department Store** in Birmingham, 18 other Alabama cities and 15 other states

*Twenty-two of our 300 stores are here in Alabama, and we plan to continue to grow in business and also in communities.*

##### BRONZE AWARD:

**Terry S. Barkin**, president of **Shoe Station**, which is based in Mobile and operates in six other Alabama cities and four other states

*Terry Barkin has exemplified the highest qualities in retailing for many, many years. He founded and built a family chain of stores that is one of the largest retailers in Alabama.*

#### ANNUAL SALES \$5 MILLION TO \$20 MILLION



David and Greg Gregerson, Michael and John Gee and Christopher M. Groom

##### GOLD AWARD:

**P.V. "Greg" and David Gregerson**, president and executive vice president of **Gregerson's Foods Inc.** in Gadsden and Piedmont

*Thanks to our dad who started the company 43 years ago, (we were the first people he hired,) and to our mom who started us 60 years ago.*

##### SILVER AWARD:

**Michael and John Gee**, co-owners of the **Pants Store** in Birmingham, Leeds, Mountain Brook, Trussville and Tuscaloosa

*Michael and John are smart as well as fun businessmen and are continuing in their father's and grandfather's footsteps.*

##### BRONZE AWARD:

**Christopher M. Groom**, chief executive officer of **Mountain High Outfitters** in Birmingham, Huntsville and Atlanta, Ga.

*Christopher Groom intends to stay on the cutting edge of style and technology, tell a compelling story and create a unique shopping experience.*

### EMERGING RETAILER OF THE YEAR

**David and Andrea Snyder**, co-founders of the **Urban Cookhouse** in Homewood and Birmingham

*We are happy to be part of the Birmingham community. We look forward to serving you in our Birmingham stores or in our new locations as we grow over the next few years.*

*In memory of the late ARA board member and UAB professor Mickey Gee, the Gee Emerging Retailer of the Year Award goes to an innovative and effective Alabama retailer who has been in business for at least two years, but less than five years.*



# TO RETAILERS OF YEAR

## il Day; 2013 nominations due May 24

average of 53 years and operate in 39 Alabama cities. Half are family businesses.

Retailers of the Year must operate or manage a retail business in Alabama and that business must collect state and local sales taxes. For this award, businesses must have been operating for at least five

years to qualify. Gold Retailers of the Year can only be recognized once within a sales category. All other winners can be nominated in subsequent years.

**Nominations for the 2013 Retailer of the Year awards are due by Friday, May 24.**

## AILERS OF THE YEAR

### ANNUAL SALES \$1 MILLION TO \$5 MILLION



Jay Klos (daughter, Barksdale), Rodney King, Adam Hazel and Tony Cooper

#### ☛ GOLD AWARD:

**Jay Klos**, owner of **Grogan Jewelers** in Huntsville and Florence

*This is not an easy business. We've been doing this for a long time with a lot of long hours. Without (the staff at Grogan), you wouldn't have the wonderful experience you do when you walk in our store.*

#### ☛ SILVER AWARD:

**Rodney King**, owner of **Mark's Mart**, LLC, in Selma and Northport

*It is awesome to be honored by your peers. I'd especially like to thank the Mark's Mart team who've worked ridiculous hours ... to produce a great product for our community.*

#### ☛ BRONZE AWARD:

**Adam Hazel and the Rev. Tony Cooper**, general manager and executive director of **Mission Possible Bargain Centers** in Adamsville, Birmingham, Hanceville, Homewood, Jasper and Pinson

*We try to serve the community by offering useful items at a discounted price. Every dollar of the profit we make goes back to the ministries of the Jimmie Hale Mission.*

### ANNUAL SALES LESS THAN \$1 MILLION



Paula Lecher, Michelle McGough, Leon Rosato and Jake Reiss

#### ☛ GOLD AWARD:

**Michelle McGough and Paula Lecher**, co-owners of **Salon Allure Inc.** in Huntsville

*Too often businesses call for innovation and reinvention and forget that employee training and development are how workers know how to deliver on that challenge. No one could work at Salon Allure and be able to say 'I don't know what's expected of me.'*

#### ☛ SILVER AWARD:

**Jake Reiss**, owner of **The Alabama Booksmith** in Homewood

*It is about 600 years late, but I need to thank Johannes Gutenberg for his invention (of the printing press) or else we'd have nothing to sell, because everybody's book would be signed by the author.*

#### ☛ BRONZE AWARD:

**Leon Rosato**, owner of **Gilchrist Soda Fountain** in Mountain Brook

*Our customers range from elementary school kids who come storming in at 3 after school to the elderly who remember when they did the same thing. They grow up in this community, and they grow up going to Gilchrist.*

Italicized statements with each winner are quotes from the winner, their nominator or the judges.

Want to nominate a Retailer of the Year or Centennial Retailer? Go to **Awards and Events** at [www.alabamaretail.org](http://www.alabamaretail.org)

To learn more about these Retailers, go to **ARA News Releases** in the **News** section of [alabamaretail.org](http://alabamaretail.org)

Photos by Mary Hickman Photography, Birmingham

More photos from Retail Day can be found on ARA's **facebook** page under **2012 Alabama Retail Day**

View UAB School of Business photos on **flickr** under **Retail Day 2012**.



# 2012 ALABAMA CENTENNIAL RETAILERS

from youngest to oldest

For more about these retailers, go to [2012 Centennial Retailers](#) under [Centennial Retailers](#) in the [Awards and Events](#) section of [alabamaretail.org](#)



Circa 1938

## Standard Furniture Co.

Birmingham-based

Also Bessemer, Center Point, Cullman, Fayette, Gardendale, Graysville, Hartselle, Leeds, Moulton, Pelham and Talladega

*Founded in 1912*

by Felix Shevinsky

Owners: The Shevin Family



**Standard Furniture** is a fourth generation home furnishing business that celebrated its 100th birthday this year. In 2011, Standard's management team was honored as the Silver Retailer of the Year in the Annual Sales \$5 Million to \$20 Million category. Felix Shevinsky, great-grandfather of current president Jacob Shevin, started the business in 1912, selling out of a peddler's wagon. Standard now employs 100 at 13 stores, 12 in Alabama and one Tennessee.



Debbie Shevin, Jacob Shevin and Greg Troncale



Current

## The Anniston Star/ Consolidated Publishing Co.

Anniston

*Founded in 1883*

by Dr. T.W. Ayers

Owner:

Consolidated Publishing Co. shareholders

## The Anniston Star

*The Anniston Star began as the Anniston Hot Blast in 1883. Dr. T.W. Ayers founded the newspaper and the Ayers family has been at its helm ever since. One hundred years ago in 1912, the Blast bought the afternoon Anniston Evening Star. The merged papers became The Anniston Evening Star in 1912 and began operating as Consolidated Publishing Co. Eventually, the name of the seven-day-a-week newspaper was shortened to The Anniston Star. Besides The Anniston Star, Consolidated Publishing now publishes The Daily Home, The Jacksonville News, The Cleburne News, The St. Clair Times, The Piedmont Journal and The Oxford Sun. 2012 is The Anniston Star's 129th year of operation.*



Kim Kirk, Elaine Estes and Scott Calhoun



Circa 1940

## The Gadsden Times

Gadsden

*Founded in 1867*

by Leonidas W. Grant and T.J. Cox

Owner: Halifax Media Group

## The Gadsden Times

*The oldest Centennial Retailer honored this year has been in continuous operation for 145 years and is Etowah County's oldest business. The Gadsden Times was founded in 1867 by two Confederate veterans, Leonidas W. Grant and T.J. Cox. The Times, published seven mornings a week, is distributed in Blount, Calhoun, Cherokee, DeKalb, Etowah, Marshall and St. Clair counties in northeast Alabama. It is owned by Halifax Media Group, which is headquartered in Daytona Beach, Fla.*



ARA President Rick Brown, Publisher Glen Porter and ARA Chairman Dianne Wammack



*The Centennial Retailer program recognizes retail businesses operating for 100 years or more for their contributions to the state's past, present and future. To qualify, a business must collect state and local sales taxes. Businesses can only be recognized once as a Centennial Retailer. **Centennial Retailer nominations for 2013 are due by Monday, June 3.** A **Centennial Retailer Nomination Form** is available in the **Awards and Events** section of [alabamaretail.org](#)*

# Online sales tax inequity could be resolved in lame duck session

Momentum is building for federal legislation that would authorize states to compel Internet and other remote sellers to collect and remit sales taxes. The legislation could be among issues decided in the lame duck session of Congress later this year.

Gov. Robert Bentley and a panel of experts who spoke during a panel discussion on this issue on Retail Day, Sept. 25, urged



Gov. Robert Bentley

retailers to contact Alabama's congressional delegation, especially Alabama senators, and "encourage them to vote 100 percent for the market fairness bills." S. 1832, the Marketplace Fairness Act, and H.R. 3179, the Marketplace Equity Act, have been pending in Congress since 2011. At press time, the only Alabama congressional representative to sign on as a co-sponsor of the legislation was U.S. Rep. Spencer Bachus, R-Birmingham.

The governor and state legislative leaders have talked several times with the delegation, and "they have softened up a little bit," Bentley said. He indicated that he expects other House members to sign onto the bills soon, but that Alabama's senators need further persuading. ARA board members and staff also have traveled to Washington this year (in March and July) to brief Alabama's federal lawmakers on this issue.

"We're closer than we ever have been" to seeing the federal legislation pass, Jason Brewer, vice president of communications and advocacy for the



Jason Brewer

## ASK ALABAMA U.S. SENATORS TO SUPPORT MARKETPLACE FAIRNESS

Reach out to Alabama's senators, Richard Shelby and Jeff Sessions, and ask them to support and/or co-sponsor S. 1832, the Marketplace Fairness Act.

U.S. SEN. RICHARD SHELBY (202) 224-5744

E-mail him at <http://shelby.senate.gov/public/index.cfm/emailsenatorshelby>

U.S. SEN. JEFF SESSIONS (202) 224-4124 E-mail him at

<http://www.sessions.senate.gov/public/index.cfm?FuseAction=ConstituentServices.ContactMe>

Go to **Contact Your U.S. Representative** at <http://www.alabamaretail.org/findyourlawmaker> to find out how to get in touch with your congressman.

Retail Industry Leaders Association, told panel attendees.

The proposed federal legislation does not levy a new tax. It only requires retailers who haven't been collecting sales tax to do so on all of their sales, whether online, through a catalog or in a store.

"I am against raising taxes," the governor said, "but I am for collecting taxes that are owed. It boils down to jobs and whether or not we are creating jobs in the state and in the retail business."

A February study, released by the University of Alabama at Birmingham, estimates from 1,000 to 4,000 jobs are lost annually in our state because consumers are not paying sales taxes on Internet sales. "Estimates of Alabama Losses Due to ECommerce" by Robert A. Robicheaux with the UAB School of Business, who also serves on the ARA board of directors, puts the tally for uncollected sales and use tax revenue from online purchases in Alabama at more than \$1 billion over the next five years.

"If you think this is a problem now, wait until the next generation gets more buying

power," Senate President Pro Tempore Del Marsh said. "At the end of the day," Marsh said, "the federal government has got to be the one to devise a structure by which we can collect taxes on Internet sales."

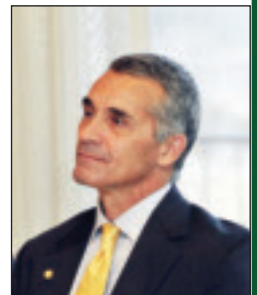
Marsh also said he doesn't expect collecting sales taxes to be "detrimental to online businesses. I don't think there will be a huge groundswell of resistance from consumers."

The retailer on the panel, ARA board member George Wilder, president and owner of **The Locker Room**, a men's clothing, accessories, sportswear and shoe store in Montgomery and Auburn, summed up the issue best:



George Wilder

"Good retailers are not afraid of competition," Wilder said. "All we want is the same rules to apply to everybody."



Sen. Del Marsh



Bob Robicheaux

## Participate in survey to help state retailers compete better online

Consumers are "show rooming" and buying online more than ever! Your **Alabama Retail Association** reported in a study completed by the **UAB School of Business** that online retail sales in our state in 2011 exceeded \$2.6 billion and

could grow 7 percent to 11 percent annually through 2016. **Online sales are growing in virtually every retail category.** Along with UAB's School of Business, your association is conducting a study to learn what Alabama retailers are doing to compete online and

to discover the most effective and efficient marketing strategies for online sales. Help us, help you to compete better online — go to [Alabamaretail.org/onlineSurvey](http://Alabamaretail.org/onlineSurvey). Check your mail for postcard and e-mail invitations to **complete the survey by Monday, Nov. 19.**

Please send address corrections to:



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

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# Participants to get largest return ever; Double digit growth continues in 2013



To learn more about ARC's retrospective return, go to [Retrospective Rating Plan](#) under [About ARC](#) at [www.alabamaretail.org](http://www.alabamaretail.org)

## Alabama Retail Comp will return \$5.5 million to qualified participants

in 2013, 10 percent more than last year's return. The retrospective return is the largest in the fund's 28-year history and represents the ninth straight year of return growth.

The 2013 retro-return will be distributed to participants as a credit on their premium contribution for 2013. 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 bring some good economic news to our members by providing this retro return, which will help lower the costs of doing business,"* said Rick Brown, the fund's administrator and president of ARA.

**Since its inception in 1984, ARC has returned MORE THAN \$50 MILLION – 20 percent of all premiums collected –**

### RETROSPECTIVE RETURN DISTRIBUTION FOR 2013

ARC's \$5.5 million retrospective return for 2013 will be distributed from fund years as follows:

<b>2011</b>	<b>\$1,000,000</b>
<b>2010</b>	<b>\$1,000,000</b>
<b>2009</b>	<b>\$1,000,000</b>
<b>2008</b>	<b>\$1,000,000</b>
<b>2007</b>	<b>\$1,000,000</b>
<b>2006</b>	<b>\$500,000</b>
<b>Total 2013 Return</b>	<b>\$5,500,000</b>

to its participants through its retrospective return plan. The plan provides a controlled method for the fund to return excess funds accumulated due to favorable operating experience. The retrospective rating plan uses an actuarial formula that 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 mean a

higher retrospective credit at renewal. This acts as an incentive for participants to provide 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 (formerly Industrial Relations) and governed by a board of trustees who are fund participants. Almost 4,000 ARA 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."*