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THE OFFICIAL  
PUBLICATION OF THE  
ALABAMA RETAIL  
ASSOCIATION

*THE VOICE  
of Retailing in Alabama*



## MEDICAID 101



*Carol A. Herrmann, MPH  
Commissioner, Alabama Medicaid Agency*

Often confused with Medicare, the sound-alike federal program that helps Americans over age 65 with hospital, doctor and other major medical bills, MEDICAID is a state-federal partnership that functions as a major health and long-term care payer, particularly for children, disabled individuals, and nursing home residents. While many people still think of Medicaid as a welfare-related entitlement, the reality is that for a growing number of working Alabamians, Medicaid is the only health coverage they can get—or afford. In fact, nearly half (47 percent) of all children on Medicaid in Alabama are from working families.

That Alabama is an economically disadvantaged state is no secret. Most people, however, are surprised to learn that Medicaid pays for the health care of almost 1 million citizens, the delivery of nearly half of all babies born in Alabama (46%), 37% of all children under age 19, and that three of every four nursing home patients depend on Medicaid to cover the cost of their care. If federal eligibility requirements remain unchanged, the agency projects that in five years, one in four (25%) Alabama residents will qualify for Medicaid.

At first glance, the staggering amount needed to operate Alabama's Medicaid program—\$3.8 billion dollars in FY 2004—might suggest that management interventions are needed to control costs. A second look, however, reveals that Alabama Medicaid uses its dollars efficiently with over 97 cents going directly to benefits—hospital care, doctor visits, medicine,

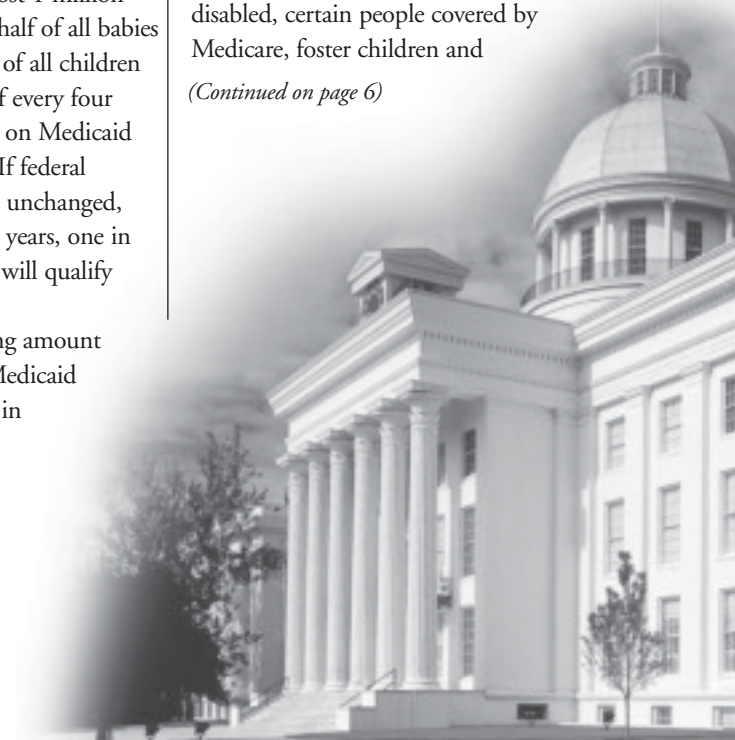
testing and so forth.

Even so, Alabama Medicaid's "bare-bones" budget will consume more than 18 percent of the state's general fund budget in 2005.

Even though Medicaid programs are state-operated, the federal government requires all state programs to pay for certain mandated services such as pregnancy related care, inpatient hospital services or well-child checkups in order to receive federal matching funds. Optional services include dental services, hospice care, eyeglasses, hearing aids, organ transplants and prescribed drugs, things that do not really seem optional when compared to private insurance coverage.

Federal rules also mandate that states must pay to cover certain groups of people. These include low income pregnant women and children under age 19, low income individuals who are certified by the Social Security Administration as aged, blind or disabled, certain people covered by Medicare, foster children and

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# THE VOICE

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# COMMENTARY

ALISON WINGATE

*Director of Governmental and Public Affairs*

## REPORT ON THE 2005 ALABAMA LEGISLATIVE REGULAR SESSION



*déjà vu* n.

*a. An impression of having seen or experienced something before: Old-timers watched the recent stock-market crash with a distinct sense of déjà vu.*

*a. Dull familiarity; monotony: the déjà vu of the tabloid headlines.*

In preparation for the 2005 Regular Session of the Alabama Legislature, the Legislative Fiscal Office, the Governor's Finance Office, and most state agencies hold budget hearings to educate the Legislature and the public on expected revenues, expenditures and needs. I always attend many of these, especially the ones where projected revenues are disclosed. I want to know just how big the hole in the budget is for this year!

Once again, I am experiencing *déjà vu*. It seems that every year we are in need of much more money than we will receive, and this year is certainly no different. There is a shortage of between \$255 and \$300 MILLION in the General Fund Budget.

Many of you have probably heard talk of pay raises for teachers. This is because they are paid from the Education Trust Fund Budget, which will this year have a surplus of some \$555 million. Let me explain:

Alabama has two budgets: one for the General Fund and one for the Education Trust Fund. The General Fund receives its revenues from taxes from approximately 36 sources, with the largest sources being the insurance company premium tax, interest on state deposits, other interest earnings, oil and gas lease and production tax, corporation franchise taxes, cigarette tax, ad valorem tax, and Alabama Alcoholic Beverage Control Board profits.

The General Fund provides revenues for the ordinary expenses of the executive,

legislative, and judicial departments of state government, for other functions of government, for debt service on certain general obligation bond issues, and for capital outlay. The General Fund supports state programs such as Medicaid, child development and protection, corrections (the prison system), conservation, economic development, public health and safety, mental health, legislative activities and the court system.

The Education Trust Fund is the largest operating fund of the State. Twelve tax sources are allocated to the Education Trust Fund, the largest of which are personal and corporate income taxes, sales tax, utility tax, and use tax.

Education Trust Fund revenues are used for the support, maintenance and development of public education in Alabama, debt service and capital improvements relating to educational facilities, and other functions related to educating the state's citizens including: K-12 education, two- and four-year colleges and universities, public library services, performing and fine arts, various scholarship programs and the state's education regulatory departments.

The problem this system creates is that most of the "growth taxes" are allocated to the Education Trust Fund. Alabama saw a 9% increase in sales taxes last year, allowing the Education Trust Fund to begin fiscal year 05-06 with a surplus.

The General Fund, on the other hand, is seeing a decrease in revenues while the services it funds, such as Medicaid and the prison system, are in need of large increases. Because Alabama earmarks more than 80% of its revenues, it is not as simple as moving money from one Fund to the other.

To keep Medicaid at the current level

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## REPORT ON THE 2005 ALABAMA LEGISLATIVE REGULAR SESSION

(Continued from page 2)

of service, the minimum allowed by federal law and the leanest program in the United States, Medicaid must have an increase of \$129 million. A number of things have lead to this including the increasing cost of healthcare and prescription drugs. Adding to that is the loss of funds from the federal government as a result of it changing the matching formula.

Medicaid has become a growing problem for Alabama, and unless some fundamental changes are made, we will be in the same predicament next year. The General Fund needs recurring growth revenue to fix this yearly woe.

How that will be assessed is yet to be seen. Some are touting a five cent soft drink tax, others are again in favor of gambling, and some want yet another band-aid quick fix such as raiding constitutionally earmarked trust funds created to receive oil and gas lease royalties. The interest on these accounts are recurring revenue budgeted each year in the General Fund.

What we don't need is one-time money that will just put the problem off another year. That mentality is what has put Alabama in this quandary in the first place.

Rest assured, retailers, your interests are being protected. The Alabama Retail Association would like to see a broad-based, comprehensive solution to this recurring dilemma. We will oppose any patchwork ideas that will put us back into this same situation next year, and we will oppose any idea that penalizes one segment of the economy.



## OTHER ARA LEGISLATIVE AGENDA ITEMS

The Alabama Retail Association will push for a number of other legislative items this year including bills addressing:

### ■ ORGANIZED RETAIL THEFT

Organized retail theft (ORT) is theft from retail stores by professional shoplifters. Such theft is labeled organized theft because it is carried out, for the most part, by professional shoplifters who work for criminal organizations that operate under a set of well-planned procedures and rules. The merchandise stolen by ORT rings is often purchased by fences who sell the products to repackers, illegitimate wholesalers and flea market vendors.

Organized retail theft has become the most pressing security problem confronting retailers. ORT losses are estimated by some security professionals to run as high as \$15 billion annually. ORT crime is separate and distinct from petty shoplifting in that it involves professional theft rings that move quickly from community to community and across state lines to steal large amounts of merchandise that is then repackaged and sold back into the marketplace.

Legislation will be introduced by Rep. Alan Boothe (D-Troy) and Sen. Jack Biddle (R-Gardendale) to stiffen the penalties of those convicted of stealing or receiving goods obtained by organized retail theft groups.

### ■ ENERGY EFFICIENT APPLIANCE SALES TAX HOLIDAY

Legislation to create an "Energy Savings Month" in October to help educate and provide incentives for Alabamians on ways to save and conserve energy will be introduced by Rep. Cam Ward (R-Alabaster) and Sen. Curt Lee (R-Jasper). Certain ENERGY STAR® appliances will be exempt from sales taxes including dishwashers, clothes washers, ceiling fans, refrigerators, room air conditioning units, central air conditioners, dehumidifiers, programmable thermostats, lighting fixtures and compact fluorescent light bulbs.

ENERGY STAR® is a program intro-

duced by the US Environmental Protection Agency in 1992 as a voluntary labeling program designed to identify and promote energy-efficient products, in order to reduce carbon dioxide emissions. EPA partnered with the US Department of Energy in 1996 to promote the ENERGY STAR label, with each agency taking responsibility for particular product categories.

### ■ CLASS 4-5-6 PROGRESSIVE ECONOMIC DEVELOPMENT

Legislation will be introduced by Rep. Craig Ford (D-Gadsden) to give the city council of any class 4, 5, 6 "wet" municipality the authority to call for a referendum on the expansion of the time and sale of alcoholic beverages on and off premise within the corporate limits of the municipality.

Currently, cities wanting to pass Sunday alcohol sales must have a local bill passed by the Alabama Legislature. Many Legislators will not offer these types of bills for their municipalities, and this legislation would allow local city councils to call for a referendum without having to go through the Alabama Legislature.

Tuscaloosa, Gadsden, Anniston, Decatur, Dothan, Florence, Selma, Alex City, Athens, Enterprise, Ozark, Sheffield, Sylacauga and Talladega are all cities that are "wet" but have no provision for Sunday sales.

### ■ STREAMLINED SALES TAX

Many times in the past, legislation to tax Internet sales has been introduced in Alabama, and has been quickly defeated, because of opposition from the Association of County Commissions of Alabama and the League of Municipalities. This year ARA will attempt a new approach—Rep. Betty Carol Graham (D-Alexander City) will sponsor a resolution urging our Congressional Delegation to act on the matter at the federal level. This must happen before any state or locality can require a remote seller to collect and remit their sales taxes.

Please give us your ideas! This is YOUR association—let us know what we can do to help you.

*Organized retail theft has become the most pressing security problem confronting retailers. ORT losses are estimated by some security professionals to run as high as \$15 billion annually.*

# SALES TAX HOLIDAY BILL TO BE INTRODUCED

After losing a certain amount of favor due to the most recent economic downturn, sales tax holidays are enjoying a renaissance. Legislation to enact a sales tax holiday in Alabama will be introduced in the 2005 Regular Session by Senator Zeb Little (D-Cullman) and Representative Mac Gipson (R-Prattville). Alabama will hopefully be joining the thirteen other jurisdictions in supporting an annual Sales Tax Holiday.

First instituted in New York in 1997, a sales tax holiday seeks to provide relief to taxpayers by instituting a temporary sales tax exemption on certain items for a specific period of time. The holiday typically occurs in August, the traditional back-to-school shopping period, and generally applies to merchandise connected with the new school year, particularly clothing, footwear and computer equipment.

Sales tax holidays have proven extraordinarily successful at drawing consumers into stores and getting them to make purchases. The Texas Comptroller reported that consumers purchased \$400 million worth of tax-exempt clothing during a sales tax holiday held there in August 2000, double the typical sales of an equivalent week in August. Maryland and Washington, D.C., each saw 10 percent increases in sales during sales tax holidays held in August 2001, while South Carolina saw a \$250 million increase in sales during a sales tax holiday the same month.

Alabama's Sales Tax Holiday bill, if passed, will be held the first full weekend (Friday, Saturday and Sunday) in August to encourage people to purchase items in Alabama. This bill will allow cities and counties to have the option to also have a sales tax holiday. For many retailers, it will become one of the biggest retail weekends of the year.

## THOSE ITEMS TO BE EXEMPT FROM SALES TAXES DURING THE SALES TAX HOLIDAY ARE:

### 1. CLOTHING

- Single items with a selling price of less than \$100.
- Article of wearing apparel including all footwear (except skis, swim fins, roller blades and skates) intended to be worn on or about the human body.
- Does NOT include jewelry, handbags, luggage, umbrellas, wallets, watches belts and similar items carried on or about the human body but not worn on the body in the manner characteristic of clothing intended for exemption in this bill.
- Items normally sold in pairs shall not be separated to qualify for the exemption

### 2. SCHOOL SUPPLIES

- Single items with a selling price of less than \$50.
- Non-commercial purchases of any item normally used by students in a standard classroom for educational purposes including, but not limited to textbooks, notebooks, paper, writing instruments, crayons, art supplies, rulers, book bags, backpacks, handheld calculators, chalk, maps and globes.
- Does NOT include watches, radios, CD players, headphones, supporting equipment, portable or desktop telephones, copiers or other office equipment, furniture or fixtures.

### 3. COMPUTERS AND COMPUTER EQUIPMENT

- Single items having a selling price of less than \$1500.
- Personal computers and personal computer related accessories purchased for noncommercial home personal used, including but not limited to personal computer base units and keyboards, personal digital assistants, handheld computers, modems for Internet and network access and non-recreational software.
- Does NOT include videogames of a non-educational nature.

The Sales Tax Holiday bill is one of ARA's top legislative agenda items this year. We will work to ensure Legislators see the tax holiday as a way to alleviate the tax burden on working families and a means of jump-starting local retail businesses.

This is the ideal year to propose this legislation, as there is a large surplus in the Education Trust Fund and a sales tax holiday would reduce tax revenues to that fund. Please contact your legislator to voice your support for a sales tax holiday in Alabama.

We will keep you informed of the status of this bill through the "Capitol Retail Report." YOUR contacts will be vital to the passage of this bill!



## LEARN TO SPOT RED FLAGS OF WORKERS' COMP CLAIMANT FRAUD

Every Alabama retailer knows that a business must carry workers' compensation insurance. Do you know that workers' compensation fraud is the fastest-growing segment of insurance fraud in the United States? Do you know how much workers' comp fraud costs you? Learn how retailers, like you, are combating fraud and saving money on workers' comp premiums.

The Coalition Against Insurance Fraud, an advocacy organization of consumer groups, regulators and insurers, estimates that fraud costs the workers' compensation insurance industry \$5 billion a year. Claimant fraud, which includes false claims and exaggerated claims, is the most common type of workers' comp fraud. While the majority of claims are truthful, billions of dollars of false claims are submitted each year to insurers from claimants and dishonest doctors who exaggerate the extent of injuries or fabricate them all together.

Everyone pays for the cost of this crime. Insurance companies directly affected by fraudulent claims must pass on their losses to their policyholders. It is estimated that approximately 8% of all premium dollars paid by business owners go to cover the cost of workers' comp fraud.

In turn, the added expense forces business owners to increase their prices to offset the cost of higher premiums. Ultimately, consumers pay more for goods and services.

There are ways to combat claimant fraud and reduce costs for everybody. To begin, understand the definition of fraud. Next, understand why some claimants commit fraud. Then, learn how to identify the red flags that dishonest claimants often unwittingly raise.

### WHAT DEFINES CLAIMANT FRAUD?

Claimant fraud often involves the reporting of faked injuries, injuries not received on the job, exaggerated injuries, and claimants working while collecting disability benefits.

Fraudulent claims often involve soft-tissue symptoms, such as headache, whiplash or muscle strain, which are difficult to disprove. Other types of fraud include "double-dipping" in order to collect wages from multiple insurance companies. Examples of this tactic include multiple claims submitted under several aliases, or a claim submitted to your workers' comp carrier and the employee's automobile liability insurance company.

### WHAT MOTIVATES AN EMPLOYEE TO COMMIT FRAUD?

Some employees can be motivated to commit fraud because of greed or simply because they are enticed by the opportunity to receive "easy" money. The workers' compensation system is structured to give injured workers every benefit of doubt in the processing of a claim for an on-the-job injury. Most states require 100 percent payment of medical and rehabilitation expenses for injured employees, and tax-free compensation up to 66% of a worker's average weekly pay while they are unable to work. Consequently, the system is an attractive target for fraudsters.

### WHAT ARE THE RED FLAGS OF CLAIMANT FRAUD?

There are numerous red flags of fraud a claimant might wave. Taken individually, some may not be reason for suspicion, but none should be ignored. Watch for these red flags:

- Worker exhibits unusual familiarity with workers' comp system.
- Hires an attorney the day of the claimed injury.
- Is disgruntled, on probation, facing layoff or is about to retire.
- Is engaged in seasonal work that is about to end.
- Has a poor attendance record.
- Is new on the job.
- Changes doctors when original doctor suggest return to work.
- Uses false Social Security number or other false form of identification.
- Uses P.O. Box, hotel or motel as home address.
- Cannot be reached at given home phone number.
- Delays reporting injury for four weeks or more.
- Presents rehabilitation or medical reports that indicate a condition inconsistent with reported injury.
- Balks at returning to work, reports little improvement in condition.
- Has a problem with workplace relationships.
- Has a financial problem.
- Was seen working at another job while collecting benefits.

The circumstances surrounding the report of the accident may also offer clues, such as these:

- Accident was not witnessed by co-workers or anyone else.
- Was rumored to have been staged, never happened, or happened elsewhere.
- Happened on Friday or Monday.
- Happened in an area where employee would not normally be working.

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## MEDICAID 101

(Continued from page 1)

infants born to Medicaid-eligible women, among others.

While more affluent states offer such benefits as adult dental care or include higher income families, Alabama Medicaid has historically provided the absolute minimum in terms of benefits and eligibility and no change to that policy is in sight.

As lawmakers and state officials agonize over how to fund Medicaid, even at a minimum level, communities across Alabama are watching closely. Regardless of how they feel about Medicaid, community and health care leaders know that without Medicaid revenue, critical components of Alabama's health care infrastructure could not continue to exist.

Medicaid has become the cornerstone of Alabama's healthcare infrastructure. Without Medicaid revenue, critical components of the State's healthcare system would not continue to exist even for those of us blessed to have private insurance. No where is this more evident than at the two hospitals that serve as the training ground for hundreds of family practice, pediatric, internal medicine and other physicians. At Children's Hospital, just over half of all patient days are paid by Medicaid. To the south, 77 percent of the patient days at USA Women's and

Children's Center are paid for by Medicaid.

Beyond those two institutions, the economic impact of Medicaid dollars translate into jobs, income and community self-sufficiency. Jefferson County's share in FY 2004 was \$496.2 million. Four other urban counties receive Medicaid payments in excess of \$100 million. Medicaid expenditures supported more than 84,000 jobs in various industries within the state.

Medicaid continues to operate with one of the lowest administrative costs in the country. Over 97% of Medicaid's total budget is spent on benefits and services for our recipients. During FY 2004, Medicaid paid over \$3.8 billion to providers such as physicians and pharmacies for various health care services rendered; \$2.7 billion represented federal funds brought into Alabama. In FY 2005, Medicaid will pay approximately \$3.9 billion for health care services.

Without question, the challenge of how to fund the most basic health care needs of low income children and adults who qualify for Medicaid represents one of the most critical issues to be faced in the upcoming legislative session. I am hopeful that our leaders will find the revenue necessary to continue to provide medically necessary services to the most vulnerable of our population.

[www.medicaid.state.al.us](http://www.medicaid.state.al.us)

## LEARN TO SPOT RED FLAGS OF WORKERS' COMP CLAIMANT FRAUD

(Continued from page 5)

- Happened at an odd time.
- Happened after termination or layoff.
- Employee recalls only vague or inconsistent details.

The most effective way to fight fraud is to prevent it. The next best way is to detect it and discourage repetition. Also, stay in touch with your staff. Employees are a good source of information about a co-worker, especially if they are assuming that person's job duties. By conditioning yourself and your sales staff to recognize these red flags, you could build one of the most effective cost-saving initiatives for your business this year.

If you suspect insurance fraud, report it immediately to Alabama Retail Comp at 1-888-327-1915. Or, contact the Workers Compensation Fraud Hotline at 1-800-923-2533.

*This article was written by Jerry Landsman, Director of Fraud Operations, Injured Workers' Insurance Fund (IWIF), Towson, MD.*



Jacob L. McMillan

### ALABAMA RETAIL COMP ANNOUNCES DIRECTOR OF BUSINESS DEVELOPMENT

*Alabama Retail Comp is pleased to announce the addition of Jacob L. (Jake) McMillan as Director of Business Development.*

*His duties will include recruitment of new members for the Alabama Retail Association by promoting its workers compensation program through its network of independent agents.*

*McMillan comes to ARC from the Alabama Retired State Employees' Association where he served as Alabama Public Employees' Action League (APEAL) Division Liaison.*

*McMillan received a Bachelor of Arts in Political Science from Auburn University.*

# WELCOME NEW MEMBERS

Airbrush, Inc. ....	Hartselle	Creative Catering, LLC .....	Mobile
Alabama Wireless, LLC .....	Jasper	Crow, Shields & Bailey, PC .....	Mobile
Alan's Party Plus, Inc. ....	Birmingham	D & G Hobbies, Inc. ....	Birmingham
Antonio's Italian Deli, Inc. ....	Huntsville	D.T.P., Inc. ....	Birmingham
B.J.'s Restaurant. ....	Brent	Daxko, LLC. ....	Birmingham
Basketcase, LLC. ....	Dothan	DH Supply, Inc. ....	Saraland
Baxters Steakhouse, Inc. ....	Cullman	Diabetes Trust Foundation .....	Birmingham
Bay Area Transolutions, Inc. ....	Mobile	Dickie Langston Enterprises, Inc. ....	Oxford
Bee Gee's, LLC. ....	Stevenson	Downtown Gadsden, Inc. ....	Gadsden
Big Dog's Bonehouse, LLC .....	Birmingham	DW Cleaners, LLC .....	Vestavia
Biz-Tech, Inc. ....	Cullman	Farley L. Berman Foundation, Inc. ....	Anniston
Blue Willow Gifts, Inc. ....	Birmingham	First Citizens-Crenshaw Bancshares, Inc. ....	Luverne
BRK Of Alabama, LLC. ....	Auburn	First Mobile Title, Inc. ....	Mobile
BTNS, Inc. ....	Tuscaloosa	First United Methodist Church .....	Tuscumbia
Burcham, Meadows & Sharp, Inc. ....	Florence	Flipflopfoto, LLC .....	Opelika
Burke's Florist. ....	Cullman	Frozen Assets, LLC .....	Birmingham
Burrell Industries, Inc. ....	Nouvo	G. Knight, Inc. ....	Muscle Shoals
Car Wash USA of Madison, Inc. ....	Madison	Graystone Restaurant .....	Selma
Care Professional Services, Inc. ....	Mobile	Guthries Management, Inc. ....	Auburn
Cavaliere Vagabondo, Inc. ....	Pensacola	Hales & Hales, Inc. ....	Boaz
Chris and Beth, Inc. ....	Atmore	Hatfield Auto Parts, Inc. ....	Birmingham
Chris' Place .....	Montgomery	Hickory House BBQ. ....	Robertsdale
Classic Cuisine, Inc. ....	Birmingham	Indian Pines Recreation Authority, Inc. ....	Auburn
Cole Smoothies, Inc. ....	Owens Cross Roads	Interactive Communication and Training, Inc. ....	Birmingham
Communications, Inc. ....	Anniston	Intuit, LLC. ....	Birmingham
Continental Florist, Inc. ....	Birmingham	J & M Enterprises, L.L.C. ....	Mobile
Crawford Mgt., Inc. ....	Guntersville	Junior League of Birmingham, Inc. ....	Birmingham
Crawford-Skinner Agency, Inc. ....	Springville	Junior League of Mobile, Alabama, Inc. ....	Mobile

# WELCOME NEW MEMBERS

L. & M. Welding Supply, Inc. ....	Mobile	Reedy Morris Insurance, Inc. ....	Boaz
Lake Ida Pub & Grill, LLC. ....	Athens	Reese & Satterfield Restaurants, LLC. ....	Birmingham
Leisure Place, Inc. ....	Northport	Restaurant Ventures, LLC. ....	Tuscaloosa
Loco Holdings, L.L.C. ....	Birmingham	Robertsdale Rent-All, Inc. ....	Robertsdale
M & L, L.L.C. ....	Birmingham	Scripture Candy, Inc. ....	Birmingham
Main Street Café, LLC. ....	Clanton	Southern Coach Manufacturing Company, Inc. ....	Birmingham
Malcomb Graves Automotive, Inc. ....	Calera	TBL Management Company, Inc. ....	Huntsville
Marengo, LLC. ....	Demopolis	The Hancock Group, LLC. ....	Gadsden
Marie's Bar-B-Q House. ....	Heflin	The Honey Pot. ....	Harvest
Marineone Corporation. ....	Southside	Touching You, Inc. ....	Hoover
McKinney, Inc. ....	Boaz	Treb's, LLC. ....	Camden
Med-I-Trim, Inc. ....	Homewood	U.T. Corporation. ....	Huntsville
Montevallo Foods, LLC. ....	Albertville	Ursula's Catering, LLC. ....	Auburn
Moonbean, LLC. ....	Pelham	V Restaurant, Inc. ....	Montgomery
New Market Discount Drugs, Inc. ....	Huntsville	W.B. Drake & Sons Printers, Inc. ....	Tuscaloosa
Now Showing. ....	Roanoke	Waldo Restaurants, Inc. ....	Phenix City
Pappy's Bar-B-Que. ....	Moundville	White-Spunner & Associates, Inc. ....	Mobile
Pilcher-McBryde Drug Company. ....	Selma	Whitt's 1-A, Inc. ....	Athens
Priam Lodging Group, LLC. ....	Eufaula	Whitt's Barbecue #1. ....	Athens
Ramarc Enterprises, Inc. ....	Sheffield	Willy T's of Eufaula, Inc. ....	Eufaula
Red Eagle Golf Enterprises, LLC. ....	Eufaula	Zac-Adam, LLC. ....	Gadsden



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