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THE OFFICIAL  
PUBLICATION OF THE  
ALABAMA RETAIL  
ASSOCIATION

*THE VOICE  
of Retailing in Alabama*



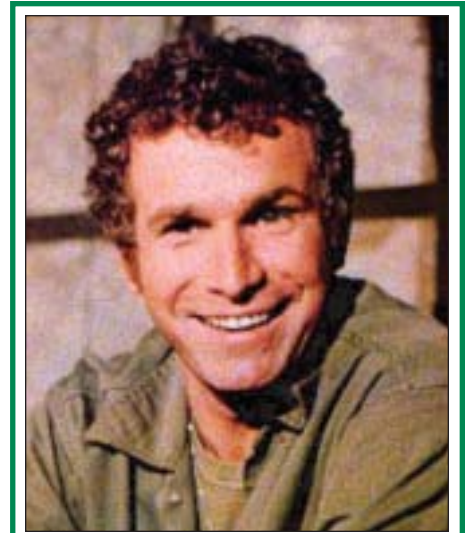
## M\*A\*S\*H Star Headlines Luncheon Preceding ARA/ARC's 2006 Annual Meeting

Birmingham native Wayne Rogers, an actor, businessman, investor and investment commentator, will be the keynote speaker for the luncheon that precedes the Alabama Retail Association and Alabama Retail Comp's 2006 Annual Meeting on Thursday, Sept. 28.

Rogers, most identified for portraying Capt. John Francis Xavier "Trapper John" McIntyre, a surgeon on the 1970's hit television show "M\*A\*S\*H," is chairman of the investment strategy firm Wayne M. Rogers & Co. and a regular expert commentator on Fox News Channel's business program "Cashin' In." His interests have ranged from managing business affairs of actors such as Peter Falk and James Caan to building condos; from raising thoroughbreds to running a vineyard; from producing such Broadway hits as "Rent" to owning several banks. He has had many investments, including Kleinfeld, the leading wedding dress retailer in the United States, and Stop-N-Save, the nation's largest privately owned convenience chain.

During the 11:30 a.m. luncheon at Birmingham's The Club at 1 Robert Smith Drive, Rogers will share his insight into the world of finance and his first-hand experience as a retailer. Following Rogers' address, ARA and ARC will have their Annual Meeting, which is open to all ARA members.

The Alabama Retail Association is pleased to join with the University of Alabama at Birmingham as host of Rogers' visit to Birmingham for UAB Retailing Day. The Marketing and Industrial Distribution program in UAB's School of Business created the first annual UAB Retailing Day to inform students of the many and varied career



**UAB Retailing Day Luncheon**  
Featuring Wayne Rogers  
**11:30 a.m., Thursday, September 28, 2006**

**The Club**  
**1 Robert Smith Drive**  
**Birmingham, Alabama**

**\$35**  
(Free Admission for ARA Board and ARC Trustee Members)  
Go to [www.alabamaretail.org](http://www.alabamaretail.org) to register

**ARA/ARC Annual Meeting**

**1:30 - 3:30 p.m.**  
**The Club**

opportunities offered in retailing.

Throughout the day, retailers will have table displays set up in the foyer of the Business and Engineering Complex, 1150 10th Avenue South, to make information about their firms available to students. Retail recruiters also will visit UAB business classes throughout the day to interact with students. **If your company is interested in participating, please contact Mickey Gee at (205) 975-1987 or [mgee@uab.edu](mailto:mgee@uab.edu).**

In addition to ARA, UAB Retailing Day is being co-hosted by Firestone Complete Auto Care and General Growth Properties, managers of the Riverchase Galleria.

# THE VOICE

THE VOICE OF  
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RICK BROWN

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# FROM THE PRESIDENT

## R I C K B R O W N



The summer sun is fading. School has begun. 'Tis the season we all look forward to - election season that is. Thought I was going to say football, didn't you? or hunting?

Well, in a way, we are hunting. We are hunting for good candidates. There are 45 contested races in the 105-member Alabama House of Representatives with 39 incumbents on the Nov. 7 ballot and six seats vacant due to retirements, resignations or primary losses. The 35-member Senate has 22 contested seats, 17 with incumbents on one side of the equation and five vacant seats due to retirements or primary losses. All told, there are at least 11 seats in the Alabama Legislature that will be occupied by people who were not part of their respective bodies in the last legislative session. Our mission at the Alabama Retail Association is to help make sure the people who get elected to those seats and the 56 others up for grabs are "retailer-friendly."

We want to help re-elect our good friends who have been pro-business in the past. We want to help elect those who have furthered our legislative agenda and helped us on such issues as business license reform, making organized retail theft a crime, removing the taxes from charitable donations, allowing the licensing of foreign-trained pharmacists and creating the state's first sales tax holiday. We want to keep those legislators who've been on our team all along. They put us in the game, and we don't want to leave them on the sideline. See, NOW we are talking football.

The reality is I can't accomplish any of this. It takes the whole team, all 4,000 ARA member companies and their employees voting together

to make it to the goal line. During the next couple of months, you will begin receiving communications about ARA's endorsements for the Nov. 7 General Election. Please share these endorsements with your employees and communicate with them about voting. Every vote truly does count, and we can make a difference. We made a difference in the primary. (See the results on Page 4.) All of our preferred nominees for the Alabama Supreme Court are on the ballot in November as well as our candidates for governor and lieutenant governor. **By voting together, we make the VOICE of Alabama retailing heard.**

Another reality is that money talks, and it takes money to elect candidates. Legislative races can cost anywhere from \$100,000 to \$500,000 to fund. Please consider contributing to RetailPAC. Many of you already have and your contributions are greatly appreciated. You are investing in the future of our state and the future stability of your business. A legislature that supports business is invaluable; one that challenges business at every turn can put you out of business. The old adage 'pay now or pay later' couldn't be truer.

As usual, it has gotten nasty out there. Don't let the noise of the election season turn you off. Stay in the game and stay in the hunt. We need you. Call us and talk to us if you have questions about a particular candidate or a RetailPAC endorsement. Tell us what you are hearing. YOU are the key to victory on Nov. 7th!

## new arrivals



ROBERT "ELLIOTT" YOUNG

MAY 29, 2006  
5:03 A.M.  
7 POUNDS, 13 OUNCES  
21 INCHES

Son of Mark and Tracy Young  
Mark is ARC's Fund Manager



Sophia Louise Higgins

August 11, 2006  
8:18 a.m.  
7 pounds, 8 ounces  
20 1/2 inches

Daughter of Keith and Sharon Higgins  
Keith is ARA's Information Technology Manager

PHOTOS BY TRACY YOUNG, YOUNG PHOTOGRAPHY, AUBURN

# ARA BOARD BULLETIN



## AKERS NAMED TREASURER OF ARA

The board of the Alabama Retail Association named Bob Akers, vice president of **Davis Direct**, a Montgomery commercial printing company, as the association's treasurer at its May 17 board meeting.

Akers joined Davis in 1972 as a sales representative. The printing company also offers mailing services and online materials management.

It was founded in 1927 by Ben Davis as Davis Printing Co. Inc. It is now owned and operated by Emile Vaughan.

Akers is a graduate of Auburn University and a U.S. Army veteran. He and his wife, Dawn, have two sons, Greg and Brad.

Akers succeeds Bob Query, who passed away March 3.

>> [www.davisdirect.net](http://www.davisdirect.net)



Bob Akers

## RYALS STAYS FIT THROUGH YOGA AND MOTORCYCLE RACING

ARA board member Ross E. Ryals, president and chief executive officer

of **Collegiate Bookstores Inc.**, was Member of the Month in April at Metro Fitness in Montgomery. An avid motorcycle road racer, Ryals keeps in shape by catching as many of the 11 yoga classes Metro Fitness offers each week. "My favorite workout is to mix flow yoga and weight training," Ryals said in an interview in the Metro Fitness newsletter. He also has a personal yoga trainer.



Ross Ryals

## PANTS STORE ADDS THIRD LOCATION

The **Pants Store** has opened a third location in Crestline Village in Birmingham. Owned and operated by the Gee family since 1950, this retailer carries a variety of men's

and ladies' upscale-casual clothing and a diverse array of boots and shoes for children and adults. The flagship location is on Leeds' main street and there also is a store at Third Avenue West in Birmingham. The Crestline store opened in mid-April. ARA board member Mickey Gee is the company president, while the day-to-day operations are run by his sons Michael and John Gee. Mickey Gee's father, the late Taylor Gee, founded the business.

Gee also is executive-in-residence, director of internship programs and an instructor, University of Alabama at Birmingham.

>> [www.pantsstore.com](http://www.pantsstore.com)



Mickey Gee

SEND BOARD BULLETIN CONTRIBUTIONS TO:  
BOARD BULLETIN, P.O. Box 240669, Montgomery, AL,  
36124-0669 or e-mail [ndennis@alabamaretail.org](mailto:ndennis@alabamaretail.org)

## RETIRED RETAIL ASSOCIATION LEADER RECEIVES NATIONAL AWARD

Charles McDonald, who retired last year as the Alabama Retail Association's president, received the National Retail Federation's prestigious J. Thomas Weyant Lifetime Achievement Award on May 16 as part of the national group's annual Washington Leadership Conference.

McDonald was presented with the award during a reception at the U.S. Capitol attended by Alabama Sen. Richard Shelby along with Alabama Reps. Mike Rogers, Robert Aderholt and Spencer Bachus.

"NRF is very pleased to be honoring one of the leaders of the state retail association community," said National Retail Federation President and Chief Executive Officer Tracy Mullin. "This award is given to veteran state retail association executives who best exemplify the stature, ethics, leadership and achievement of Tom Weyant, one of our industry's most beloved and revered executives. With a career in retailing that spans more than 35 years, Charlie McDonald has continued Tom's fine tradition."

Mullin called McDonald "one of Alabama's most influential lobbyists." Among other accomplishments, McDonald led a coalition that saw major state tort reform legislation passed, chaired another group that spearheaded completely revised workers' compensation laws, and headed a successful effort to amend the state constitution after the U.S. Supreme Court invalidated the state's onerous franchise tax. McDonald is a former chairman of the National Conference of State Retail Associations and has been honored for achievements in management by the American Society of Association Executives.

NRF established the Weyant award in 1995 to honor individu-



PHOTO PROVIDED BY THE NATIONAL RETAIL FEDERATION

Former ARA President Charles McDonald holds up his Weyant Lifetime Achievement Award after National Retail Federation President and Chief Executive Officer Tracy Mullin presented him with it in May.

als who have committed their professional careers to state retail associations. It is named for J. Thomas Weyant, former president of the Pennsylvania Retailers Association, who died of cancer in 1994.

"This is a very, very great recognition that I am proud to be the recipient of," McDonald said, noting his personal friendship with Weyant. He said he had worked closely with the national federation and other state retail associations over the years, and that "much of what I have done is a product of their wise counsel."



*Congratulations!*

**45**

# ALABAMA RETAILPAC

## candidates successful in June primary

### 5 Won Runoffs on Tuesday, July 18th

LIEUTENANT GOVERNOR **✓ Luther Strange** (R) ALABAMA COURT OF CIVIL APPEALS, Place # 3 **✓ Terri Thomas** (R) PUBLIC SERVICE COMMISSION **✓ Perry Hooper Jr.** (R)

### LEGISLATIVE RACES

House District 48 **✓ J. "Greg" Canfield** (R) Vestavia Hills House District 71 **✓ "A.J." McCampbell** (D) Gallion

### 40 Won Their Primaries on Tuesday, June 6th!

#### GOVERNOR

**✓ Bob Riley** (R) (I)

#### ATTORNEY GENERAL

**✓ Troy King** (R) (I)

#### ALABAMA SUPREME COURT

Chief Justice

**✓ Drayton Nabers** (R) (I)

Place # 2

**✓ Thomas Woodall** (R) (I)

Place # 3

**✓ Lyn Stuart** (R) (I)

Place # 4

**✓ Glenn Murdock** (R)

#### ALABAMA COURT OF CIVIL APPEALS

Place # 1

**✓ Terry Moore** (R)

#### ALABAMA SENATE

District 1 **✓ Bobby Denton** (D) (I) Muscle Shoals  
District 3 **✓ Arthur Orr** (R) Decatur  
District 5 **✓ Charles Bishop** (R) Jasper  
District 11 **✓ Jim Preuitt** (D) (I) Talladega  
District 14 **✓ Hank Erwin** (R) (I) Pelham  
District 18 **✓ Rodger M. Smitherman** (D) (I) Birmingham  
District 19 **✓ E. B. McClain** (D) (I) Brighton  
District 24 **✓ Bobby Singleton** (D) (I) Greensboro  
District 25 **✓ Larry Dixon** (R) (I) Montgomery  
District 31 **✓ Jimmy W. Holley** (D) (I) Elba  
District 35 **✓ Ben Brooks** (R) Mobile

#### ALABAMA HOUSE

District 5 **✓ Ronnie G. Coffman** (R) Elkmont  
District 6 **✓ Sue Schmitz** (D) (I) Toney  
District 9 **✓ Scott Stone** (R) Hartselle  
District 10 **✓ Mike Ball** (R) (I) Madison  
District 11 **✓ Jeremy Oden** (R) (I) Vinemont  
District 14 **✓ Ken Guin** (D) (I) Carbon Hill  
District 18 **✓ Johnny Mack Morrow** (D) (I) Red Bay  
District 22 **✓ Albert Hall** (D) (I) Gurley  
District 43 **✓ Mary Sue McClurkin** (R) (I) Indian Springs  
District 47 **✓ Jack Williams** (R) (I) Birmingham  
District 56 **✓ Priscilla Dunn** (D) (I) Bessemer  
District 57 **✓ Merika Coleman** (D) (I) Midfield  
District 58 **✓ Oliver Robinson** (D) (I) Birmingham  
District 59 **✓ Mary Moore** (D) (I) Birmingham  
District 67 **✓ Yusuf Salaam** (D) (I) Selma  
District 69 **✓ James Louis Thomas** (D) (I) Selma  
District 73 **✓ David Grimes** (R) (I) Montgomery  
District 75 **✓ Greg Wren** (R) Montgomery  
District 79 **✓ Mike Hubbard** (R) (I) Auburn  
District 88 **✓ H. Mac Gipson** (R) (I) Prattville  
District 103 **✓ Joseph C. Mitchell** (D) (I) Mobile  
District 105 **✓ Spencer Collier** (R) (I) Irvington

**RetailPAC** is a state political action committee supported entirely by voluntary contributions of Alabama Retail Association members and their companies. Corporations currently can contribute up to \$10,000 to PACs. There is no limit on individual and PAC contributions to RetailPAC. **To make a difference in 2006, please call 1-800-239-5423.**

# RETAIL PAC CONCENTRATES ON NOVEMBER

ARA's board of directors will decide in September who the Alabama RetailPAC will endorse in the Nov. 7 General Election. In the June primary, ARA's political action committee helped select 45 party nominees for various statewide and legislative races. (See Page 4 for complete list.) It will be up to the board to determine if the PAC will continue to support those nominees in the General Election.

Thanks for all Alabama retailers did to get out the vote and make the VOICE of retailing heard during the primary! The united VOICE of our almost 4,000 members and their employees helped nominate 100 percent of our Supreme Court and executive branch candidates. Watch your mail for General Election information to share your employees.

The balance of the Alabama Supreme Court and the Alabama Legislature will be decided this year on Election Day. Use your right to vote wisely and make your decisions with the future of our state and retailing in mind.

## LEGISLATIVE RACE UPDATE

The Alabama Democratic Party has hand-picked nominees for several legislative races:

■ Sue Mitchell, a business professor at Calhoun Community College, is the nominee in **House District 4**. The original nominee withdrew after being fired from his public school job. Republican incumbent Micky Hammon faces Mitchell in November.

■ Labor activist Ann Skelton was nominated for Tuscaloosa County's **House District 62** seat. The original nominee withdrew after it was determined he did not live in the district. The GOP has challenged Skelton's nomination. If the nomination stands, Skelton will face incumbent Rep. Gerald Allen.

■ Chris England, an assistant Tuscaloosa city attorney and the son of county Circuit Judge John England, is the Democratic nominee for **House District 70**. Rep. Bryant Melton resigned from that post after pleading guilty to theft and money laundering charges. There is no Republican on the November ballot.

■ A five-member Democratic panel threw out 78 votes for Darren Flott, a respiratory therapist, in the **House District 98** runoff and four votes for James Gordon, a chiropractor and Realtor. That erased Flott's runoff victory, leaving Gordon with 1,336 votes to Flott's 1,328, an eight-vote difference. There is no GOP candidate. Flott has appealed.

# RETAILERS TAKE THEIR CASE FOR FAIRER INTERCHANGE FEE RATES TO CONGRESS

For more information, go to [www.UnfairCreditCardFees.com](http://www.UnfairCreditCardFees.com)

At a July hearing before the U.S. Senate Judiciary Committee, a coalition of retailers and other businesses presented its case against the current interchange rates on credit and debit cards set by Visa and Mastercard.

Interchange is a percentage of each transaction that Visa and MasterCard banks collect from retailers every time credit or debit cards are used to pay for a purchase. The fee varies with type of card, size of merchant and other factors, but averages close to two percent for credit card and signature debit transactions. Total credit and debit card interchange collected by Visa and MasterCard, which together control about 80 percent of the credit card market, amounted to more than \$26 billion in 2004, according to the Nilson Report, a business magazine that covers the credit card industry. That figure is up 58 percent from \$16.6 billion in 2001.

These "interchange" fees cost the average family about \$270 last year. Merchants have filed more than 50 lawsuits in federal court claiming interchange-setting practices violate federal antitrust laws.

The Merchants Payments Coalition is a group of about 20 trade associations, including the National Retail Federation, the National Association of Chain Drug Stores and the Food Marketing Institute,



representing retailers, restaurants, supermarkets, drug stores, convenience stores, gasoline stations, online merchants and other businesses that accept debit and credit cards. The coalition is fighting for a more competitive and transparent card system that works better for consumers and merchants alike. The coalition's member associations collectively represent about 2.7 million stores with some 50 million employees.

Unlike other credit card fees that show up on a monthly statement, the interchange fees paid by consumers are not disclosed to cardholders. Visa and MasterCard's non-negotiable contracts require merchants to include the Visa and MasterCard fees in the price of merchandise, forbidding them from being shown on cash register receipts and effectively barring cash discounts. As a result, even cash customers are effectively required by Visa and MasterCard to pay the fees.

## 2006 ELECTION CALENDAR

<b>October 27:</b>	Voter Registration Deadline for General Election
<b>November 2:</b>	Absentee Ballot Applications Due for General Election
<b>November 6:</b>	General Election Absentee Ballots Due
<b>November 7:</b>	<b>GENERAL ELECTION</b>

*Polls open 7 a.m. - 7 p.m.*

*Make certain these dates are on your calendar and that you are communicating with your employees and customers about any important upcoming milestones for the 2006 election year!*

# RETAILERS WHO PROVIDE MONEY SERVICES SUBJECT TO BANK SECRECY ACT

For more information about the money services businesses reporting and recordkeeping requirements, please call Susan Vega, IRS Bank Secrecy Act Specialist for Alabama, at (954) 423-7777.

Retailers of petroleum, convenience and grocery products who offer money services, such as check cashing, money orders and wire transfers, may be defined as a money services business, or MSB, under the U.S. Bank Secrecy Act and are subject to the reporting and recordkeeping requirements. Bank Secrecy Act specialists within the Small Business and Self-Employed Division of the Internal Revenue Service provide education about Bank Secrecy Act reporting and recordkeeping requirements to money services businesses (MSBs).

Congress passed the Bank Secrecy Act in 1970 as the first laws to fight money laundering in the United States. This act requires businesses, including money services businesses, to keep records and file reports that are determined to have a high degree of usefulness in criminal, tax, and regulatory matters. The documents filed by businesses under the act's require-

ments are heavily used by law enforcement agencies, both domestic and international to identify, detect and deter money laundering whether it is in furtherance of a criminal enterprise, terrorism, tax evasion or other unlawful activity.

## DEFINITION OF AN MSB

Money services businesses include any person conducting business of more than \$1,000 with the same person on the same day in any one of the following activities: currency dealing or exchange; check cashing; issuing, selling or redeeming traveler's checks, money orders or stored value; or, provides money transfer services in any amount.

## REGISTRATION REQUIREMENT

Each business that meets the definition of an MSB must register with the Department of the Treasury, except for the following:

- (1) A business that is an MSB solely because it serves as an agent of another MSB;
- (2) A business that is an MSB solely as an issuer, seller, or redeemer of stored value;
- (3) The U.S. Postal Service and agencies

of the U.S., or any State, or of any political subdivision of any State;  
(4) A branch office of an MSB.

MSBs register by using FinCEN Form 107, Registration of Money Services Business.

## OTHER MSB REPORTING REQUIREMENTS

MSBs, except for check cashers and issuers, sellers, or redeemers of stored value, are required to file Suspicious Activity Reports (TD F 90-22.56). All MSBs are required to have anti-money laundering compliance programs and to file Currency Transaction Reports (FinCEN Form 104) to report cash transactions of more than \$10,000.

## SOURCES FOR ADDITIONAL INFORMATION

You can find additional information about money laundering and the Bank Secrecy Act at these Web sites:

[www.fincen.gov](http://www.fincen.gov) or [www.msb.gov](http://www.msb.gov).

You can download forms at [www.fincen.gov](http://www.fincen.gov), [www.msb.gov](http://www.msb.gov), [www.irs.gov](http://www.irs.gov), or you can order forms by calling the IRS Forms Distribution Center at 800-829-3676.

# ECONOMIC DEVELOPERS, OTHERS LOOKING FOR HIDDEN WORKERS

Twenty-four percent of employed Alabamians, or 495,727 people, are underemployed, meaning their skill sets, education and experience are not put to adequate use in their current jobs, according to a University of Alabama study. Add to that the number of unemployed based on January 2006 labor data and the available labor pool swells to 577,303.

More than a half a million available workers sounds much better than the 81,576 unemployed as of January of this year. Having the lowest unemployment rate in seven years in 2005 is a good thing because it means more Alabamians are working but it makes it hard to reassure prospective employers that there are still plenty of workers to go around.

The Center for Business

and Economic Research at the University of Alabama conducted the study to help economic developers in the state make a case for a larger-than-it-seems labor pool in Alabama. Among the findings were:

- While some 27 percent of the total employed workers say they are unwilling to leave their current jobs, only 13 percent of underemployed workers wouldn't leave.
- Underemployed people are less likely than employed people to be working full time and more likely to have held their jobs for less than a year.
- Nearly 30 percent of the underemployed earn \$1,000 or less each month, compared with about 18 percent of employed Alabamians.
- Nearly half of underemployed workers say no less than a 15 percent pay raise would

**TOP FIVE HIGH-DEMAND OCCUPATIONS IN ALABAMA**

- 1) CASHIERS
- 2) RETAIL SALESPEOPLE
- 3) FOOD PREPARATION AND SERVING WORKERS
- 4) WAITERS AND WAITRESSES
- 5) LABORERS AND FREIGHT, STOCK & MATERIAL MOVERS, HAND

SOURCE: State of the Alabama Workforce: 2005 Summary, Alabama Department of Economic and Community Affairs, Office of Workforce Development

persuade them to leave their current jobs. Only about one in 10 say they would do so for as little as 5 percent more.

- The underemployed are willing to commute farther and longer, some for 20 or more minutes longer and 20 or more extra miles for a better-paying, more fulfilling job.

Researchers surveyed about 10,000 Alabamians for the study.

Besides the unemployed and the underemployed, there are other potential workers out there. In the group of untapped

labor are stay-at-home parents or spouses, discouraged workers and early retirees. The AARP has launched a 55+ Workforce Initiative to keep or bring back those retirees into the labor force.

Alabama's actual labor-force participation rate is about 62.5 percent. Bumping that rate up by just 1 percentage point means putting about 22,000 to 24,000 people to work.

**SOURCES:** *Birmingham Business Journal*, Center for Business and Economic Research, Alabama Department of Industrial Relations.



# IF YOU HAVEN'T ALREADY, BEGIN PLANNING NOW FOR A PANDEMIC

Worldwide, health experts are alerting governments and the business community to prepare for a potential pandemic flu similar in scope to the Spanish flu of 1918 that killed more than 500,000 people in the United States and more than 25 million worldwide. During that pandemic in Alabama, the first Alabama case was reported on Sept. 28, 1918, in Huntsville. By Oct. 13th, all of Huntsville's physicians, druggists and prescription clerks, except one, had influenza. By Oct. 22nd, 12,000 cases of influenza had been reported in Montgomery, according to the Alabama Department of Public Health.

Each winter, the flu kills from 36,000 to 40,000 Americans, hospitalizes more than 200,000, and costs the U.S. economy more than \$10 billion in lost productivity and direct medical expenses. As staggering as these figures are, a pandemic flu, like that which struck in 1918, could kill more than a half of a million people in the United States, hospitalize two million more, and cost our economy an estimated \$70 billion to \$160 billion, experts say. If a severe pandemic struck our state, the Alabama Department of Public Health forecasts we'd see 38,060 deaths, 198,000 hospitalizations and 1.8 million illnesses.

A pandemic is a global disease outbreak. An influenza pandemic occurs when a new influenza A virus emerges for which there is little or no immunity in the human population, so it begins to cause serious illness and then spreads easily person-to-person worldwide.

The 20th century saw three influenza pandemics:

- the 1918 influenza pandemic, which caused at least 675,000 U.S. deaths and up to 50 million deaths worldwide;
- 1957 influenza pandemic with at least 70,000 U.S. deaths and 1 million to 2 million deaths worldwide; and the
- 1968 influenza pandemic with about 34,000 U.S. deaths and 700,000 deaths worldwide.

Historically, pandemics surface every 30 years, said Cindy Lesinger, pandemic influenza and smallpox coordinator in the Center for Emergency Preparedness for the Alabama

Department of Public Health. There is no way to predict exactly when such a pandemic might occur or the severity of the impact, but it is coming, Lesinger said. And, it is imperative that everyone be prepared for such a threat. Therefore, the Alabama Retail Association encourages its members to prepare for an influenza pandemic.



Cindy Lesinger

Few will be insulated from the economic effects resulting from absenteeism in the workplace, predicted to be upwards of 40 percent, or from the downstream effects stemming from supply-chain and travel disruption.

It is important for business owners and leaders to be knowledgeable about the risks associated with the threat of an influenza pandemic and, in turn, to be adequately prepared for the possibility of a pandemic. The U.S. Department of Health and Human Services and the Center for Disease Control and Prevention have developed a Business Pandemic Influenza Planning Checklist, which you can find at:



■ [www.pandemicflu.gov/plan/pdf/businesschecklist.pdf](http://www.pandemicflu.gov/plan/pdf/businesschecklist.pdf)

■ [www.pandemicflu.gov/plan/businesschecklist.html](http://www.pandemicflu.gov/plan/businesschecklist.html)

Other business guides can be found at:



■ [www.adph.org/PANDEMICFLU/FEMA%20Guide%20for%20Business%20&%20Industry.pdf](http://www.adph.org/PANDEMICFLU/FEMA%20Guide%20for%20Business%20&%20Industry.pdf)



■ <http://www.adph.org/PANDEMICFLU/DHS%20PI%20Preparedness,%20Response,%20and%20Recovery%20Guide%20for%20Business.pdf>

Alabama families also are encouraged to go ahead now and put together a family preparedness kit containing food, water and other necessary supplies, including prescription and non-prescription drugs.

Employees and family members alike also should be instructed now in proper cough etiquette and hand-washing technique.

For more information, go to:

■ [www.pandemicflu.gov/](http://www.pandemicflu.gov/)

■ [www.whitehouse.gov/homeland/pandemicinfluenza.html](http://www.whitehouse.gov/homeland/pandemicinfluenza.html)

■ [www.hhs.gov/pandemicflu/plan/](http://www.hhs.gov/pandemicflu/plan/)

■ [www.cidrap.umn.edu/](http://www.cidrap.umn.edu/)

■ [www.adph.org/pandemicflu/](http://www.adph.org/pandemicflu/)

■ [www.adph.org/pandemicflu/standardpandemicflu\\_2006.pdf](http://www.adph.org/pandemicflu/standardpandemicflu_2006.pdf)

■ [www.adph.org/IMMUNIZATION/GermStopper%20Handout.pdf](http://www.adph.org/IMMUNIZATION/GermStopper%20Handout.pdf)



# SALES TAX HOLIDAY BRINGS IN C MONEY AND LEAVES SPECIAL E

By NANCY K  
Editor, 77

Although the official results won't be known until late September, Alabama's first-ever sales tax holiday seems to have been a success.

"It is becoming clear that our tax-free weekend was a great success. It helped families keep more of their hard-earned money, it gave a boost to our economy, and (an ARA) survey of our retailers shows it increased their sales dramatically," Gov. Bob Riley said during an Aug. 24 news conference in Birmingham.

State Revenue Commissioner Tom Surtees said it appeared that increased sales of items that were still taxed made up for the loss of tax revenues on items that weren't taxed during the weekend.

Studies show that Alabama's sales tax revenues are increasing at about 8 percent annually, he said, and the three-day tax break shouldn't affect that rate.

"This holiday won't make that number drop down," said Surtees. "I'm thinking you're going to look at our revenues and not know we had a tax holiday."



John Paradise with the Alabama Revenue Department explains the sales tax holiday during a seminar in Florence.

of the 186 who responded (to the preliminary post-holiday survey) either saw an increase in sales from the previous year or equaled their business from the previous year during the sales tax holiday.

"Among the 103 ARA respondents, we had 2 percent who reported sales exceeding 301 percent above last year for the three-day sales tax holiday and another 3 percent who reported sales between 151 percent and 200 percent beyond their sales last year in the same three-day period," Brown said. "Those numbers are phenomenal!"



Gov. Bob Riley urges consumers to go out and shop during the sales tax holiday during a news conference before the three-day event. State Rep. Jay Love, R-Montgomery, and ARA's Alison Wingate cheer him on.

The governor chose Alabama's largest enclosed shopping center, the Riverchase Galleria in Hoover, as the backdrop to make his assessment of the sales tax holiday. He based his assessment on preliminary surveys of retailers provided by the Alabama Retail Association and General Growth Properties, which manages the Galleria. Complete retail sales and sales tax figures covering the Aug. 4-6 sales tax holiday won't be available until after Sept. 20th when retailers must provide sales tax information to revenue officials.

Alabama Retail Association President Rick Brown, who appeared on the podium with Riley, said, "As we predicted, Alabama's first-ever sales tax holiday was a success for the consumer, for the teachers, for the retailers and for the economy. Almost three-quarters



ARA President Rick Brown, right, thanks retailers for all they did to make the first-ever sales tax holiday a success as state Reps. Jabo Waggoner, Del Marsh and Mary Sue McClurkin listen intently.

The survey also indicated sales immediately prior to the tax-free weekend did not drop off.

"One concern we had heard was the fear that sales would decrease the week before the sales tax holiday because consumers would hold back on their shopping," the governor said. "But the survey indicates that did not happen for the vast majority of retailers. Sixty-seven percent



# CUSTOMERS; SAVES CONSUMERS EDUCATION TRUST FUND IN TACT

ING DENNIS  
the VOICE



UAB's Mickey Gee, an ARA board member, addresses the media, during an Aug. 24 news conference following the sales tax holiday. Gee predicts sales tax collections for July, August and September will be up 4 percent to 6 percent.



JCPenney district manager Bill Smith, who oversees JCPenney operations in Alabama, said sales tax holidays provide a lift for retailers and spur purchases in segments beyond the tax-free items.

deserve a break. ... it provides a lift for retailers and spurs purchases in other segments beyond the tax-free items."

Morris M. "Mickey" Gee, a **University of Alabama at Birmingham** marketing instructor and a member of the ARA board of directors, predicted that once all the data is in for the holiday and with the additional consumer spending generated, Alabama sales taxes will show a net increase of four to six percent for July, August and September.

The state waived its 4 percent sales tax the weekend before many schools returned to class, and more than 200 cities and counties did the same with local sales taxes for clothes, school supplies, computers and books. Riley said more local governments should participate next year.

Brown said the Alabama Retail Association will continue to gather information from its members to determine if they wish to return to the Legislature to fine-tune the sales tax legislation, which the ARA championed. The ARA and the University of Alabama at Birmingham also

plans to survey retailers to get complete August sales figures and will report those findings at the end of September near when the Department of Revenue comes out with its tax numbers.

The sales tax holiday was "a resounding success for the consumers and the retailers in our state and it helped curb the flight of retail sales to neighboring states," Gee told reporters at the Aug. 24 news conference.

The governor called for the sales tax holiday in his State-of-the-State Address in January. The legislation was sponsored Rep. **Mac Gipson**, R-Prattville. The Senate sponsor was **Sen. Zeb Little**, D-Cullman. The governor signed the sales tax holiday bill into law on April 25.

At the news conference, Brown expressed ARA's appreciation to the governor and lawmakers for their efforts to make ARA's sales tax holiday legislation a reality.

He also thanked the revenue commissioner and the Alabama Department of Revenue for their efforts to educate retailers about the holiday. Revenue Department staff members traveled to 19 locations throughout the state prior to the holiday to meet face-to-face with retailers to explain the details of this holiday to them.

"Most of all," Brown said, "I'd personally like to thank the hard-working retailers who worked overtime to promote this holiday. Who opened their doors early. Who kept their doors open late. Who answered the customers' questions and who will fill out the tax reports. You were the front-line for this first-time effort and you came through with flying colors. We are proud of you!"

**AUGUST SALES AND SALES TAX SURVEY, PAGE 10**

# ALABAMA RETAIL INDEX

With this survey, the Alabama Retail Association in cooperation with the Marketing and Industrial Distribution program in the University of Alabama at Birmingham's School of Business launches the *Alabama Retail Index*, a quarterly report on the state of retail sales in Alabama. It is open to all retailers doing business in the state of Alabama. **Please complete this survey by Wednesday, Sept. 20, 2006, and return by fax to (334) 262-3991 or mail it to Alabama Retail Association, P.O. Box 240669, Montgomery, AL 36124-0669.**

## Total Monthly Sales

	2006		2005	Variance
August	_____	August	_____	_____
July	_____	July	_____	_____
June	_____	June	_____	_____
Year to Date thru August	_____	YTD thru Aug.	_____	_____

## Sales Tax Holiday Sales

	2006		2005	Variance
Friday, August 4	_____	Friday, Aug. 5	_____	_____
Saturday, August 5	_____	Sat., Aug. 6	_____	_____
Sunday, August 6	_____	Sun. Aug. 7	_____	_____

Do the above numbers apply to?:  Sales Per Store  Total Company Sales  
(If you cannot provide dollar amounts for your sales, please provide the variance from the year previous, either for the month or for year to date.)

## Sentiment Survey

(Circle the answer that best describes your feelings)

1. What is your outlook for retail sales for the fourth quarter of 2006 compared to what your store(s) experienced in the fourth quarter of 2005? Is your outlook?:

Much Better                      Somewhat Better                      The Same  
Somewhat Worse                      Much Worse

2. What is your assessment for ALL retail sales in Alabama in the fourth quarter of 2006 compared to the fourth quarter of 2005? (This question refers to ALL retailers' sales throughout the entire state.) Do you expect sales to be:

Much Better                      Somewhat Better                      The Same  
Somewhat Worse                      Much Worse

3. In the fourth quarter of 2006 compared to the fourth quarter in 2005, what are your hiring plans? What are your plans to increase or decrease personnel in the next quarter? Do you plan a:

Strong Increase                      Moderate Increase                      No Change  
Moderate Decrease                      Strong Decrease

4. How do your plans for expenditures on promotions including advertising, promotional discounts and sales promotions for the fourth quarter of 2006 compare to the fourth quarter of 2005? Do you plan a:

Strong Increase                      Moderate Increase                      No Change  
Moderate Decrease                      Strong Decrease

## Sales Tax Holiday Survey

From 12:01 a.m., Friday, Aug. 4, through midnight Sunday, Aug. 6, Alabama observed its first ever back-to-school sales tax holiday. Clothing, books, school supplies, computers and computer equipment were exempt from the state sales tax statewide. More than 200 cities and counties throughout the state also agreed to waive their sales taxes during that three-day period on those items. Please take a few moments to answer these questions about your experiences to help your ARA determine the economic impact of the inaugural sales tax holiday weekend.

5. Which of the tax-exempt items, if any, did your store(s) sell during Alabama's first sales tax holiday? (you may select multiple items)

Clothes                       School supplies                       Computers/Computer Equipment  
 Books                       None of the above

6. Classify your sales for Friday, Aug. 4, through Sunday, Aug. 6, this year over Friday, Aug. 5, through Sunday, Aug. 7th, 2005?

Increase                       Decrease                       Flat Sales Compared to Last Year

7. If your sales increased during the three-day holiday over last year, by what percentage did it increase? (Only answer this question if you answered "Increase" to Question 6.)

Under 10 percent                       10 - 15 percent                       16 - 25 percent  
 26 - 35 percent                       36 - 50 percent                       51 - 75 percent  
 76 - 100 percent                       101 - 150 percent                       151 - 200 percent  
 201 - 250 percent                       251 - 300 percent                       301 percent or more

8. Did your store(s) experience a decline in sales over the same period a year ago during?

July? Yes  No                       August? Yes  No

9. ARA members have made several suggestions for changes in the sales tax holiday. Please check any that you agree should be implemented either by regulation or changes in the legislation:

Extend the holiday from three to four days  
 Extend the holiday from three days to an entire week  
 Move the holiday to mid-July  
 Raise the required textbook limit from \$50 to \$100  
 Raise the required textbook limit from \$50 to \$150  
 Include teaching/instructional materials in the exempt supply list  
 Raise the computer limit from \$750 to \$1,500  
 Allow the first \$750 of a computer's value to be exempt  
 Leave the holiday as it is

(Add any suggestion you may have)

10. Check any of the methods your business used to promote the sales tax holiday weekend?

In-store signage to mark tax-free items  
 Provided customers fliers explaining sales tax holiday rules  
*(list of exempt and non-exempt items)*  
 Print, radio or TV advertising                       Extended hours  
 Added personnel                       Increased inventory  
 None of the above

11. Rate Alabama's first sales tax holiday: (Circle one)

Extreme Success                      Success with Room for Improvement                      OK  
Idea That Wasn't Thought Through, Needs Much Improvement                      Failure

So we can classify your opinions, please answer just a few more short questions.

Questions with \* are optional and will be used only for identifying purposes, not for publication.

\*Your Name: \_\_\_\_\_

Your Title: \_\_\_\_\_

\*Store/Company Name: \_\_\_\_\_

Store/Company SIC or NAICS Code: \_\_\_\_\_

Store/Headquarters Location: \_\_\_\_\_

Number employed at your location: \_\_\_\_\_

Number employed by your company in Alabama: \_\_\_\_\_

Number of retail stores your company operates in Alabama: \_\_\_\_\_

Which of these categories best represents your company's total annual sales in Alabama?

Under \$500,000                       \$500,000 - \$1 Million  
 \$1.1 Million - \$2.5 Million                       \$2.6 Million - \$5 Million  
 \$5.1 Million - \$10 Million                       \$10.1 Million - \$25 Million  
 \$25.1 Million or More

\*Your e-mail address: \_\_\_\_\_

\*Your fax number: \_\_\_\_\_

\*Your phone number: \_\_\_\_\_

# 'EAT ALABAMA WILD SHRIMP' CAMPAIGN SEEKS RETAILERS

By NANCY KING DENNIS  
Editor, *The VOICE*

Alabama retailers can now take advantage of a statewide marketing initiative to promote homegrown Alabama shrimp.

The Eat Alabama Wild Shrimp campaign promotes domestic shrimp among retailers, wholesalers and consumers.

"We are striving to educate Alabama's wholesalers, retailers and the public about the importance of purchasing Alabama wild domestic shrimp," said Brett Dungan, chairman of the Eat Alabama Wild Shrimp Committee. "We hope an increased awareness of the economic impact domestic shrimp have on Alabama's economy will give our treasured shrimp industry new life."

The campaign can provide point of purchase sales tools including posters, stickers, buttons, window clings, tent cards and ice picks to retailers. These tools can help your business promote Alabama wild shrimp and help your customers identify the product and ask for it by name and varieties.

Retailers who sell Alabama wild shrimp also are listed on the Eat Alabama Wild Shrimp Web site at:

<http://www.eatalabamawildshrimp.com/where-to-buy.htm>

Partner restaurants also are encouraged to send recipes using Alabama wild shrimp for an online cookbook. The Web site uses a photo of your chef and the dish as well as information on the chef and restaurant. Send recipes to:

**Eat Alabama Wild Shrimp**  
**P.O. Box 9**  
**Bayou La Batre, AL 36509**

The Eat Alabama Wild Shrimp campaign has earned the

support and endorsement of two well known Southerners – author Winston Groom and restaurateur Lucy Buffett, sister of singer Jimmy Buffett.

Eat Alabama Wild Shrimp sponsored the Alabama Wild Shrimp Recipe Contest for restaurant chefs and consumers, which culminated Aug. 6th at the Great American Seafood Cook Off in New Orleans. John Hamme, executive sous chef at Ariccia

Restaurant in The Hotel at Auburn University, represented the state of Alabama in the Great American Seafood Cook Off, placing sixth in the country with his recipe for pancetta wrapped Bayou La Batre shrimp with Rickards Mill yellow corn grits and grilled heirloom tomatoes.

Eat Alabama Wild Shrimp also is a sponsor for the 35th Annual National Shrimp Festival, which is set for Oct. 12-15 in Gulf Shores, next to the beautiful Gulf of Mexico in the public beach area at

the intersection of Alabama Highways 59 and 182.

The four-day National Shrimp Festival is one of the nation's premier outdoor festivals featuring more than 300 vendors of fine art, arts and crafts. The National Shrimp Festival recently was named one of the top 20 events in the Southeast by the Southeast Tourism Society and was named one of the top five tourist attractions in the state of Alabama. It attracts more than 200,000 people. Three stages offer continuous musical entertainment and the Children's Art Village offers games, crafts and interactive activities that lets the little ones create their own "art". The Festival is produced by the Alabama Gulf Coast Chamber of Commerce with the help of dedicated volunteers.

**For more information on the Eat Alabama Wild Shrimp campaign, please contact Susan Storey at (251) 975-1947**



## FAMILY DAY: A DAY WORTH CELEBRATING

Mark your calendars for September 25th. Retailers and your customers have a new holiday to celebrate.

This holiday could become increasingly important to American families, and it is a cause supermarket retailers should quickly embrace. September 25th is "Family Day — A day to eat dinner with your children."

The time pressures of modern living have taken a massive toll on America's eating habits. The supermarket industry knows how this has played out, as we've seen an increasing share of meals and food spending move to fast food, quick serve and other restaurants.

While this could mean an enormous marketing opportunity for retailers, it also presents the

possibility of partnering with shoppers on some of their most important family issues.

Family Day is the creation of the National Center on Addiction and Substance Abuse at Columbia University. (Check out [www.casafamilyday.org](http://www.casafamilyday.org).) As the group's Web site explains, Family Day has two purposes. First, it focuses families on the joy of eating together and the time provided for sharing activities and talking. But the second is where the impact becomes dramatic.

CASA's studies find children who grow up in homes that regularly have family meals around the table have lower incidence of smoking, drinking and drug abuse. Other studies find that family meal time can be a direct link to better performance in school, manners and eating habits.

The challenge, of course, is getting those meals on the table. Marialisa Calta has authored a cookbook that aims right at the time pressures and the need to eat with our kids.

The book, *Barbarians at the Plate*, is filled with strategies for meal preparation and discussion of how meal time at home addresses many of the social issues that American families must tackle.

Already, retailers are jumping on these concepts and celebrating Family Day in their stores.

Retailers are featuring the easy-to-cook recipes of celebrity chefs like Rachael Ray, who target meals in minutes. And, clearly, there are families who are receptive to the message.

This change won't happen easily. Americans like restaurant meals for a

host of reasons: some related to the decline of cooking and some related to the quality of the eating out experience. The latter, especially, should not be taken lightly because many restaurants have done a terrific job in staying current with eating trends, in building their appeal to families. Supermarkets need to be just as trendy, to point the way to easy recipes and easily prepared meals.

But as authors like Calta or Miriam Weinstein (author of *The Surprising Power of Family Meals*) explain, meal time is a prize worth the fight — for families and for retailers. It's not just about September 25th, but that's a pretty good place to start.

— **Michael Sansolo,**  
**Food Marketing Institute**



# ALABAMA RETAIL COMP HAS A NEW AND IMPROVED WEB SITE!

ARC's Marketing and Agency Relations Manager Boyd Edwards has been traveling the state to demonstrate the new ARC Web site and the features available to Alabama Retail Comp participants, prospective participants and insurance brokers.

## HOW BROKERS CAN USE [www.alabamaretailcomp.org](http://www.alabamaretailcomp.org):

- ❖ Go to [www.alabamaretailcomp.org](http://www.alabamaretailcomp.org) and select the "Broker Login" button on the left of the screen.
- ❖ Your log-in credentials are the same as they have been with the exception being that we have eliminated the "key word."
- ❖ If you do not have log-in credentials or do not remember your log-in credentials, click on the box above the "Security Access Information" box on the Broker Services Log-in Screen to create an e-mail that will allow you to request this information.
- ❖ You can also change your agency log-in credentials from the "Broker Services Login" screen.
- ❖ Once you have logged in, you will be at our "Welcome" page. This page details the

## ARC CORNER



menu items available to you. Just select the menu tab at the top of the screen or select the menu item within the text explanation.

- Once you have logged in you will be able to perform the following:
- ❖ Obtain a price indication and submit an online application to request a workers' compensation quote

- ❖ View an active employer listing and policy information. We have added new sort options. You can now sort your accounts by the following criteria: Employer Name, Employer Number, CSR Name, Contribution (Premium) Amount, or Loss Ratio.
- ❖ View payment status and accounts receivable
- ❖ View open claims
- ❖ View pending cancellations, confirmed cancellations, and cancellations that have been withdrawn
- ❖ View commission statements that are now in a user friendly .pdf format.
- ❖ Edit your agency address book
- ❖ View the broker manual

Please contact the ARC Underwriting Department with any questions regarding your agency's log-in or any of the new features on [www.alabamaretailcomp.org](http://www.alabamaretailcomp.org)

*We appreciate your continued support of Alabama Retail Comp!*

## HURRICANE UPDATE

### HOME DEPOT OFFERS IN-STORE STORM- PREPAREDNESS CLINICS; PUBLIX OFFERS ONLINE STORM READY GUIDE; VOLUNTEER

■ Every Saturday through Sept. 30, **The Home Depot** is offering in-store hurricane readiness clinics covering: How to Prepare for a Hurricane, ABCs of Hurricane Preparation, How to Protect Your Property From Wind, and How to Build Our Family Disaster Supplies Kit. The clinics are from 11 a.m.-noon (local time) and offered on a four-week rotation schedule at the more than 350 stores in the 13 hurricane-prone states, including Alabama.

■ **Publix** offers a complete online guide on what to do in the event of a hurricane. The easy-to-read guide covers what to do before, during and

after a storm. Go to:

[www.publix.com/storm](http://www.publix.com/storm)

■ The Alabama Education Retirees Association and AARP Alabama have asked for ARA's assistance with a project to help a school in the Bayou La Batre area impacted by Hurricane Katrina. Alma Bryant High School needs 40 small, 60 medium, 30 large and 20 extra large adult size lightweight fleece jackets or hooded sweatshirts. If your business can provide any of these items for these students, please contact: AERA Executive Secretary Janice Charlesworth at 800-537-6867 or [jcharlesworth@aerainc.org](mailto:jcharlesworth@aerainc.org).

## FIND OUT WHAT IS 'IN THE NEWS ...' ON ARA WEB SITE

The Alabama Retail Association Web site [www.alabamaretail.org](http://www.alabamaretail.org) has a new feature.

Under the "News" heading, you'll now find "In the News ...," a categorical listing of the past seven days' top headlines of news of interest to retailers. This searchable listing of headlines makes it easy for the busy retailer to scan the week's news for what might be of interest to you.

This listing will be updated daily and the ARA welcomes input as to what stories should be included. If you see a news story that isn't included or if your business is featured in a news story, please send the link to [ndennis@alabamaretail.org](mailto:ndennis@alabamaretail.org) and we'll add the story to "In the News ..."

You can also access this new feature on the [www.alabamaretail.org](http://www.alabamaretail.org) home page under the "News Focus" menu on the right side of the page.



# WELCOME NEW MEMBERS

A.J.'s Steakhouse Inc.....	Cullman	Daniel Osborn & Associates Architects, PC .....	Madison
Action Orthotics & Prosthetics, LLC .....	Dothan	Dan-Shel Inc. ....	Huntsville
Alyson Inc. ....	Vestavia	DK Schaff Inc.....	Mobile
Ameridae Corp.....	Alabaster	Dli Packaging Inc.....	Birmingham
Andalusia Pizza Inc. ....	Andalusia	Dockside Bar & Grill @ Anchor Bay, LLC .....	Eclectic
Anderson RSDF Inc. ....	Athens	East Point Tire Inc. ....	Cullman
Avalon Inc. ....	Dothan	Eastside Women's Specialists .....	Birmingham
B & B Jewelers .....	Huntsville	Eastwood Animal Clinic .....	Birmingham
B and W Enterprises, LLC.....	Shorter	FCG Baking Company, LLC .....	Mountain Brook
Batteries of North Alabama Inc. ....	Huntsville	Fore J Foods Inc.....	Dothan
Baxters Steakhouse Inc. ....	Cullman	Forest Hills Garage Inc. ....	Montgomery
Beaches & Cream, LLC .....	Orange Beach	Fort Payne Wholesale, LLC .....	Fort Payne
Benefit Choices Inc. ....	Montgomery	Full Resolution Design.....	Mobile
Bentz's Pizza Inc.....	Daphne	Global Softech Inc. ....	Hoover
Bhatt Corp.....	Anniston	Goodsprings Restaurant Inc. ....	Russellville
Birmingham Allergy & Asthma Specialists, P.C.	Birmingham	Gregg P. Moody, M.D., PC .....	Athens
Blue Plate Inc.....	Dothan	Hamilton Vision and Eye Care .....	Hamilton
Bruce Management Inc. ....	Fort Payne	Harbor Docks of Alabama, LLC.....	Tuscaloosa
Cardiovascular Consultants of Alabama, P.C. ..	Birmingham	Harper Home Center .....	Cullman
Carr Enterprises Inc. ....	Orange Beach	Headland IGA Inc. ....	Headland
Central Alabama Title Center, LLC .....	Montgomery	Healthy Connections Inc. ....	Birmingham
Chambley's BBQ & Rib Shack, LLC.....	Cusseta	Hollywood Baby, LLC.....	Birmingham
Chow, Lao, Liew, LLC .....	Tuscaloosa	Hook's Barbecue Inc. ....	Andalusia
Consolidated Ace of Dothan Inc. ....	Dothan	House of Brews, LLC .....	Huntsville
Cornerstone Foods Inc. ....	Mobile	House of Java .....	Prattville
Curtis' II. ....	Rogersville	Incredible Edibles.....	Wetumpka
Curtis Restaurant .....	Florence	Invitations Plus, LLC .....	Cullman
Dallas Mill Restaurants Inc. ....	Huntsville	John William Inc. ....	Hoover

# WELCOME NEW MEMBERS

JRJ, LLC. . . . .	Montgomery	Scoop Enterprises, LLC. . . . .	Enterprise
KDB Enterprises Inc. . . . .	Foley	Sera Fino, LLC . . . . .	Dothan
King Tire and Recapping Co. Inc. . . . .	Talladega	Servisfirst Bank . . . . .	Birmingham
La Le Mediterranean Cafe & Bistro . . . . .	Dothan	Sharpshooter, LLC . . . . .	Luverne
Lamps Fantastic Inc. . . . .	Birmingham	Shields Corner Store Inc. . . . .	Pell City
Mayfield Enterprises Inc. . . . .	Decatur	Shiver Chiropractic Clinic, PC . . . . .	Enterprise
MB2 Inc. . . . .	Birmingham	Simply Charming, LLC. . . . .	Auburn
MCWG Montgomery Inc. . . . .	Montgomery	Southern Diagnostic Laboratories, LLC. . . . .	Birmingham
Menendez Enterprises-Auburn Inc. . . . .	Auburn	Souvenir City Inc. . . . .	Gulf Shores
Momma's Ice Cream & Coffee Inc. . . . .	McCalla	Spears Pharmacy Inc. . . . .	Talladega
Montclair Dental Center, LLC . . . . .	Birmingham	Spisto & Associates, LLC. . . . .	Hoover
Mountain Plaza Cleaners. . . . .	Hoover	Stearman Enterprises, LLC . . . . .	Northport
Mystic Investment Group Inc. . . . .	Alabaster	Stone Brook Grille, LLC . . . . .	Alexander City
NCB Architects Inc. . . . .	Eufaula	Suntime Southeast, LLC . . . . .	Dothan
New Grand Buffet Inc. . . . .	Dothan	T.G.A.C., LLC . . . . .	Alabaster
Nipcore Inc. . . . .	Florence	TFC Mountain Brook Inc. . . . .	Mountain Brook
Open MRI of Birmingham, LLC . . . . .	Hoover	The Cypress Group, LLC . . . . .	Birmingham
Open MRI of Scottsboro, LLC. . . . .	Scottsboro	Therapy South, LLC. . . . .	Vestavia Hills
P L & W Inc. . . . .	Huntsville	Thomas Foods, LLC. . . . .	Louisville
Pasquale Food Systems Inc. . . . .	Hoover	Today's Business, LLC . . . . .	Troy
Premier Orthopedic Surgery Inc. . . . .	Guntersville	Total Fitness Consultants Inc. . . . .	Mountain Brook
Prescriptions by Rita Kay Inc. . . . .	Cullman	Tron Group, LLC . . . . .	Birmingham
Pritchett Law Firm, LLC . . . . .	Birmingham	Ward's Country Market Inc. . . . .	Moundville
Ragland Agency Inc. . . . .	Huntsville	Weir, LLC. . . . .	Gulf Shores
Ram Hospitality, LLC . . . . .	Birmingham	Williams & Lazenby Inc. . . . .	Arley
Rooster's Coffee Barn LLC . . . . .	Arab	Willy T's . . . . .	Dothan
Salcido Restaurant Group, LLC. . . . .	Hartselle	Zoeland Inc. . . . .	Birmingham





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# TEAM NOTES



## EDWARDS JOINS ARC AS MARKETING AND AGENCY RELATIONS DIRECTOR

Boyd Edwards joined Alabama Retail Comp on June 6 as marketing and agency relations director. His duties at ARC include recruitment of new members for the Alabama Retail Association by promoting its workers' compensation program through its network of independent agents.



*Boyd Edwards*

He came to ARC from Sunbelt General Agency where he had worked since 2005 marketing independent insurance agents. Prior to his employment with Sunbelt, Boyd was director of the Alabama Public Employees' Action League, or APEAL, for the Alabama Retired State Employees Association. He also worked in member recruitment with ARSEA.

A native of Selma, Edwards continues to attend Auburn University.

▲ Contact Boyd at 334.263.1915, Ext. 129, or [boyd@alabamaretail.org](mailto:boyd@alabamaretail.org)

## WILLIS IS RETAIL COMP'S LOST TIME CLAIMS ANALYST

Misty Willis began working for ARC on April 17 as a lost time claims analyst. She came from Employer Claim Management in Montgomery where she worked as a workers' compensation lost time adjuster for five years. She did the

same type job at HCC Employer Services for four years previous.

She attended Faulkner University for four years and began course work toward a degree in elementary education. Misty also has completed several courses related to various lines of insurance and completed continuing education courses related to her job functions.

▲ Contact Misty at 334.263.1915, Ext. 117, or [misty@alabamaretail.org](mailto:misty@alabamaretail.org)



*Misty Willis*

## SMITH-LOWERY FULL-TIME CLAIMS CLERK

After working part time for several months, Santessa "Tessa" T. Smith-Lowery began working full time as an Alabama Retail Comp claims clerk on June 25. Her previous work experience includes a being a financial coordinator at Montgomery's Comprehensive Dental Card. She continues part time work as an assistant manager at Kirkland's Home Store.

Tessa began a business major at Troy State University and hopes to complete a finance major at AUM.

▲ Contact Tessa at 334.263.1915, Ext. 122, or [tessa@alabamaretail.org](mailto:tessa@alabamaretail.org)



*Tessa Smith-Lowery*

## INTERN BECOMES PART OF ARC TEAM

Jennifer Sims, a May magna cum laude graduate of Troy University, became an ARC customer service representative Aug. 23 working in the premium administration and underwriting departments after working this summer as an intern completing workers' compensation audits. The Montevallo native earned a bachelor's of science degree in business administration in risk management and insurance. She graduated in 2002 from Jemison High School.



*Jennifer Sims*

## INTERN GAINS EXPERIENCE AT ARA

Oscar S. Berry III, 19, a sophomore political science major at Alabama State University, interned this summer at the Alabama Retail Association. He also is seeking a minor in business at ASU. Originally from Omaha, Neb., Berry graduated in 2005 from Prattville High School. Upon completion of his degree at ASU, he plans to pursue a law degree. He currently serves as an Alabama Supreme Court docent at the Heflin-Torbert Judicial Building and is an employee of the Prattville YMCA Fitness Center.



*Oscar Berry*



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