

What a Week at WPMAEXPO

What an incredible show. From packed aisles to meaningful conversations, this year's WPMAEXPO was a powerful reminder of the relationships and momentum that drive our industry forward.

A special thank you to our top sponsors for leading the way and to every member, exhibitor, and attendee who invested their time, energy, and partnership into making it a true networking success.

We're still riding the high and already looking forward to doing it again with you next year.



The following information provided by:
EMA-Energy Marketers of America



EMA Washington Conference and Day on the Hill – May 13-15, 2026: Please Make Your Hotel Reservation and Register Now

EMA's annual Washington Conference and Day on the Hill will be held in Washington, DC from May 13-15 at [The Mayflower Hotel](#). Our industry continues to have many important legislative and regulatory issues to discuss and the Day on the Hill remains the primary focus of this conference for you to meet with your members of Congress and network with other marketers from across the country!

Hotel reservations will close April 30 at 6:00pm Eastern or when the room block is sold out.

Registrations must be received by April 30 to be included in our hotel guarantee.

[Click here to Register and Book your Hotel Room for EMA's DC Conference and Day on the Hill](#)

Inside the Beltway Update

With Congress in recess and negotiations around Department of Homeland Security at a standstill, day 7 of the current partial government shutdown is beginning to disrupt secondary operations like cyber assessments, grant processing, and law enforcement training. While Congress returns to Washington on February 23, the partial shutdown is expected to continue for at least another week. Instead, attention next week will focus on President Trump's State of the Union address Tuesday night. The White House is leading "theoretical" offer exchanges with Congressional Democratic leadership. On February 23rd both the House and Senate are scheduled to return to Washington. This date marks the earliest likely window for a floor vote on any potential compromise.

The Trump administration's Environmental Protection Agency (EPA) finalized the repeal of the 2009 "endangerment finding," a landmark determination that greenhouse gas emissions threaten human health and served as the legal foundation for federal climate regulations across the automotive, power, and energy sectors. While President Trump characterized the move as the nation's largest "deregulatory action" intended to save industries over \$1 trillion in compliance costs, the decision has triggered warnings of a "patchwork" of conflicting state-level regulations and imminent legal challenges. While many industries welcomed the repeal, large corporations like Ford and Honda, along with the American Petroleum Institute (API), expressed caution or

neutrality, favoring a stable national standard over the regulatory uncertainty and potential loss of federal preemption created by the repeal.

House Republicans are currently struggling to resolve a legislative impasse between biofuels supporters and oil interests through the Rural Domestic Energy Council, which was established to draft a proposal permitting year-round E15 fuel sales. Biofuels backers have issued warnings that they will oppose any deal containing provisions favored by mid-size refiners, specifically demanding that lawmakers maintain a 450 million RIN cap for Small Refinery Exemptions (SREs) and delay certain regulatory changes until 2028. Meanwhile, independent refiners argue that the current discussion drafts favor large oil companies and could drive smaller domestic operations out of business by increasing compliance costs. The updated tweaked plan would limit exemptions on obligations for small refiners to 550 million RINs per year which is 100 RINs per year higher than the original proposal. Even if the House Council manages to strike a balance between these competing interests, the resulting legislation is expected to face intense opposition from oil-state Republicans in the Senate.

EMA Regulatory Alert Reminder: ANNUAL TIER II REPORTS COMPLIANCE DEADLINE

EMA Regulatory Counsel Contacts: [Jeff Leiter](#) and [Jorge Romann](#)

Pursuant Section 312 of the Emergency Preparedness and Community Right-to-Know Act (EPCRA), Tier II chemical inventory reports for calendar year 2025 must be filed with the State Emergency Response Commission (SERC), Local Emergency Planning Committee (LEPC) and local fire department by **March 1, 2025**.

Since 1987, EPCRA requires covered facilities, including those operated by energy marketers, to report each year on chemicals, including petroleum products, present at the facilities during the previous calendar year in quantities equal to or greater than established threshold quantities (discussed below). The information contained in the Tier II reports is used by state and local governments to respond to emergencies and address risks associated with stored hazardous chemicals.

[Click here to for the Full EMA Regulatory Alert](#)

Weekend Reads

[Oil prices hit six-month highs after Trump warns Iran of 'bad things' if there's no deal | CNBC](#)

[3 big changes are proposed for FEMA. This is what experts really think of them | NPR](#)

[EIA Still Sees USA Oil Output Falling Next Year | Rigzone](#)

[U.S. energy chief warns U.S. could quit IEA if agency keeps focus on climate | Reuters](#)

Federated Insurance: It's Your Life

The Differences Between Cash Value and Cash Surrender Value

Permanent [life insurance](#) policies, such as whole life or universal life, often include two important terms: cash value and cash surrender value.



What is Cash Value?

Cash value is the amount your policy builds over time through premiums and interest. A well-funded policy typically grows a higher value over time. This gives you more flexibility for loans, withdrawals, or future policy adjustments. Cash value is the portion of your policy you can borrow against. You can also use it for other benefits while the policy remains active.

How Does Cash Value Differ From Cash Surrender Value?

Cash surrender value is the amount you get if you cancel the policy before you receive [death benefits](#). This amount is usually the cash value minus any surrender charges, outstanding loans, and fees.

What are Surrender Charges?

Surrender charges are fees applied when you end your policy early, especially within the first several years. These charges help the insurer recover upfront costs and reduce the payout you receive. Over time, surrender charges often decrease and may eventually disappear.

Essentially:

- Cash value is the total savings your policy has accumulated.
- Cash surrender value is the amount you receive if you cancel the policy early.
- Understanding these terms may assist in managing your policy effectively. This knowledge allows you to make informed decisions about borrowing, surrendering, and maintaining your coverage. [Contact your Federated® marketing representative today](#) to start a conversation about policy management to help ensure your coverage aligns with your goals or to discuss this in further detail, please contact your [Federated](#) regional

representative or EMA's National Account Executive [Jack West](#) at [262.719.7750](tel:262.719.7750) for any additional information or risk management questions.

This article is for general information and risk prevention only and should not be considered an offer of insurance or legal, financial, tax, or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all losses. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. This information is current as of its publication date and is subject to change. Some of the services referenced herein are provided by third parties wholly independent of Federated. Federated provides access to these services with the understanding that neither Federated nor its employees provide legal or other expert advice. All products and services not available in all states. Qualified counsel should be sought with questions specific to your circumstances. All rights reserved.

For additional information or to discuss this in further detail, please contact your [Federated](#) regional representative or EMA's National Account Executive [Jack West](#) at [262.719.7750](tel:262.719.7750) for any additional information or risk management questions. **Federated is a Partner in EMA's Board of Directors Council.**

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The **WPMA NEWS** currently serves EIGHT independent petroleum and convenience store associations.

WPMA NEWS MAGAZINE CURRENT ISSUE

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EMA JOURNAL - The Official Publication of the Energy Marketers of America

EMA JOURNAL CURRENT ISSUE

REGISTRATION OPEN

Click on the event below to register



ECAN Big [Dogs Registration](#)



IPM&CSA [Golf Registration](#)

PLEASE NOTE UPCOMING DATES FOR EVENTS

April 23-24, 2026 ECAN (Nevada) Big Dogs, Red Rock Resort, Las Vegas, NV
April 28, 2026 - IPM&CSA (Idaho) Ridgecrest PAC Golf Tournament, Nampa, ID
June 2-3, 2026 MPMCSA (Montana) Convention, Fairmont Resort, Fairmont, MT
June 15-17, 2026 WOMA (Washington) Convention, Suncadia Resort, Cle Elum, WA
July 12-14, 2026 OFA (Oregon) Conference, Sunriver Resort, Sunriver, OR
Aug 5-7, 2026 IPM&CSA (Idaho) Convention, Coeur d'Alene Resort, Coeur d'Alene, ID



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Petro Pete: Which superhero likes spring the best? Robin.

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