

July 1, 2016

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MOMENTUM GROWS TO CAP THE ETHANOL MANDATE

More lawmakers are cosponsoring legislation known as "The Food and Fuel Consumer Protection Act," (H.R. 5180) introduced by Reps. Flores (R-TX), Welch (D-VT), Goodlatte (R-VA) and Costa (D-CA) which would cap the ethanol mandate at 9.7 percent of projected gasoline demand. PMAA fully supports this legislation.

Click [here](http://www.congressweb.com/pmaa/11/share?setMobile=1) (<http://www.congressweb.com/pmaa/11/share?setMobile=1>) to urge your House lawmakers to cosponsor the legislation.

SENATE HOLDS HEARING TO DISCUSS SMALL BUSINESS HEALTHCARE COSTS AND OPTIONS

On Tuesday, the Senate Subcommittee on Primary Health and Retirement Security discussed the state of the small business health insurance marketplace. The primary focus of the hearing was on issues associated with the Affordable Care Act. Witnesses complained that premiums are still going up and so are out-of-pocket costs for employees. Tom Harte, an insurance broker and president of Landmark Benefits Inc. in Hampstead, N.H. said many small businesses still face double-digit increases in health insurance premiums even as insurers raise out-of-pockets costs for employees. He also stated that two of his clients face premium increases of nearly 30 percent to renew their policies and that "deductibles have gone through the roof."

Another criticism brought up by witnesses was that the ACA's Small Business Health Options Program (SHOP) has been a failure. Harte told the committee that only two of 300 clients represented by his firm in New England get coverage through a SHOP exchange. Tom Glause who is Wyoming's insurance commissioner said "there is only one insurance carrier on the SHOP exchange serving Wyoming, and only 103 small businesses get coverage through it." Warren Hudak, president of Hudak and Co., an accounting firm serving businesses in Harrisburg, Pennsylvania, stated "the selections aren't there, the choices aren't there, and the networks are limited." Hudak concluded by urging the Senate to follow the House's lead and pass legislation that would allow businesses to keep offering Health Reimbursement Arrangements (HRAs).

DURBIN AMENDMENT UNDER ATTACK

Recently, Rep. Jeb Hensarling (R-TX), chairman of the House Financial Services Committee, released his draft bill to provide an alternative to Dodd-Frank known as the Financial CHOICE Act. The bill would ultimately repeal the Durbin amendment which would be extremely harmful for retailers. Meanwhile, Rep. Neugebauer (R-TX) also introduced standalone legislation to repeal the Durbin amendment.

PMAA asks that you contact your members and urge them to oppose the Hensarling legislation in the Financial CHOICE

Act as well as oppose Rep. Neugebauer's bill. Click [here](http://www.congressweb.com/pmaa/10/share?setMobile=1) (http://www.congressweb.com/pmaa/10/share?setMobile=1) to do so.

KROGER SUES TO GAIN ADDED SECURITY

The second-largest U.S. grocer, Kroger, has sued Visa Inc. in order to be able to continue to require customers to verify debit-card purchases with a Personal Identification Number (PIN) instead of a signature. PIN-debit transactions are more secure than signatures, which can be easily copied. The suit was filed this week in U.S. District Court for the Southern District of Ohio, where Kroger notes that Visa levied fines of \$7 million after Kroger didn't change its practices per Visa's instruction. Further, Visa threatened to cut off its debit acceptance because Kroger's card readers are not in compliance with Visa's requirement that customers be given the option to verify debit purchases with a signature or a PIN.

In May, the largest U.S. grocer, Wal-Mart Stores Inc., also sued the payment network for its EMV signature option, while Home Depot is suing both MasterCard and Visa over EMV PIN debit-card compliance rules.

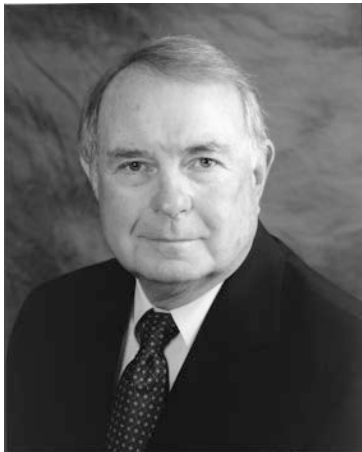
PMAA applauds these efforts to allow retailers to require the PIN. It is unreasonable that VISA and MasterCard are prohibiting retailers from requiring the PIN while also making retailers fully liable for losses. Debit liability is quickly becoming a top expense for retailers across the country and PMAA and the Merchant's Payment Coalition (MPC) continue to fight for protection for retailers.

TRANSCANADA VS. PRESIDENT OBAMA

In its ongoing battle against the U.S. government, TransCanada filed a request for arbitration under Chapter 11 of the North American Free Trade Agreement (NAFTA). TransCanada is seeking \$15 billion in damages because the Keystone XL pipeline rejection was not based on merit but because "President Obama wanted to prove his administration's environmental credentials to a vocal activist constituency that asserted that the pipeline would lead to increased production and consumption of crude oil and, therefore, significantly increase greenhouse gas emissions." TransCanada asserts that President Obama's rejection of the pipeline exceeded his constitutional authority.

PMAA was disappointed with President Obama's decision to veto the Keystone XL pipeline. The pipeline has wide ranging support and several environmental impact studies have shown that the pipeline would have no effect on climate change.

PASSING OF GERRY RICHARDSON, OGDEN, UTAH



WPMA and UPMRA are saddened to report the passing of Gerry Richardson, 75, retired president and owner of Hone Oil Company in Ogden, Utah on Wednesday, June 29th, after a brief fight with cancer. Gerry was a long-time member and great supporter of the Utah Petroleum Marketers and Retailers Association, WPMA, and WMI Mutual Insurance.

Gerry served terms as President of the Utah Petroleum Marketers Association and as the Utah Director of Petroleum Marketers Association of America. In 1992, Gerry was asked to serve on the WPMA Executive Committee as the WPMA Senior PMAA Director, and he moved up the chairs until he served a term as President of WPMA in 1997-98. He also served as a member of the board of directors of the WMI Mutual Insurance Company until his passing, and served as President of Ogden Golf and Country Club. Gerry was a man of honor and integrity, and a great member, businessman, and friend to all who knew him, and he will be greatly missed.

Funeral services will be held on Wednesday, July 6, 2016 at 11 a.m. at Lindquist's Mortuary, 3408 Washington Blvd, Ogden, Utah. Friends may visit with family on Tuesday from 6 to 8 p.m. and Wednesday from 9:30 to 10:30 a.m. at the mortuary. Interment, Lindquist's Washington Heights Memorial Park, 4500 Washington Blvd, Ogden.

2017 WPMAEXPO - LAS VEGAS, NEVADA



Mark your calendars for **February 21-23, 2017**. Make plans now to attend the **2017 WPMAEXPO**. It will be held once again at the Mirage in Las Vegas, Nevada.

MARK YOUR CALENDARS FOR UPCOMING EVENTS

August 3, 2016 – Idaho (IPM&CSA) Circling Raven GC PAC Golf Outing – Coeur d'Alene, Idaho

August 3-5, 2016 – Idaho (IPM&CSA) Convention – Coeur d'Alene Resort – Coeur d'Alene, Idaho

August 22-24, 2016 – New Mexico (NMPMA) Convention – Sandia Resort & Casino – Albuquerque, New Mexico

August 26, 2016 – Hawaii (HPMA) Golf Tournament – Honolulu Country Club – Honolulu, Hawaii
September 8, 2016 – Idaho (IPM&CSA) Teton Valley PAC Golf Outing – Huntsman Springs GC – Driggs, Idaho
September 14-16, 2016 – Utah (UPMRA) Convention - DoubleTree Hotel by Hilton – Park City, Utah
December 8, 2016 – Washington (WOMA) Christmas Party – SAFECO Field – Seattle, Washington
February 21-23, 2017 – WPMA Convention & Expo – Mirage Hotel– Las Vegas, Nevada
March 1, 2017 – Utah (UPMRA) Day on Capitol Hill – Salt Lake City, Utah
May, 2017– Nevada (NPM&CSA) Big Dogs Shootout – TBD, Nevada
June 6-8, 2017 – Montana (MPMCSA) Convention – Northern Hotel – Billings, Montana
June 19-22, 2017 – Washington (WOMA) Convention – Suncadia Resort – Cle Elum, Washington
June 22, 2017 – Utah (UPMRA) Summer Classic PAC Golf Outing – TBD, Utah
August 2-4, 2017 – Idaho (IPM&CSA) Convention – Sun Valley Resort – Sun Valley, Idaho
September 13-15, 2017 – Utah (UPMRA) Convention – Zermatt Resort – Midway, Utah
June 18-21, 2018 – Washington (WOMA) Convention – Suncadia Resort – Cle Elum, Washington
August 8-10, 2018 – Idaho (IPM&CSA) Convention – Coeur d'Alene Resort – Coeur d'Alene, Idaho

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Petro Pete: "I finally arrived at that age where people tell me I look great...for my age."

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