



Happy Fall!

Fall officially begins on **September 22**.

The crisp air and golden leaves make it the perfect season for football Sundays, backyard grills, and a cold drink in hand. Bonfires popping up around town remind us how cozy the evenings can get. From tailgates to scenic drives through colorful forests, fall has a way of bringing simple pleasures to life.

So, which of these fall favorites is your go-to?

Which fall favorite is your go-to?

Pumkin spice everything

Football season

Cozy hoodies and sweaters

Hunting/Fishing trips

Falling leaves & scenic drives

Grilling outdoors

2026 WPMAEXPO registration OPENING SOON! Watch for details to come!

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



Inside the Beltway Update

Republicans and Democrats are barreling towards a potential government shutdown on September 30 as leaders in both parties remain far apart on a stopgap funding measure. This week, Speaker Mike Johnson (R-LA) and House Republicans unveiled a short-term "clean" continuing resolution (CR) to fund the government through mid-November. However, the Republican-led bill immediately ran into Democratic opposition, with House and Senate Democrats unveiling their own funding bill which also includes extensions of expiring health care subsidies and rollbacks of Medicaid cuts enacted as part of the "Big Beautiful Bill". Nevertheless, Republicans are forging ahead with their CR, daring Democrats in both chambers to oppose the clean funding extension. With limited legislative vehicles left this year, if Republicans and Democrats can meet at the negotiating table, a compromise CR could also become a vehicle for other policy priorities needed to win support from both conservative Republicans and House Democrats.

On Tuesday Sept. 16, the House Energy and Commerce Committee, Energy Subcommittee held a hearing on appliance and building policies. Full committee Chair Rep. Brett Guthrie in his opening remarks emphasized how Kentucky residents have the option to choose between gas and electrical heating and stated how "all Americans deserve to make that same choice". Acting General Counsel and Principal Deputy General counsel for the US DOE, Jeff Novak, described two bills - the Energy Choice Act

and the Reliable Federal Infrastructure Act, as responses to categorical prohibitions or mandates to reduce or, ultimately, eliminate fossil fuel-generated energy. Novak stated that 149 jurisdictions have adopted laws or ordinances effectively banning natural gas consumption, and by extension, gas appliances. Whether done directly or indirectly, Novak stated these laws and ordinances deny residents and commercial tenants' access to energy solutions. Mr. Novak when questioned by Vice Chair of the Energy Subcommittee Rep. Randy Weber agreed that there are gaps in the current NECPA auditing scope, particularly with seasonal energy efficiency rating of an air conditioning or heating system that do not take into effect the loss of energy. Additionally, Rep. Weber asked "what might be the potential impacts on grid reliability if that 344 trillion BTUs currently supplied by fossil fuel was entirely shifted to the federal grid? What do you think the outcome of that would be?" Mr. Novak said, "It would clearly have benefits for the grid."

EMA Regulatory Reminder: \$600 Federal Tax Credit for B20 Compatible Furnaces and Boilers Available to Homeowners Expires on December 31, 2025

The Inflation Reduction Act (IRA) included a provision to incentivize the efficiency of heating oil equipment while increasing the amount of biodiesel blended into the fuel. Under the IRA, homeowners are eligible for tax credits of \$600 for installation of new oil/biofuel blend-compatible heating appliances. The credit is available to homeowners on an annual basis and capped at \$600 per year. Beginning January 1, 2023, heating oil dealers should make their customers aware of the new tax credit and explain how to apply for it. The One Big Beautiful Bill included language to end the credit by December 31, 2025, so homeowners have until the end of the year to claim the credit.

In order to qualify for the \$600 federal tax credit, the following conditions must be met:

Equipment Placed in Service After December 31, 2022

- Equipment must have 2021 Energy Star ratings (87 AFUE for oil boilers and 85 AFUE for furnaces) and be certified by the manufacturer to burn heating oil blended with a 20 percent biodiesel or renewable diesel fuel. This equipment is available now.

Many new heating oil boilers and furnaces currently available from manufacturers should be compatible with 20% biodiesel blends and qualify for the \$600 credit on new installations beginning January 1, 2023. Manufacturers are currently providing certification for B20 compatibility on new equipment.

Please check with your supplier to ensure their equipment is compliant and that certifications are available to the homeowner. Homeowners may apply for the credit on IRS Form 5695 and file it with their 1040, 1040-SR or 1040-NR return. The IRS published the updated Form 5695 to claim the credit. [Click here](#) to view it.

EMA Regulatory Reminder: Energy Marketers Oppose FDA's Proposed Nicotine Reduction Rule: A Threat to Small Businesses and Public Safety

On January 16, 2025, the Food and Drug Administration (FDA) published a proposed rule, "Tobacco Product Standard for Nicotine Yield of Cigarettes and Certain Other Combusted Tobacco Products" (Docket No. FDA-2024-N-5471), which would cap nicotine levels in cigarettes and machine-made cigars at 0.70 milligrams per gram of tobacco. The Energy Marketers Association (EMA), alongside 48 state and regional energy marketing trade associations representing tens of thousands of small business convenience store owners, strongly opposes this rule because it is impractical, unsupported by evidence, illegal under federal law, and detrimental to public health, the economy, and regulated markets.

The Family Smoking Prevention and Tobacco Control Act (TCA) explicitly prohibits the FDA from banning cigarettes or reducing nicotine levels to zero, including actions with equivalent effects. The proposed rule, by setting an unattainably low nicotine cap, would effectively eliminate nearly all consumer-acceptable cigarettes and machine-made cigars. Research shows that very low nicotine cigarettes are widely rejected by adult tobacco consumers and may not be feasible to produce at scale, rendering the rule a de facto ban in violation of the TCA.

Moreover, smoking rates in the U.S. are at historic lows. According to the CDC's 2024 National Youth Tobacco Survey, overall youth smoking is at 1.4%, with high school cigarette smoking at just 1.7%, a 95% decline since its peak in the mid-1990s. Responsible retailers have played a pivotal role in this progress by verifying age, selling only FDA-regulated products, adhering to marketing restrictions, and paying required taxes. Further reductions can be achieved through education and increased access to reduced-risk alternatives like e-cigarettes and nicotine pouches, not prohibitionist measures.

The proposed rule threatens to destabilize the tobacco supply chain, causing irreparable harm to farmers, manufacturers, distributors, retailers, and state and local economies. A December 2024 Tax Foundation study estimates that the rule would reduce legal cigarette sales by 90%, costing governments approximately \$33 billion annually in tax revenue from a current total of over \$37 billion. Additionally, a National Association of Tobacco Outlets (NATO) report from Chmura Economics & Analytics, dated December 12, 2024, projects the loss of 154,478 jobs and \$21.7 billion in annual revenue losses for state and local governments, including excise taxes, sales taxes, and Master Settlement Agreement payments.

The ripple effects extend beyond tobacco. Small business gas station owners, who rely on tobacco sales for revenue, may struggle to pay for fuel deliveries, potentially disrupting motor fuel supply chains and driving up prices at the pump. These small businesses, already operating on thin margins, cannot absorb such losses without severe consequences. EMA argued rather than pursuing prohibitionist measures, the FDA should adopt a Tobacco Harm Reduction policy that prioritizes preventing underage use, supports adult choice, and maintains a legal, regulated market. Responsible retailers have demonstrated

success in reducing youth access to tobacco while offering FDA-regulated products. Expanding access to reduced-risk alternatives and investing in public education would further drive down smoking rates without destabilizing economies or empowering criminal networks.

EMA urged the FDA to withdraw this flawed proposed rule and engage with stakeholders to develop evidence-based, practical solutions.

[Click here](#) to read EMA's comments.

EMA's Fall Meeting at the NACS Show 2025: October 13-14: Website and Registration Open!

EMA will hold its Fall Meeting in conjunction with the NACS Show on October 13-14 at the InterContinental Chicago Magnificent Mile.

The EMA meeting will begin with a New Attendee Orientation/Federal Legislative Update mid-afternoon on October 13. The NACS/EMA Reception Salute to State Association Executives (all EMA members are welcome) will follow at the McCormick Place Convention Center in the Hunter Club Lounge. On the morning of October 14, there will be a Buffet Breakfast followed by Region and Committee Meetings. The EMA Board of Directors meeting is scheduled after the Distinguished Service Award Luncheon honoring Louisiana Marketer and EMA's Past Chair Grady Gaubert sponsored by **EMA Board of Director Council Partner Federated Insurance**.

An invitation was sent to your inbox on September 7. Responding to the links on the invitation email is the recommended way to register. Housing registration deadline is September 19, 2025 (Subject to Change) for Sunday, October 12, rooms are sold out, for Monday, October 13, 87 percent is sold out, for Tuesday, October 14, 80 percent is sold out and for Wednesday, October 15, 76 percent is sold out so please do not delay in making plans! Members have access to all other hotels with availability in the block. If the general block has rooms, you will continue to see those options.

[Click Here for EMA's Fall Meeting at the NACS Show Information!](#)

Remember, the NACS Show registration is separate from EMA's Fall Meeting registration.

Special EMA Members Code for NACS Show 2025 Registration

[Click Here to Register for the NACS Show and Use the EMA Promocode:2025EMANS](#)

Using the **2025EMANS** code provides EMA with \$100 for every retailer or marketer paid registration at any rate. **EMA encourages EMA state execs to promote and share with your state association's member companies.** [Click here](#) for the flyer.

****Please note that EMA state execs are comped for NACS Show registration. Additionally, the NACS Show registration is separate from EMA's Fall Meeting registration.**

[Click here](#) for full instructions to register. Questions registering for NACS Show? Contact NACS Show registration customer service at nacs@maritz.com or 469-513-9489, Monday-Friday, 9:00 a.m. - 5:00 p.m. EST, for assistance.

Weekend Reads

[California faces a self-created oil and gas crisis. Lawmakers should consider these steps next | Cal Matters](#)

[Ford to Cut Further 1,000 Jobs in Germany as EV Demand Continues to Stutter | The Wall Street Journal](#)

[North America Adds Rigs for 2 Straight Weeks | Rigzone](#)

[Summer diesel margins tighten with European supply shift | Hydrocarbon Engineering](#)

Federated Insurance: Risk Management Corner/a>How Can You Shield Your Business from Theft?

Security is essential to the stability and success of any business. Theft, whether from external intruders or [internal threats](#), can disrupt operations and result in significant financial losses. Thankfully, you can help reduce these risks by using [key theft prevention strategies](#). Here are five tips to consider:



1. Install Security Cameras and Alarms

- Security cameras: Place cameras at critical areas, such as entrances, exits, and storage rooms. Choose systems with high-definition recording and real-time alerts to monitor activity effectively. Bringing on a service that monitors for you can help boost effectiveness.

- Alarms: Install alarm systems with motion sensors on doors and windows. Test alarms regularly to ensure they work properly.
2. **Secure Doors and Windows**
 - Use solid-core doors with durable locks to prevent forced entry.
 - Install window security laminates to reduce the risk of break-ins.
 - Lock all doors and windows during and after business hours to help protect your business.
 3. **Monitor Key Access**
 - Keep a record of employees who have keys or access codes.
 - Have employees return keys and update access codes whenever a staff member leaves the company.
 - Limit access to sensitive areas to authorized personnel only.
 4. **Maintain a Well-Lit Space**
 - Light all entrances, exits, and parking areas strategically.
 - Use motion-activated outdoor lighting to detect unexpected movement after hours.
 5. **Encourage Employee Vigilance**
 - [Train employees](#) to report any suspicious activity right away.
 - Teach them proper closing procedures, including securing assets and setting alarms.
 - Hold regular meetings to review [security protocols](#) and stress the importance of shared responsibility.

[Reach out to your local Federated Insurance® marketing representative](#) today for more information on theft prevention. Clients can access [mySHIELD®](#) for additional industry-specific safety resources or please contact your [Federated](#) regional representative or EMA's National Account Executive [Jack West](#) at 262.719.7750 for any additional information or risk management questions. **Federated is a Partner in EMA's Board of Directors Council.**

This article is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. Examples shown are for illustrative purposes only. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Qualified counsel should be sought with questions specific to your circumstances. ©2025 Federated Mutual Insurance Company.

At Federated Insurance, It's Our Business to Protect Yours®



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

WPMA NEWS MAGAZINE CURRENT ISSUE

Click [HERE](#) for a previous WPMA News issue



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

EMA JOURNAL CURRENT ISSUE

REGISTRATION OPEN

Click on the desired event below to register



HEMA Golf Event [Registration](#)

PLEASE NOTE UPCOMING DATES FOR WPMA EVENTS

October 3, 2025 Hawaii (HEMA) Golf Event - Royal Ka'anapali Course, Lahaina, HI

February 17-19, 2026 WPMAEXPO - MGM Grand - Las Vegas, NV

April 23-24, 2026 ECAN (Nevada) Big Dogs, Red Rock Resort, Las Vegas, NV

June 22-24, 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



2026 WPMAEXPO KEYNOTE SPEAKER

TIM TEBOW

Tim Tebow knows what it takes to lead with purpose under pressure. From championship locker rooms to the boardroom, he challenges leaders and teams to rethink success—not by what they achieve, but by the impact they create.

Join us at the WPMAEXPO!

Keynote Session

February 18, 2026

Registration information coming soon!



Member Services



Federated Insurance



NPP Discounts



In Our Backyard

Convenience Stores Against Trafficking



We Card

Free training and printed materials



TransForce

Help finding drivers



Hertz Car Rental

Petro Pete: What do you get when you cross a polar bear with a seal? A polar bear.

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If you do not wish to receive information via fax or e-mail, please contact:
WPMA at: (801) 263-9762, Fax: (801) 262-9413, or e-mail: kimw@wpma.com Thanks.
