WPMA weekly update
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November 7, 2025 Visit us online at wpma.com WP-11-07-25

SCHOLARSHIP FOUNDATION

Doug Alexander Memorial Reception

We invite you to join us Monday evening before the WPMAEXPO for the **Doug Alexander Memorial Scholarship Reception.** This distinguished event pays tribute to generous supporters, like Doug, who are dedicated to empowering students through education.

Donors who contribute $1,000 or more to the Scholarship Foundation annually receive an **exclusive invitation for two** to this premier reception hosted by the WPMA President, Matt Berry.

As a **thank you for your $1,000 donation,** you'll receive**:**

- **Two tickets to the exclusive Doug Alexander Memorial Scholarship Reception**
- Recognition on scholarship donor signs at WPMAEXPO
- Your name featured in the WPMAEXPO Program for your donation
- Acknowledgment in the Post-Convention issue of WPMA News magazine

Download and complete the form linked below and email to scholarship@wpma.com.

CLICK HERE TO DOWNLOAD THE DONATION FORM

Your contribution is tax-deductible and directly supports students pursuing their education.

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

ENERGY MARKETERS OF AMERICA EMA

Inside the Beltway Update

On November 5th, the U.S. government shutdown became the longest in American history, stretching past 36 days as Congress remained unable to agree on funding legislation. The shutdown continues to impact millions of Americans, from federal employees missing paychecks to disruptions in air travel and food assistance programs. Negotiations intensified, with Senate Democrats emboldened by recent election victories and Republicans introducing new offers to end the stalemate, including conversations about rehiring laid-off federal workers. Despite bipartisan engagement, major policy divisions, especially surrounding healthcare premium subsidies and budget rules, kept Congress deadlocked, while federal agencies and services continued to scale back or operate with reduced staff.?

The Supreme Court on November 6th, heard oral arguments concerning challenges to President Donald Trump's sweeping tariffs, which were imposed via executive orders relying on the International Emergency Economic Powers Act (IEEPA) to address perceived national emergencies like trade deficits and fentanyl trafficking. The Trump administration has argued that IEEPA's language permits the President to "regulate … importation" inherently, including the power to impose tariffs. They cite "the point of the statute is to confer major powers to address major questions, which are emergencies." The challengers, including small businesses and states, contended that the President has exceeded the authority granted by Congress. Several justices expressed skepticism, suggesting that reading IEEPA to grant this authority violates the separation of powers, as the power to tax or impose tariffs is traditionally reserved for Congress, and potentially violates the "major questions" doctrine. The “major questions” doctrine requires explicit congressional delegation for decisions of vast economic significance. Both sides have requested the court to move quickly in deciding the dispute.

The National Highway Traffic Safety Administration (NHTSA) plans to implement a "complete reset" of the Corporate Average Fuel Economy (CAFE) program. Deputy Transportation Secretary Steven Bradbury announced that the proposal would be released "in a matter of weeks", arguing that the previous administration "really abused and misused" the CAFE program to artificially accelerate the transition to electric vehicles. This new rulemaking (Reg. 2127-AM76) is designed to weaken existing standards through model year 2031 and is anticipated to yield "something on the order of $100 billion in cost savings for the U.S. economy". Furthermore, this effort is occurring shortly after Republicans eliminated all civil penalties for noncompliance with the program and is unfolding alongside the EPA's separate proposal to end its regulation of vehicle tailpipe emissions by revoking the greenhouse gas endangerment finding.

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.

Business and Industry Groups, Including EMA, Urge President Trump to Intensify Antitrust Enforcement

Recently, EMA and dozens of business groups representing multiple sectors sent a letter to President Trump urging him to double down on the antitrust crackdown he championed during his 2024 campaign and specifically to "resist pressures" to go soft on alleged monopolists like Google and Ticketmaster. The letter argues that strong action is needed to curb excessive market power and preserve fair competition across multiple sectors. When asked why EMA joined the letter, EMA President Rob Underwood said:

The reason why the Energy Marketers of America (EMA) signed the letter is because of our commitment to the Main Street Competition Coalition (MSCC) to promote competition by strengthening enforcement of the Robinson-Patman Act (“RPA”). The RPA is the only federal price discrimination law to ensure a level playing field for the benefit of both businesses and consumers. Increased antitrust enforcement will help with FTC's authority under the RPA to bring enforcement actions against anticompetitive price discrimination. This price discrimination favors, among others, super stores and big box retailers, who gain a competitive advantage by purchasing merchandise at lower prices than their smaller to medium-sized competitors. In other words, convenience stores are at a competitive disadvantage when compared to other channels, be it big box, grocery or dollar stores, which often offer less expensive food and beverage products at retail than convenience retailers can obtain from the wholesale level. Some convenience store retailers have tried to purchase items at big box retailers since it can be cheaper than the wholesale price. Unfortunately, convenience store retailers receive retaliatory action from food and beverage suppliers and producers.

Unfortunately, the FTC has not brought a case under the RPA in more than 20 years. The FTC should investigate unlawful price discrimination at every level of trade that impacts the energy marketing industry. This should include the important issue of whether “channels of trade” distinctions are being used to evade laws against price discrimination. We also back FTC's increased because it will strengthen FTC’s RPA enforcement efforts.

EMA’s interest in signing the letter is not motivated by an intent to promote or oppose mergers or acquisitions at the refiner or other levels of trade. EMA is focused more narrowly on enforcement of the RPA through the FTC.

Read the full letter here
Read the **NY Post article covering the letter here**
Watch the **Fox Business clip on the letter here**

EMA Legislative Reminder: U.S. Senators Call on FMCSA for Preemptive Hours-of-Service Flexibility to Bolster Disaster Response
Last week, Senator Roger Wicker (R-MS), along with Senators Marsha Blackburn (R-TN), Katie Britt (R-AL), Bill Cassidy (R-LA), Cindy Hyde-Smith (R-MS), Tom Cotton (R-AR) and Tim Scott (R-SC) sent a letter to Acting Administrator and Chief Counsel Jesse Ellison urging the Federal Motor Carrier Safety Administration (FMCSA) to implement a preemptive and proactive policy for hours-of-service (HOS) exemptions to ensure the seamless delivery of essential motor fuels during major disasters, hurricanes, and regional emergencies. EMA has been working closely with these Senate offices to ensure that hours of service exemption requests receive the attention they deserve. To read the entire article concerning the EMA planned request for an Atlantic hurricane season exemption please **click here**.

PDI Workforce
Three Convenience Retail Staffing Tips That Actually Work
When you're running a convenience retail business, staffing is arguably your greatest challenge. With 56% of c-store operators citing hiring and retention as their biggest business concern, you're not alone.
That's why it's time to get strategic about building and retaining your team. Fortunately, you don't need magic to overcome turnover rates that can exceed 130% annually. Here are three smart business practices designed to work in the real world.

1. Invest More in Training
Don't think of training as a luxury. Employees who receive comprehensive onboarding and ongoing skills development are far more engaged—and 92% say workplace training positively impacts their job satisfaction. From customer service to safety protocols, well-trained teams deliver better experiences and stick around longer.

2. Boost Efficiency with Technology
Free your staff from mundane, repetitive tasks by introducing productivity-enhancing technologies like mobile integration, smart shelving, and AI-powered inventory management. When your employees can focus on customer engagement rather than manual processes, everyone wins.

3. Connect Training to Loyalty
Your most engaged employees create your most loyal customers. When your team understands your products and promotions inside and out, they can make personal recommendations that drive larger basket sizes and repeat visits. Leverage microtraining formats—short, flexible modules—to help them learn faster without disrupting your store operations or their busy schedules.

Transform Your Workforce Strategy
Your approach to staffing and retention needs to evolve just as quickly as the convenience retail landscape. You can start by focusing on practices that deliver tangible ROI. **PDI Technologies is an EMA Corporate Platinum Partner.**

Weekend Reads
Ford Considers Scrapping Electric Version of F-150 Truck | Wall Street Journal

AFPM: The only lawful, acceptable number for RFS reallocation is zero | Hydrocarbon Engineering

Supreme Court appears skeptical of Trump's tariffs argument | NBC News

Government shutdown threatens to delay home heating aid for millions of low-income families | The Associated Press

SNAP update: Trump admin will pay 50% of food stamp benefits in November amid shutdown | CNBC

Trump's fossil fuel crusade confronts the climate faithful | yahoo!news

US regulator rejects Colonial Pipeline's plan to change Northeast gasoline delivery | Reuters

What Does And Doesn't Drive Oil Prices | Forbes

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You've worked hard to create a life, build a business, and secure a future for your family. Without an estate plan, you could leave everything you've built exposed to delays, legal challenges, and unnecessary costs.

It's Our Business to Protect Yours FEDERATED INSURANCE

October is Estate Planning Awareness Month, making it a great time for **small business owners** to start planning. Estate planning is about control, clarity, and peace of mind.

Ask yourself these questions to decide if an **estate plan** is right for you:

- Do you have a valid will? A will allows you to distribute your assets according to your wishes, preventing the state from making that decision.
- Have you named any beneficiaries? Regularly reviewing and updating beneficiaries helps prevent disputes and ensures the right people receive your assets.
- Do you have powers of attorney in place? Giving someone legal authority ensures they can handle your business and personal matters if you can't.
- Have you considered a trust? **A trust** can help your heirs avoid probate and protect your privacy. Plus, it allows you to control how you share your assets.
- Are your documents up to date? Life changes like marriage, children, or business growth mean your estate plan should evolve to reflect your current situation.

This month, take action to **protect the legacy** you have worked hard to build. An attorney who specializes in estate planning can walk you through a wide range of options and help you build a plan that fits your needs.

Talk to your **Federated Insurance® marketing representative** to assist in connecting you with an independent and qualified estate planning attorney or please always feel free to 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.**

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Holiday Party - December 10, 2026
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Holiday Party - December 11, 2026
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WPMAEXPO [Registration]

PLEASE NOTE UPCOMING DATES FOR EVENTS
December 10, 2025 OFA Holiday Party, Portland Golf Club, Portland, OR
December 11, 2025 WOMA Holiday Party, Topgolf, Renton, WA
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 2-3, 2026 MPMCSA (Montana) Convention, Fairmont Resort, Fairmont, MT
UPDATED DATES
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

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.

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