



The Pennsylvania Retailer

Volume 35, Number 2, April 2002

Congratulations To Michael L. Gleim Upon Your Retirement!

Michael L. Gleim, Vice Chairman & Chief Operating Officer for The Bon-Ton Department Stores, Inc. recently retired on February 2, 2002. Since joining The Bon-Ton in 1989, Mike has been an outstanding supporter of the Pennsylvania Retailers' Association (PRA) and the Pennsylvania Retail Political Action Committee (PaRPAC). Mike formally presented the PRA's re-election endorsement of the Ridge/Schweiker for Governor and Lt. Governor team in February 1998 at The Bon-Ton Store in Camp Hill, PA.

In October 1999, Mike was honored



by the PRA Officers and Board of Directors as he was named "Retailer of the Year."

Mike joined The Bon-Ton Stores, Inc. in 1989 as Executive Vice President and Chief Administrative Officer. He became Senior Executive Vice President and Chief Accounting Officer in June 1991 and a Director in September 1991. In December 1995 Mike was promoted to Vice Chairman and Chief Operating Officer.

Prior to joining The Bon-Ton, Mike was employed by Federated Department Stores for more than 27 years. He was Senior Vice President of Administration and Chief Financial Officer of the Lazarus division of Federated from 1988 to 1989, President of the Blocks division of Federated from 1987 to 1988 and Senior Vice President of Administration of the Lazarus division from 1986 to 1988.

For years, Mike was an avid power boater on the Chesapeake Bay. He also enjoys swimming and is a former competitive diver. Mike is a member of the Masonic Lodge. He is past president of Leadership York, is on the Board of Directors of the York Foundation and the York

Retailer Express Lane

6 items or less for fast checkout!

Is your bread and butter merchandise readily available? Customers expect you to have **item X**. What can you do to keep the important stuff on hand? Page 4 has more.

PA may soon jump on the bandwagon with **wage garnishment**. Find out the latest developments on page 5.

Heroes of Flight 93 can be remembered by everyone in PA. Read about **Hearts Of Steel**. Page 8 has all the details.

Direct legislation that helps every retailer, and consumer, in PA. Page 9 gives you the story.

Chamber of Commerce, and he was Chairman of the York County United Way Campaign for 2001.

Mike is a graduate of Ohio State University. He and his wife Cathy reside in York, PA and plan to enjoy more time with their three children and grandchildren.

Although retiring, Mike is going to continue his involvement with The Bon-Ton and will always be a friend of the PRA.

See the Governor's letter to Michael Gleim on page 3.

Chairman's Corner



Dean Sheaffer
Chairman of the Board

Grab Your Clubs!

The economy is turning around, the sun is actually up when I leave for work, and the birds have returned for their annual ritual of nesting under my deck and torturing the dog....this can only mean one thing....IT'S TIME TO GOLF!! And your humble association is here to help you with this urgent matter. We are hosting the Pennsylvania Retailers' Association 2nd Annual Golf Invitational on Thursday, May 9, 2002 at the Country Club of Hershey.

Last year's event was a tremendous success. We enjoyed world class golfing, spectacular food, incredible door prizes and contest prizes as well as the most important element of simply relaxing with other retailers. On the serious side, the event also gave us the chance to network with one another and to discuss with legislators issues of importance to us.

This year the event is going to be

even better (hard to believe as that may be): Stephanie Johnston is putting together prizes worth thousands of dollars; she is planning a feast fit for kings; and she is putting together fabulous foursomes as you read this. But Stephanie needs our help, too. On March 4, 2002, you were sent an invitation package requesting sponsorships. Please take a moment to review the package and consider sponsoring a hole or contest. Donations of door prizes are always welcome as well.

But most importantly....the March 4 package contained a registration form. So here's what I am asking you to do:

- 1) Look out the window and see the sunshine...imagine yourself on the most beautiful golf course in PA ... imagine yourself winning a car to go along with your first hole in one.
- 2) Now, find your registration form, fill it out and mail it in ... make sure to include a friend or two.
- 3) Practice, practice, practice

For your convenience, there is also a registration form in this issue of *The Retailer*. Now you have no excuse not to join your colleagues and legislators and participate in a beautiful and fun day of golfing! Make the PRA's Annual Golf Invitational a tradition for your company!



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COMMONWEALTH OF PENNSYLVANIA
OFFICE OF THE GOVERNOR
HARRISBURG

THE GOVERNOR

TO: MICHAEL L. GLEIM

It gives me great pleasure to join with family, friends and colleagues in honoring you for your prominent contributions and dedicated service to The Bon-Ton Stores, Inc. and the Commonwealth of Pennsylvania.

Pennsylvania boasts a heritage of outstanding individuals who have made significant contributions to their communities and the Commonwealth as a whole. As Vice Chairman and Chief Operating Operator, your attention and unwavering devotion to the best interests of Commonwealth citizens aligns you with those who exemplify the founding principles of this great nation.

Throughout your career, you have worked with unyielding dedication for personal, community, and Commonwealth excellence. Serving the needs of Pennsylvania citizens and communities relies upon the practical knowledge and personal integrity of those devoted to the highest measures of citizenship. As a loving husband and father, a highly respected and admired professional, a member of numerous organizations, and a dedicated advocate for the health and vitality of your community, you have consistently striven for and achieved the highest levels of personal, professional, and civic distinction.

On behalf of all Pennsylvanians, it is with great honor that I extend my sincere gratitude and appreciation for your service to The Bon-Ton Stores, Inc. and the Commonwealth of Pennsylvania. Best wishes for much happiness and fulfillment in all of your future endeavors.


MARK SCHWEIKER
February 2, 2002



If You Don't See It - We Don't Have It!

BY ANNE M. OBARSKI

Anne M. Obarski is the Executive Director of Merchandise Concepts, a retail consulting service that works with organizations who want to measure their customer service with leaders who want more repeat business. Anne energizes retail groups across the country with her keynotes and breakout sessions. Her "retail snoops" secret shopper program helps retailers discover the clues to improving their businesses through their customers' eyes. The following is an excerpt from Anne's upcoming new book, "Secrets of Secret Shoppers - What Customers Wished Management Knew!" Find out how to contact Anne on our Membership Services page.

What does it take to make it in business? It seems recently that the companies that customers trusted for so long are closing their doors or involved in unethical scandals. Who would have thought that some of the big players in the retail world would find it hard to get and keep their once loyal customers? I believe every business has to work everyday at their focus on their most important asset, their customer.

If you talked to the owner of a retail store and asked him or her why they decided to open up their business, they would probably answer something like this.

"We saw a need for a product that no one else offered and we knew we could offer it in a larger

quantity, more creatively displayed, with more unique advertising and in multiple sizes, everyday of the year."

That answer is the original dream of every entrepreneur...Yet recently I read an article in my local paper where a woman said the reason she changed her loyalty [from

The rules of balancing inventory are as follows:

- ❖ Know your customers.
- ❖ Know what your customer wants.
- ❖ Know what your customer is willing to pay.
- ❖ Know what vendors you can build long-term relationships with.
- ❖ Learn how to do short term and long term predictions.
- ❖ Never be out of stock on "bread and butter" products.
- ❖ Know what your margin is so that you can frequently offer your customer their favorite items on "sale".

one major discount department store to another] was that [the first one, where she had shopped for years, now] seemed to always be out of the items they had advertised. She said she didn't want a rain check..., she just wanted the advertised item. Is that request so com-

plicated?

Having the correct inventory is a matter of managing your purchasing dollars to the customer demand. Solid communication between the retailer and the vendor is mandatory to establish accurate delivery dates. Knowing the delivery dates of merchandise you plan to advertise is critical.

I remember when I was a sports-wear buyer for a large department store, that we could have been fired from our job if we ever ran an ad and did not have the merchandise in the store. There was never such a thing as running an "apology" in a section of the newspaper stating that the merchandise advertised was not available. That ad might as well be followed by, "but you can find that item at your local _____". If the customer wants it bad enough they will find out who has it and they will go there to buy it. Supply and demand is the basis for goods marketing!

I taught retail marketing classes at the college level for 15 years and I remember writing a test question as follows: "List the 5 Rights of Merchandising". Here is the answer.

1. The Right Merchandise
2. The Right Time
3. The Right Quantity
4. The Right Price
5. The Right Location

Would you have passed the test? Do you follow the "5 Rights"? Which ones do you have the most trouble with? Are you willing to do your homework? [Some stores] didn't. Maybe we can all learn from the mistakes of the infallible. ■

PRA Begins Lobbying For Wage Garnishment

Currently, Pennsylvania is one of only four states in our great nation, along with North Carolina, South Carolina and Texas, that does not allow for judgement creditors to garnish debtors' wages.

What does this mean to retailers throughout the Commonwealth? Well, if a customer owes you money and refuses to pay, you have no real means of collecting this debt (other than a sheriff's sale or a lien).

The legislation the PRA is lobbying for would allow all creditors (retailers included), who have obtained a judgement against a delinquent debtor to garnish his wages. Right now, Pennsylvania is viewed as a "debtor's haven" for those who deliberately incur debt(s) with no intention of repaying any owed amount.

Pennsylvania currently allows for garnishment for child support, delin-

quent taxes and delinquent P.H.E.A.A. student loans. We feel it is unfair and anti-business not to allow judgement creditors to garnish delinquent debtors' wages.

We have been given the "green light" by the House Majority Leader to begin lobbying House members to determine if there is support for wage garnishment should a vote take place on the House floor. We have a House democrat who is prepared to offer our language in the form of an amendment to a Senate passed "Title 42" bill on the House floor.

We feel wage garnishment is a collection tool more than anything. Creditors in other states that allow for wage garnishment, seldomly resort to garnishment. Why? Because "dead beat" debtors know that if a creditor obtains a judgement against them, that their wages will be garnished.

President's



Corner

Brian A. Rider, President

Consequently, they pay their debts!
If you have any questions regarding wage garnishment and/or the legislative language we are pursuing, please contact me in the PRA office at 1-800-727-3824. Any grassroots assistance on this issue would be greatly appreciated. ■



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Stationery

An inspirational gathering place.

Social gatherings large or small take on an almost "historic" quality. **The National Civil War Museum** is the first museum of its kind. Experience history through the eyes of those who lived it! Enjoy a delicious meal in the **Monitor and Merrimac Café**, stroll the "**Walk of Valor**" and visit our **Museum Shop** to find many one of a kind items designed exclusively for **The National Civil War Museum**.



Our Banquet/meeting rooms, each have a 100 person capacity. Our catering service is of the highest quality, perfect for banquets, receptions, corporate meetings and workshops.



For a truly historic and memorable event, give a toll free call to our reservations at (717) 260-1861 or toll free at 1-866-258-4729 or visit our web site at www.nationalcivilwarmuseum.org.



**THE NATIONAL
CIVIL WAR MUSEUM**

Lincoln Circle at Reservoir Park
P.O. Box 1861
Harrisburg, PA 17105-1861

2002 Retail Outlook: Strategies for Today's Economy

Consumers buy value and yearn for comfort, a powerful combination that successful retailers understand," said international retail consultants Kurt Salmon Associates at the forum during the 91st Annual National Retail Federation Convention in New York.

On the same thread, KSA also suggests that there are alternatives to waiting for the business cycle to reverse itself. "Well positioned retailers can still realize significant long-term growth despite a weak economy."

Preparation for recovery is as important as surviving a recession, according to the KSA-led discussion following the presentation. Panelists were Leonard Lauder, chairman of Estee Lauder companies; Terry Lundgren, president and chief merchandising officer of Federated Department Stores; Mark Bozek, chief executive officer of Home Shopping Network (HSN); Roger Farah, president and chief operating officer of Polo Ralph Lauren; and John Lipsky, chief economist of J.P. Morgan Chase.

Here are the highlights of the discussion forum:

Optimism For Recession's End

"The recession is going to end in the next few months," said Mr. Lipsky of J.P. Morgan Chase, predicting a gradual recovery. "It's just not going to

feel great when it happens." He believes the current recession, the country's 10th since WWII, will last almost exactly the same length of 11 months, but will be the mildest in 30 years.

Mr. Lauder explained that his "Leading Lipstick Indicator" has been a reliable signal of consumer attitudes over the years. When a consumer feels less than confident about the future, according to the theory, she turns to less expensive indulgences such as lipsticks. Statistics support the premise: Retail sales and comparative store sales have slowed dramatically since late 1999.

KSA advises companies to focus their efforts in 2002 on the following:

1. Cutting costs by eliminating activities that don't add value
2. Improving the effectiveness of the supply chain
3. Creating growth opportunities

Where Will Success Come From?

According to KSA, retail success will come from fresh approaches to the marketplace, not solely from recession-based phenomena such as industry consolidation, competition among companies and within units of retail conglomerates.

"Value and comfort are the hallmarks of what we do," said Mr. Bozek, whose HSN's entertainment factor positions the network as a destination itself. "If the only people who shopped on HSN or online were people in the mood to shop, we'd be out of business."

Federated Stores represent a more traditional approach to creating value and uniqueness, with its large number of private labels, said Mr. Lundgren. He noted that injecting fashion into the comfort concept brings panache to basic products.

Reconnecting With Consumers

"Even in tough economic times, the right product continually sells," said Mr. Farah of Polo Ralph Lauren, describing the process as "push and pull between original ideas and what the customer is telling us. It's that never-ending search for the right product, at the right time, and the right price."

When retailers and suppliers collaborate, they develop clearer information that benefits consumers and reduces inventory risks for retailers and suppliers, said KSA.

Preparing For Recovery

The best retailers eliminate redundancies and operational inefficiencies, anticipate and react to change. Retailers should take a tip from the shopping public and become "value shopper" themselves, advises KSA.

Even against a backdrop of recession and uncertainty and a challenging outlook, there are reasons for optimism, says KSA. Consumers are spending. Growth is possible. Strategic responses can make a big difference. KSA advises companies to focus their efforts in 2002 on 1) cutting costs, 2) improving the effectiveness of the supply chain, and 3) creating growth opportunities. Resourcefulness and fundamental discipline can attract customers and fill registers. The retailing industry will emerge stronger and more resilient for the experience. ■



Legislative Profile

Sen. Jane Clare Orie
La Casa Blanca Building
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Jane Clare Orie

Sen. Jane Clare Orie (R-Allegheny) has been instrumental in assisting the PRA to positively impact Pennsylvania's retailers. Currently, she is working with the PRA on House Bill 2130, which increases the penalty for theft

from multiple establishments when the value exceeds \$150. Sen. Orie is working to perfect the language, remove the \$150 minimum and target the proper individuals. The amendment adding the \$150 minimum was pushed by Rep. Kathy Manderino (D-Philadelphia) who consequently voted against the bill. Removing the \$150 minimum value of stolen goods would aid retailers by incorporating all retail thefts regardless of the value of stolen items.

Sen. Orie was recently elected to the state Senate. Prior to this election she spent four years in the state House of Representatives.

Upon election to public office, she immediately began fighting for her constituents in the areas of violence prevention and intervention, tax reform, victims' rights, safety in schools and

improved roadway systems. Her background, persistence and dedication make Orie one of the most active legislators in the General Assembly. She is currently one of only eight women in the State Senate and she was the first female legislator in history to be named to the Pennsylvania House Appropriations Committee.

Sen. Orie's passion and integrity have elevated her to some of the most powerful committees in the State Senate including the Senate Judiciary and Labor and Industry Committees. Orie's appointments place her on the cutting edge as issues develop in Pennsylvania.

More recently, Sen. Orie has kicked off the aptly named "Hearts of Steel" project to commemorate the heroism of the passengers of United Airlines Flight 93, which crashed in Somerset County

ON CONTINUED ON BOTTOM OF NEXT PAGE

Hearts of Steel

A Tribute to the Heroes of Flight 93



Shoplifters Beware!

In January of this year, Rep. Pat Browne (R-Lehigh) introduced two pieces of legislation that not only every retailer, but every honest citizen of this Commonwealth should support. House Bills 2129 and 2130 are aimed directly at professional shoplifters.

Shoplifters cost retailers millions of dollars and this cost is passed on to every consumer in the form of higher prices. Professional shoplifters are not only the most costly thieves, but they are often the most difficult to catch and to prosecute.

As a former retail manager, I am all too aware of the ramifications of professional shoplifters. I have seen entire tables and racks of merchandise disappear. I have found handfuls of electronic article surveillance (EAS) tags tucked into hidden corners of my store. I have looked a shoplifter in the eye as they returned merchandise that I knew was stolen. I am sure you have all had similar experiences.

HB 2129 criminalizes the possession, manufacture, sale or distribution of any theft detection shielding or theft detection deactivation device. This includes EAS removal guns, booster bags or any other devices intended for this purpose. The offense committed would be a first degree misdemeanor. This bill passed the House unanimously and has been voted out of the Sen-

CONTINUED FROM PREVIOUS PAGE

September 11, 2001. Orie has gathered together a consortium of businesses, non-profit organizations, unions and others to produce stainless steel engraved bracelets remembering the heroes of Flight 93. Proceeds from the sales of these bracelets will help to build a memorial for Flight 93 in Shanksville,

ate Judiciary Committee. We hope to see it on the Senate voting schedule this spring.

HB 2130 has had a slightly bumpy road. Initially, the bill graded retail theft from three or more establishments as a felony of the third degree, regardless of the value of the merchandise. When the bill came up for a vote in the House Judiciary Committee, Rep. Kathy Manderino (D-Philadelphia) had some concerns.

Fearing that retailers would target children who may have stolen small items such as packs of gum, Manderino requested that a minimum dollar amount be set. She was appeased with language that instituted a minimum of \$150. She then inexplicably voted against the bill. However, she was in the minority and the bill was reported out of committee as amended.

The bill then proceeded to pass the House unanimously, as Kathy Manderino did another flip-flop.

Once in the Senate Judiciary Committee, the bill was flagged once again. This time, it was by Sen. Jane Orie (R-Allegheny) and this time, the PRA was glad. Sen. Orie is a strong supporter of Pennsylvania's Retailers (See Profile, opposite page). Realizing that this bill was targeting professional shoplifters who often travel around in bands from shopping center to shop-

Pennsylvania.

"Pennsylvania and the entire nation were deeply touched by the heroism displayed by the passengers of United Airlines Flight 93," Orie said. "This project is intended to keep their memory alive."

Sen. Orie has shown the leadership

Legislatively

Speaking



Stephanie Frederick Johnston
Director of Public Affairs and
Membership Development

ping center, she offered her services and those of her staff to examine the language to guarantee that it would be as strong as it could be.

Sen. Orie is now working with the PRA to assure the passage of this legislation. Ironically, she may advocate for the removal of the language Kathy Manderino fought so hard to put in.

The story of this bill is a reminder of the importance of supporting the candidates that support you and also how important it is that we maintain our relationships on Capitol Hill. The PRA is here to help you sort through all of this. If you have any questions on this or any other legislation, please call us at 800-727-3824.

and vision to place her district and the Commonwealth of Pennsylvania on the forefront of national issues. For more information on the "Hearts of Steel" project visit www.heartsofsteel.com. The PRA thanks Sen. Orie for her continuing strong support of the retail industry.



2ND ANNUAL GOLF INVITATIONAL MAY 9, 2002



AT THE



COUNTRY CLUB
OF HERSEY



Register
Today!



PRA Golf Invitational Registration

Thursday, May 9, 2002

Country Club of Hershey, Hershey, Pa

Day's Activities

11:30 - 12:30 Buffet Lunch
1:00 Shotgun start - Scramble format
6:00 - 7:00 Cocktail reception
7:00 - 8:30 Elegant Dinner Buffet & Awards Ceremony

Package includes

Green fees, Cart with stocked snack cooler, Team & Individual "Skill" Awards & Prizes, Buffet Lunch, Golf Shirt, Goodie Bag, Legislator in foursome, Cocktail Reception, Elegant Dinner Buffet

Make checks payable to: **Pennsylvania Retailers' Association**

Mail to: **224 Pine Street, Harrisburg, PA 17101-1325**

Questions or more information: call Stephanie at 800-727-3824



clip and return ✂

FEES _____ **Single Player - \$275**
_____ **Corporate Package (4 players) - \$1000**

Registration Deadline
April 26

Player 1 Name: _____ Company: _____
Address: _____ City, State, Zip: _____
Work#: _____ Home#: _____ Shirt Size: S M L XL XXL

Player 2 Name: _____ Company: _____
Address: _____ City, State, Zip: _____
Work#: _____ Home#: _____ Shirt Size: S M L XL XXL

Player 3 Name: _____ Company: _____
Address: _____ City, State, Zip: _____
Work#: _____ Home#: _____ Shirt Size: S M L XL XXL

Player 4 Name: _____ Company: _____
Address: _____ City, State, Zip: _____
Work#: _____ Home#: _____ Shirt Size: S M L XL XXL

Credit Card Payment:

Credit Card: _____ Visa _____ MC Card #: _____ - _____ - _____

Expiration Date: _____ - _____ Name on card: _____

Signature: _____

mail to address above or FAX to 717-236-1234

Priority Issues



2001-2002 Legislative Session

Bill #	Subject	PRA Position	Status
HB 85	Privacy	Neutral	House Commerce & Economic Development Committee
Provides for customer privacy protection as it relates to a customer and a financial institution.			
HB 297	Credit Reporting	Oppose	House Commerce & Economic Development Committee
Prohibits the communication of credit information to a consumer reporting agency earlier than thirty days after the initial notice to the customer has been mailed.			
HB 298	Register Screens	Oppose	House Commerce & Economic Development Committee
Requires that cash register screens be visible to the customer, so that items being rung up can be viewed by the purchaser.			
HB 334	Tax Package	Support	Signed by Governor
Includes provisions to enact two tax-free PC weeks in the next fiscal year that will include peripheral devices. It also includes a change in the law enabling retailers to recover 100% of sales tax paid that becomes bad debt.			
HB 509	Credit Reporting	Oppose	House Consumer Affairs Committee
Imposes such proposed safety devices as file blocking, and retail point of sale matching requirements. These devices could actually enable identity thieves, would be an extreme financial burden on consumer reporting agencies and would also inconvenience the consumer.			
HB 642	Gift Certificates	Oppose	House Consumer Affairs Committee
Prohibits the imposition of expiration dates on gift certificates.			
HB 854	Sales Tax Repeal	Support	House Finance Committee
Amends the Tax Reform Code to repeal certain provisions imposing sales and use tax on adjustment services, collection services or credit reporting services.			
HB 900	Streamlined Sales Tax	Support	Senate Intergovernmental Affairs Committee
Provides for multistate sales and use tax administration for electronic commerce.			
HB 946	County Sales Tax	Oppose	House Finance Committee
Authorizes counties to impose a sales and use, personal income or earned income and net profits taxes in instead of occupational assessment tax currently in place.			
HB 993	Tobacco Tax Credit	Support	Senate Intergovernmental Affairs Committee
Authorizes a tobacco access control tax credit of up to \$900 per year, per license per location.			
HB 1047	Digitized Signatures	Oppose	House Judiciary Committee
Prohibits the collection, storing and distribution of digitized signatures and photographs without the written consent of the persons.			
HB 1092	Minimum Wage	Oppose	House Labor Relations Committee
Provides for a minimum wage increase to \$5.65 an hour after April 30, 2001 and to \$6.15 an hour after April 30, 2002.			
HB 1118	Late Fees	Support	Signed by Governor
Removes the 59-day waiting period and the \$12.00 cap placed on the assessment of late fees.			
HB 1254	Overtime Wages	Oppose	House Labor Relations Committee
Provides for the payment of overtime wages in the amount of twice the employee's regular rate for all hours worked in excess of 48 hours in a single workweek.			

HB 1690	Paid Family Leave	Oppose	House Labor Relations Committee
Provides for paid short-term unemployment compensation for any new parent after the birth or adoption of a child.			
HB 1787	Local Sales Tax	Oppose	House Finance Committee
Eliminates the School Property Tax and puts in it's place an additional sales and use tax and personal income tax.			
HB 1822	Privacy	Oppose	House Intergovernmental Affairs Committee
Limits access to personal credit information by requiring written consent prior to collecting or producing such information of an individual.			
HB 1878	Remote Sales Tax	Oppose	House Finance Committee
Prohibits the imposition of a tax or fee on remote (internet) sales.			
HB 2129	Retail Theft	Support	Senate Judiciary Committee
Provides for the offense of unlawful possessing of retail or library theft instruments making it a first degree misdemeanor.			
HB 2130	Retail Theft	Support	Senate Judiciary Committee
Amends crimes to allow for a felony charge of retail theft when the offense is committed against three or more retail stores if the merchandise is valued at \$150 or more.			
HB 2363	Out of State Sales Tax	Support	House Calendar
Provides for the collection of sales tax on taxable merchandise purchased outside Pennsylvania.			
SB 39	Minimum Wage	Oppose	Senate Labor & Industry Committee
Provides for the increase of the minimum wage to \$6.15 after June 30, 2002.			
SB 137	Credit Card Marketing	Oppose	House Education Committee
Provides for the regulation of credit card marketing on college and university campuses, including registration of marketers, limiting marketers to specific sites, requiring marketers to provide credit card debt education and disallowing gifts in exchange for completion of a credit card application.			
SB 348	Credit Card Information	Watch	Senate Cons. Protection & Prof. Licensure Committee
Disallows the printing of a complete credit card number and expiration date on a receipt.			
SB 419	Dies, Molds, & Plastic Parts	Support	Signed by Governor
Provides that all rights to a die, mold or form shall revert to the molder after three years unless the customer claims possession prior to the three year expiration date or another agreement exists in writing.			
SB 516	Limited Access to Tobacco	Oppose	Senate Public Health & Welfare Committee
Prohibits the sale of tobacco products to or by anyone under the age of 21.			
SB 788	Wage Garnishment	Support	Senate Judiciary Committee
Allows for the attachment of wages by judgement creditors and for employers to retain up to 2% of the attachment to compensate for costs associated with the garnishment.			
SB 792	County Sales Tax	Oppose	Senate Finance Committee
Authorizes counties to impose sales, use, occupancy, personal income or earned income and net profits taxes and empowers municipalities and school districts to require these taxes.			
SB 819	County Sales Tax	Oppose	Senate Finance Committee
Authorizes counties to impose sales and use tax and allows municipalities to impose income taxes and county sales and use taxes.			
SB 1095	Credit Reporting	Oppose	Senate Banking & Insurance Committee
Provides for written consent of the consumer before accessing a credit report and free, immediate annual disclosure to the consumer. Imposes civil and criminal penalties.			
SB 1305	Late Fee Cap	Oppose	Senate Banking & Insurance Committee
Provides for the assessment of late fees and for notice of increase in late fees.			

Attention All PRA Members: Merchant Shippers Will Reduce Your Freight Costs!



The PRA is constantly looking to save members money. We research many different service providers to find the best deals on various benefits such as workers compensation, credit card processing, telecommunications, and freight services. The PRA stays up to date on current rates and benefit packages offered by different providers. Sometimes the PRA can find free services for our members. Sometimes we find services that save you money. Here is a service that is cost-free *and* saves you money! Merchant Shippers Co-op Association (MESCA) is a completely FREE service that always saves your business money!

From the time the PRA began collaborating with MESCA to reduce freight costs for members, those that use the service have been more than satisfied. "We've tried many different freight carriers and found Merchant Shippers to save us the most money," says Debbie Wolfe, PRA board member and President of University Business Machines, a computer retail company. "They send us a great report every month that shows us how much we've saved!"

MESCA was formed in 1979 by a group of business people in Augusta, Maine who shared a common goal. They wanted to reduce freight costs and streamline their inbound and outbound supply chain network by obtaining discounts on less-than-truckload (LTL) common carrier shipments regardless of volume and season and have the backing of transportation professionals to quickly and efficiently solve traffic problems. MESCA has evolved over

the past 23 years from a single carrier, LTL discount program, to a full service, multi-carrier logistics group with over 5000 members from coast to coast and Canada. MESCA is the nation's largest non-profit, third party logistics provider. Their highly knowledgeable staff have unmatched experience in

**Do you ship or receive freight?
Are your LTL carriers financially secure?
Have you taken a look lately at what it costs you?
Are constant rate increases a problem?
Allow MESCA to help you reduce your freight costs in a constantly changing transportation environment!**

assisting small to medium sized businesses in obtaining big business transportation savings and results. Because MESCA is a third party logistic service, they receive freight discounts and pass those discounts onto their customers. *Your business can only save money using MESCA!*

As a customer of MESCA, you can expect to enjoy a number of savings programs including an LTL discount program with financially secure, regional and nationwide carriers. Their discounts apply to inbound, outbound, and third party drop shipments with no volume requirements. They also offer their World Transport Service, which is

a full service truckload brokerage division that assists members with full truckload shipments, special equipment moves (flat bed, temperature controlled, etc.), rail and larger LTL freight. MESCA members also receive discounts on small package inbound and outbound shipments. Their Merchant Logistics Services provide a pre-audit and freight payment program for members. This service includes a full evaluation of your freight patterns and a detailed outline of the potential savings available to your business by using all or a portion of their voluntary programs. Your business may also have the option to remain with its current or required carrier.

"We are extremely satisfied," said Sidney Shenkan, president of Haney's Comfort Living, a furniture retailer. "MESCA is very competitive. We feel like we are getting a fair deal." The PRA has received many comments similar to this. "It is such a great deal and it costs my business absolutely nothing. It saves me so much time comparing rates and I love knowing how much money I save every month," said Wolfe. The PRA prides itself on saving members money. As a trade association, the members are most important.

Many PRA members are unaware of some of the services available. MESCA has proven to be a great, money and time saving service. The PRA urges you to look into what MESCA can do for your business. This freight service will only save you money. For more information, contact Carmen Littel at 207-622-3099. Don't forget to mention that you are a PRA member!

MEMBER SERVICES

A Guide To Your Benefits Of Being A Member

Take Advantage Of As Many As Possible. Membership Pays!

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Call PRA (800) 727-3824.

LEGAL ADVISORY SERVICE

One FREE legal consultation per year with PRA counsel on issues relating to your business. **Call McNeas, Wallace, & Nurick, Bob Mills (717) 232-8000.**

FREIGHT SAVINGS

- Small package discount programs available.
- Less Than Truckload & Truckload.
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- Discounts apply to inbound, outbound, & third party (drop) shipments. **Call Carmen Littel at (207)-622-3099. Identify yourself as a PRA member.**

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