





Since 1920, our Association has served as the voice in Springfield for petroleum and convenience store businesses.

We're here to make our businesses stronger, to give them the insight they need and influence they deserve with state government. When we do our jobs right, our businesses make more profits.

We are the voice of the petroleum distribution industry. Our slogan is "Neighbors Serving Neighbors," and it's more than a slogan: it's at the core of everything we do.

We are on the frontlines working with the Governor, state agencies such as the Lottery, Department of Revenue and Office of the State Fire Marshal, the Legislature and all of their counterparts in Washington to support and oppose legislation that affects our member businesses.

BENEFITS

MEMBERSHIP WITH IFRA HAS MANY BENEFITS, INCLUDING:

- Annual Midwest Petroleum and Convenience Tradeshow (M-PACT).
- A wide variety of MEMBERSHIP PROGRAMS to help members simplify their business operations, and save valuable time and money.
- LEGISLATIVE SUPPORT working with lawmakers in both Springfield and Washington D.C.
- Informative PUBLICATIONS including *The Oil Can*, weekly bulletin and others.
- Exclusive promotion of products and services offered by our Associate Members.

- Current information on all matters related to the marketing conditions and changes in the industry.
- Timely seminars, which address current industry concerns and regulations.
- Updates on industry rules and regulations and the current interpretations.
- Answers to questions about the industry members call IFRA when they need help and are not sure where to turn.

AND ...

UP TO 20% of your annual dues are tax deductible.

CONSULTANTS

IFRA is proud of our association, with several consultants to help answer technical questions regarding a variety of different topics. If you have questions concerning your business, don't waste valuable time – call our office for guidance. Our consultants and staff can point you in the right direction. Call 217-544-4609.

CROSSROADS COMPLIANCE (217) 725-0745

George Wyness is a former motor carrier and hazardous materials compliance officer with more than 13 years of experience with the Illinois Department of Transportation. He can offer a wide range of compliance and safety solutions and help reduce your risk of receiving a poor safety rating, costly penalties, increased insurance costs and possible lawsuits.

JD MICHAEL LLC (217) 527-1700

JD Michael LLC was founded by five professionals who previously worked for the Illinois Department of Revenue. Our professionals possess more than 90 years of experience in the taxes administered by Illinois Revenue, with particular emphasis on business-related taxes, such as sales, corporate income and withholding taxes. The backgrounds of the staff members provide unique insight into the Illinois Department of Revenue's audit, collection, legislative, registration and dispute resolution processes. Mike Scaduto is JD Michael's managing partner. He started his professional career at the Illinois Department of Revenue as an auditor and was the manager of the department's Audit Bureau for many years. In addition to managing all phases of the audit operation during his career, Mike was responsible for legislative analysis and proposals, including rulemaking. He also served on the Informal Conference Board, which reviews disputed audits and recommends resolutions in lieu of a formal legal process.

Mike Klemens worked in the director's office at the Illinois Department of Revenue for 20 years in an assortment of tax-policy-related roles, retiring in 2012 as manager of policy and communications. His areas of expertise include property tax, exemptions and the taxes that the state administers for local governments, together with a broad general knowledge of the 75-plus taxes and programs administered by the department.

PARTNERS

IFRA has a vast variety of Associate Members offering products and services to our active membership. Within this group, we have several outstanding Associate Members that IFRA recognizes as Partners.

We have always recommended, and will continue to recommend, supporting our Associate Members by using their products and services, many of which specialize in our industry. We furthermore recognize the following companies as IFRA Partners and ask that you consider using their products and/or services, which we feel will benefit the customer, your employees, your business and IFRA – better known as a win, win relationship!

We are pleased to announce that we have an excellent group of IFRA Partners. The association "Partners Committee" has interviewed the companies wishing to Partner with the association and proposed a recommendation to the Board of Directors that we accept the companies as IFRA Partners.

We would like to introduce you to the IFRA Partners and highlight their products and services:

AFFORDABLE GAS & ELECTRIC (AGE)



Our 360° Energy Management Bulk Buying Group will offer members of the IFRA with

independent, research driven guidance through electricity and natural gas supply purchases, energy efficiency opportunities and the world of solar on-site generation technology.

The IFRA offers members the opportunity to combine electric loads and shop for bulk negotiated electric and natural gas supply rates aimed at delivering the lowest markets rates and most savings on members' utility bills. Our exclusive energy consultant, Affordable Gas & Electric (AGE), coordinates the buying group, negotiates with suppliers on members' behalf, and provides around the clock market monitoring and recommendations. Members can save up to 25% on their electric and natural gas supply rates through this membership benefit that combines millions of kWh's and therms into large buying pools that become very attractive to retail energy suppliers.

Participation in the program is easy! Simply visit www.agellc.com/groups/, click on our logo, print out and complete the enrollment form, then send it back in to AGE as directed and a representative will contact you with your quotes and savings estimates. Join now and maximize your company's buying power through the IFRA's Electricity & Natural Gas Buying Group.

AURORA PAYMENTS



Aurora Payments/Petro Pros have grown to capture a significant portion of the nationwide market share in the petroleum retailers and

suppliers' industry due to our superior credit card processing rates and services. Our cost-effective fuel pump EMV retro fit technology helps petroleum retailers struggling with the high cost of upgrading fuel dispensers to accept EMV cards so that they can reduce fraud and chargebacks. Our payment solutions for the petroleum retailers and suppliers are also PCI compliant, accept EMV, Mag-

Stripe, and contactless payment transactions directly at the pump. We pride ourselves in assisting independent stations and suppliers with meeting industry requirements without expensive upgrades. Contact: Sean Broderick, Sean.Broderick@risewithaurora.com.

EMA



The Energy Marketers of America (EMA) is a

federation of 47 state and regional trade associations representing the interests of approximately 8,000 independent petroleum marketers across the United States.

The EMA Corporate Partner Program is a means by which EMA showcases partners' products and services to petroleum marketers. Corporate Partner Programs are available here.

FEDERATED INSURANCE COMPANIES



Sound financial planning has become a necessity today. Whether it is the continuation of your

business, retirement options, personal life/ disability insurance or other business needs, Federated has the added attraction of providing these services along with all your other insurance.

Federated has been in business since 1904 and has a highly trained field marketing staff ready to serve you. They have the experience and financial strength to serve members now and in the future. Federated Insurance specializes in Property and Liability, Workers' Compensation and Life & Disability Insurance.

Federated Insurance Companies has been an important partner with IFRA for many years. Their dedication and experience to meet not only your insurance needs, but to furthermore prepare your company for the future has put them in a class by themselves.

ICHOR



Ichor is a company that manufactures a full line Ichor is a company that of ultra-premium CBD

products. Our flagship product is Ichor water - an alkaline water with a pH of 9+ infused with nano CBD. Other products include topicals, cosmeceuticals, tinctures, and softgels. Every product undergoes rigorous research and development and is independently tested by accredited 3rd party labs that verify the contests of each bottle with a Certificate of Analysis. By doing this, Ichor ensures that retailers and customers are getting the finest CBD products the market has to offer.

PASS (PRACTICAL AMERICAN SAFETY SOLUTIONS)



PASS is highly regarded in the industry and offers the Class A/B training program in more

states than any other training company. Class C Operator Training will be available in both English and Spanish. The courses are offered online 24/7. They are self-paced and do not have to be completed in a single session. They are presented in a "no fail" format. They may be stopped and restarted as often as necessary.

PATRIOT CAPITAL



A leading equipment financing & leasing company. Patriot L Capital has been delivering CORPORATION fast and affordable business

equipment financing and leasing solutions to the convenience store and commercial petroleum industry since October 2000. Contact: Chris Santy, chris.santy@patcapfinance.com.

WASTE MANAGEMENT



It's our job to think about what's thrown out, and your job to keep your household,

small business, and neighborhoods moving forward. We're a family of 45,000 that strives to be your partner, not just a provider.

MEMBERSHIP BENEFITS

Drug Screening IFRA can assist your company with drug testing through our federal DOT-approved program. The program includes a pre-employment test and random test for drivers required to have a Commercial Driver's License (CDL) as well as pre-employment testing for employees using a random, reasonable suspicion, post-accident, or return-to-duty testing. *Keep your company in compliance.*

Fueling Illinois Multiple Employer Plan

401(k) Focus more time on growing your business and leave your retirement plan to the experts. No matter how big or small your business, outsourcing some of your non-core tasks makes smart business sense. We have found outside specialists can operate your retirement plan better, faster, and cheaper while giving you more time to focus on growing your business. When your company adopts our Multiple Employer Plan (MEP), everything about your 401(k) plan gets better. Not only will you reduce your fiduciary responsibility because we take over as the plan sponsor, but you'll

also have access to a best-in-class investment menu professionally managed by fiduciaries. And, if you are like most, you'll find your 401(k) expenses get significantly lower.

Legislative Support We represent you both in Springfield and Washington D.C. As a member of IFRA you are automatically a part of our national federation, the Energy Marketers of America (EMA). We also have close working relationships with the National Association of Convenience Stores (NACS) and the Society of Independent Gasoline Marketers of America (SIGMA).

We safeguard your business interests. We protect your business and bring your views and concerns to the attention of the legislators.

M-PACT Tradeshow One of the largest regional tradeshows in the country offers you the latest in products and services, educational seminars, and state-of-the-art technology to help you become more efficient in your business and increase your bottom line.



State Police Background Checks IFRA and the Illinois State Police protect members and their businesses by receiving important information about potential employees. Members can receive special pricing for both Federal and State criminal records.

Waste Hauling As an IFRA Member you will be eligible to enroll in Waste Management's new Preferred Vendor Program! Waste Management has had their national account program in place for several years with corporate owned businesses across the U.S., and now they are extending this fantastic offer to members of IFRA! You will have access to the same great services that our other national accounts currently benefit from such as:

- Competitive, national, market-based pricing
- Dedicated Account Manager that is segment specialized for your locations
- Multi-area/regional service with national billing
- Operational and cost efficiencies through customized service right size and load maximization programs

WJF Annual Golf Outing and Sporting Clay Shoot

Networking! This is an opportunity for you to enjoy yourself while networking with over 200 of your industry colleagues.

Work Opportunity Tax Credit Federal employment tax credits are a way of getting paid to hire new employees. Generally, 20% of new hires will qualify for a tax credit. Federal employee tax credits are a dollar-for-dollar savings for your company when you hire employees that qualify for the Work Opportunity Tax Credit. Your company could save thousands of dollars on your Federal taxes.

OUR PUBLICATIONS

WEEKLY BULLETINS

Designed to inform you on matters relating to marketing, current trade practices and trends.

MEMBERSHIP DIRECTORY

Published annually, the membership directory contains a listing of all association members by category. Also included are listings of national, state and regional oil associations, important state and federal phone numbers, and informative safety tips.

This year we included a legislative component to the Membership Directory. The legislative roster includes listings of state officers, state and federal congressman, legislators, and their contact information.

GALLONAGE DIRECTORY

Members receive a gallonage book yearly which lists all oil distributors licensed under the Illinois Motor Fuel Tax Law.





Top 10 Gas-Saving Tips

REPLACE CLOGGED AIR FILTER
This could improve gas mileage by as much as 10 percent or about two miles per gallon.

KEEP TIRES PROPERLY INFLATEDUnder-inflated tires can decrease fuel economy by up to one mile per gallon.

HAVE YOUR CAR TUNED REGULARLY
An engine tune-up can improve car fuel economy by an average of one mile per gallon.

AVOID JACKRABBIT STARTS
Abrupt starts require about twice as much gasoline as gradual starts.

PACE YOUR DRIVING
Unnecessary speed ups, slow downs and stops can decrease fuel economy by up to two miles per gallon. Keep a reasonable, safe distance from the car in front of you and anticipate traffic conditions. Use cruise control on the highway.

USE YOUR AIR CONDITIONER SPARINGLY
Turning on the air can reduce fuel
economy by as much as two miles per gallon
under certain speeds and operating conditions.

AVOID LENGTHY ENGINE IDLING
Turn off the engine if you're going to be waiting for moe than a couple of minutes.

DRIVE THE SPEED LIMIT
Driving at 65 miles per hour rather than 55
miles per hour reduces fuel economy by about
two miles per gallon.

Avoid carrying unneeded items, especially heavy ones. An extra 100 pounds in the trunk reduces a typical car's economy by one to two percent. And move items from the roof-rack inside to reduce drag and improve fuel economy.

JOIN A CAR POOL
You can immediately cut weekly fuel costs in half and save wear and tear on your car.

Sources: American Petroleum Institute, www.api.org (API/About Oil and Natural Gas/At the Pump/Fuel Savings lips) & U.S. Department of Energy and U.S. Environmental Protection Agency, www.fueleconomy.gov/feg/drive.shtml



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