

# Alabama Retailer



MEMBER BENEFITS  
Shipping program  
with no obligation,  
no minimums

FEDERAL ISSUE  
Salary threshold  
for overtime  
exemption  
doubles Dec. 1

BOOK CURATOR

*Terry Finley*

CEO OF BOOKS-A-MILLION

*Healthcare Q&A:  
Explanation of  
Affordable Care Act  
terminology*

MEMBER  
HIGHLIGHT

*SKIP AND TREY  
JOHNSTON*

OWNERS OF J&M BOOKSTORE

# From the President



## We Are Better When We Speak with One Voice

Retailers are better when we speak together on public policy.

That was evident when the first statewide law of the Alabama Legislature's

2016 regular session put a stop to an influx of local minimum wage and other mandated benefit ordinances.

With less than a day's notice, one city voted to increase what employers must pay their minimum-wage employees by almost \$3 an hour. The Legislature and governor moved quickly to preempt Alabama localities from determining local wages and such benefits as paid or unpaid leave, vacation time or work schedules. Retailers made their voice heard.

After many called our offices to express concerns about unregulated, for-profit companies conducting sales tax audits in our state, the Legislature made a first step toward reform. Thanks to Woody Baird and Charlie Ferguson who shared their stories (Page 16).

One voice can make a difference. Terry Shea talked with Congress and the media about what it would mean to more than double the overtime salary threshold for exempt employees. Shea's voice (Page 7) joined with almost 300,000 others, resulting in a slightly lower threshold and other modifications.

When our executive committee traveled to D.C. in May (Page 13), Alabama's congressional delegation heard how many retailers are faced with paying out thousands to ward off the threat of Americans with Disabilities lawsuits. They got that giving businesses 30 days to fix deficiencies is a more reasonable approach. And almost all of our delegation supports sales tax parity, or efairness.

Retail is better together. Join us!

Rick Brown, Publisher and President

# Alabama Retailer

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# July

# Contents



**4**  
**BACK TO SCHOOL**  
Three generations  
of Gees have put  
pants on students



**15**  
**SHARING THE PASSION**  
Salon owners  
invest in next  
generation

**8**  
**MEMBER HIGHLIGHT**  
Auburn brothers  
carry on family  
tradition



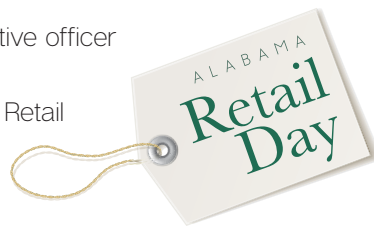
7	Overtime Rule	17	Member Benefits
10	Book Curator: Terry Finley	18	New Members
13	ARA Takes on D.C.	21	Affordable Care Act Q&A
14	Member News	22	Socially Speaking
16	Combatting Audit Abuse		

BETTER TOGETHER

## Mark Your Calendar for Alabama Retail Day 2016

**11:30 a.m. - 1:30 p.m. • Tuesday, Oct. 18, 2016 • Cost: \$50\***  
**Reserve your seat by Sept. 30 at [alabamaretail.org/retaildayregistration](http://alabamaretail.org/retaildayregistration)**

Terry Finley, president and chief executive officer of Books-A-Million, will be the keynote speaker for the 35th Annual Alabama Retail Day luncheon set for Tuesday, Oct. 18. **Learn more about our speaker on Pages 10-12.**



The luncheon at the Vestavia Country Club in Birmingham coincides with the University of Alabama at Birmingham Collat School of Business' Retail Day. The Alabama Retail Association and Bridgestone Retail Operations also serve as hosts for Retail Day.



By honoring the 2016 Alabama Retailers of the Year and the Alabama Centennial Retailers, the day recognizes successful

retailers who make noteworthy contributions to their communities, enhance significantly the well-being of their associates and positively influence the Alabama economy. The day also promotes the study and practice of modern retailing.

Alabama Retail Day began in 1982 at the University of Alabama main campus in Tuscaloosa. In 2006, Retail Day moved to Birmingham under the direction of the Retail Excellence Initiative within the UAB Collat School of Business.

*\* No cost for Alabama Retail board and Alabama Retail Comp trustees as well as Retailers of the Year, Centennial Retailers and their nominators.*

**Visit us at [alabamaretail.org](http://alabamaretail.org)**



BACK-TO-SCHOOL

# Three Generations of Gees Have Put the Pants (and More) on Students and Others

PLAN FOR ALABAMA'S 11TH BACK-TO-SCHOOL  
SALES TAX HOLIDAY AUG. 5-7

Story and photos by Melissa Johnson Warnke



**B**ack-to-school means big business for Alabama's retailers. For some, it's second only to the holidays as the busiest shopping period of the year. Many stores count on a boost in business as parents get their children stocked up on clothing, electronics, supplies and other classroom essentials. The shopping frenzy intensifies during Alabama's back-to-school sales tax holiday weekend in early August.

"I think it just gets people really excited. For us, the sales tax holiday makes a big difference. Outside of December, that is probably our biggest weekend of the year," said Michael Gee.

Michael, the president and co-owner of the Pants Store, says the timing of the holiday provides his stores with a one-two punch when it comes to sales.

"We plan a tent sale around the no-sales-tax weekend and clear out a lot of stuff from spring and summer. But, then again, a lot of people are already buying for fall and winter as well, taking advantage of the no sales tax. We sell a lot of stuff, it's a great weekend for us."

The Pants Store sells casual lifestyle clothing, shoes and accessories for men, women and children with such brands as Southern Marsh, Columbia Sportswear and more. The business also sells gifts and outdoor items from brands such as Yeti.

### Third Generation Retailer

Headquartered in Leeds, The Pants Store also has locations in Crestline, Trussville, Tuscaloosa and Huntsville. Michael and his brother, John, own and operate the business. They are the third generation of the Gee family to do so.

The Gees' grandfather, Taylor Gee, started the business in 1950. Working as a pants wholesaler, he built a warehouse

where he kept the pants. Before long, friends and neighbors started shopping out of his warehouse, and the wholesale operation gave way to retail. The business affectionately became known as "the Pants Store," and the name stuck. Michael's and John's father, the late Morris "Mickey" Gee, took over the business in the 1970s, growing the inventory to include all types of apparel for the entire family. Michael and John purchased the company in 2008 and continue

to run the business together today.

"I can remember sitting there on our lunch breaks, with my grandmother and grandfather, my dad and brother. Looking back on that now, that was pretty special," Michael recalls.

"It meant a lot to be able to work with my dad every day for a number of

years. Not everyone gets to see their parents every day, and that is something I am really thankful for. And now, working with my brother every day is a really neat experience, and I'm thankful for that, too. It is nice to be around family all day and to be able to rely on each other and have each other's back."

### Economic Impact

It's estimated that Alabamians spent more than \$1 billion on back-to-school shopping last year, or an average of \$627 for families with school-aged children, \$961 for those with college-aged students.

While retailers like the Pants Store benefit from back-to-school shoppers, the holiday is for everyone, not just those preparing to head back to the classroom. Anyone looking to purchase clothes, computers, tablets, school supplies and even diapers can also benefit from buying during the tax-free weekend. The added foot traffic in stores from the holiday has increased Alabama's August sales tax collections in eight of the first 10 years of the sales tax holiday. ■



*The 66-year-old Pants Store doesn't just sell pants. Its five locations sell all types of clothing and accessories for the entire family, plus gifts and outdoor items. Visit online at [pantsstore.com](http://pantsstore.com)*



# Alabama's Back-to-School Sales Tax Holiday

BY THE NUMBERS



# 12:01

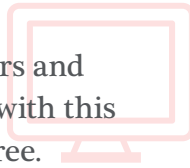
12:01 a.m.: The time this year's tax holiday starts Friday, Aug. 5. It ends at midnight Sunday, Aug. 7. Plan for extended hours during the weekend.

**10%** Many cities and counties will also waive their local tax, meaning a savings of up to 10 percent in those Alabama localities.

# 17

The number of states, including Alabama, with a back-to-school sales tax holiday.

**\$750 OR LESS** Single purchases of computers and computer equipment with this selling price are tax free.



# 11

The number of years Alabama has had a back-to-school sales tax holiday. The first sales tax holiday was in August 2006.

# 4%

The amount of tax saved statewide on the qualified items

**304** The record number of cities and counties that participated in the 2015 sales tax holiday. Cities or counties must notify the state that they will participate in the sales tax holiday no later than July 6.

**\$50 OR LESS**

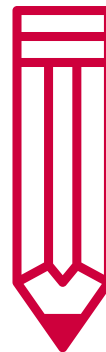
Each of the qualified school supplies can cost this amount and still be tax free. Not every item on schools' supply list will be tax free. Place copies of the Quick Reference at cash registers, group tax free items in a special display and/or create distinctive signage for tax-exempt school supplies.

For more free resources relating to the sales tax holiday, visit [alabamaretail.org/alabamasalestaxholidays](http://alabamaretail.org/alabamasalestaxholidays). There you will find a quick reference sheet of tax-exempt items, a downloadable promotional poster and a primer to help guide you and your employees through the holiday.



**\$100 OR LESS**

Value of each item of clothing customers can buy tax free during the weekend.



**\$30 OR LESS** Each book can be this much, and buyers pay no sales tax. Textbooks valued at \$50 or less also can be purchased tax free.



## OVERTIME RULE

# Salary Threshold for Overtime Exemption Doubles Dec. 1

BUSINESS OWNER SAYS IT'S TIME TO TAKE NOTE OF  
'DRASTIC' CHANGE THAT IS COMING

Story and Photo by Nancy King Dennis

**T**erry Shea, co-owner of Wrapsody in Hoover and Auburn, who has worked tirelessly to seek a delay, says most Alabama businesses have yet to grasp the implications of a federal overtime regulation finalized in May.

The increase in minimum salary that must be paid before an executive, administrative or professional employee can be exempt from overtime more than doubles under the rule from \$23,660 annually, or \$455 a week, to a threshold of \$47,476 annually, or \$913 a week. While an increase in the threshold was warranted, "that's drastic," said Shea.

"Like most retailers, our labor costs are a fixed percentage of our sales, which means we can't just increase everyone's salaries by such a large amount, nor can we pass the more than 100 percent increase along to our customers in the form of higher prices," she told the U.S. House Small Business Committee in October of 2015 when the U.S. Labor Department was proposing an even higher threshold of \$50,440 annually, or \$970 a week.



### OVERTIME RULE

**Effective Dec. 1, 2016**

**Minimum salary threshold:  
\$47,476 annually, or \$913 a  
week, 40% of Southeast wages  
(lowest Census region)**

**Threshold indexed every  
3 years; DOL projects 2020  
threshold will be \$51,168**

**Up to 10% of salary can be  
non-discretionary bonuses,  
if paid quarterly**

**No change in duties test**

**Highly compensated employee  
threshold: \$134,004 annually,  
90% of full-time salaried  
workers nationally**

The rule, which is effective Dec. 1, "will force us to convert some salaried management to an hourly wage and require them to clock in and out as non-exempt employees," said Shea.

The Alabama Retail Association's employment law partner conducted a June webinar explaining the implications of the rule for employers. A recording of that webinar, provided at no cost to ARA members, is available at: [alabamaretail.org/overtimerule/](http://alabamaretail.org/overtimerule/)

Federal legislation could block the rule temporarily until a more thorough economic analysis is complete, but the president says he'll veto it. If a delay happens, it should be evident by September.

Meanwhile, employers should evaluate their workforce to determine structural changes needed and proceed with caution toward implementation by the last month of this year.

The change could mean blanket reclassifications for all employees. That possibility has the plaintiff bar gearing up to challenge employers on misclassifications.

**👉 To learn more, go to  
[alabamaretail.org/overtimerule/](http://alabamaretail.org/overtimerule/)**

FAMILY TRADITION

‘It’s about more than just shopping. It’s the experience.’

AUBURN BROTHERS OPERATE TWO COLLEGE TOWN BOOK/GEAR STORES

Story and Photos By Melissa Johnson Warnke



*Alabama Retail Board Member Skip Johnston oversees operations at the South College Street location of J&M. His brother, Trey, runs the downtown Auburn store (photo opposite).*



For more than 60 years, the familiar look and feel of J&M Bookstore has greeted Toomer's Corner visitors. Generations of Auburn University students, alumni and fans say visiting and shopping at the store is an AU family tradition.

"We are truly blessed with the following that we have," said Trey Johnston. "People will say, 'Y'all are the one constant that I remember from my time at Auburn University.' It's about more than just shopping. It's the experience."

The downtown bookstore and a second location at University Village on South College Street sell textbooks, art supplies, Auburn apparel and souvenirs.

J&M Bookstore was opened in May 1953 by George Johnston and Paul Malone. In the 1960s, George bought out

Paul's portion of the business and since then, J&M has been wholly owned by the Johnston family.

Today, brothers Skip and Trey Johnston own and operate the family business. Most days, you'll find Trey greeting customers and energizing fans on game day at the downtown location, while Skip oversees operations at the South College Street location.

"We love Auburn. Having a small, family-run business allows us to fully

invest in the community. It's especially fun around here in the fall when alumni come back," said Skip Johnston.

Between the two stores, 35 people are gainfully employed. "A lot of people depend on J&M. We have people who've worked for the business for 50 years. And we have a lot of college students who work for us as well," said Skip.

One of those former student employees says working at J&M Bookstore launched a lifetime career in book sales. Terry Finley, who is now the CEO of Books-a-Million, the second largest bookseller in the country, worked at J&M Bookstore to put himself through college (See Pages 10-12).

Skip said, "We still have books, although they're not as popular as they used to be for us. Now, it's the souvenirs and AU gear that bring people to shop. We have parents who come here and shop. And now their kids and even their grandkids come here and shop, too."

Skip Johnston is the newest member of the Alabama Retail Association board of directors. His term began Jan. 1. Skip, who holds a bachelor of science in education from Auburn University, officially joined the family business in 1983. He's

proud of the big footprint the store leaves on every Tiger fan.

It's not just the store itself that holds a revered place in the hearts of all Auburn students, past and present. The store maintains a painted brick wall next to the original location that bears the university's battle cry "War Eagle." It is arguably the most popular backdrop for photos, particularly for graduating seniors, that's not officially part of Auburn's campus.

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***"Having a small, family-run business allows us to fully invest in the community."***

- SKIP JOHNSTON

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*J & M Bookstore at 115 S. College St. and J&M II (University Village) at 1100 S. College St. in Auburn are open Monday through Saturday. Business hours vary based on the season and kick off time for Auburn University football games. Visit online at [jmbooks.com](http://jmbooks.com)*

While the landscape of downtown Auburn and Auburn University continues to change, the Johnstons say they have no plans to change the look of J&M.

"Those shingles out front have hung on the building for more than a century," said Trey. "It's important to maintain that presence." ■

FEATURED MEMBER

# Book Curator

By Nancy King Dennis

AN INTERVIEW WITH

Terry Finley  
President and Chief Executive  
Officer of Books-A-Million Inc.

Photo By Brandon Robbins

“I’ve only done one thing in my life,” Terry Finley said surrounded by the objects of his chosen profession. What Terry does is sell books.

“In 1972, when I graduated from high school, I went to work for George Johnston at Johnston and Malone Bookstore (see story Pages 8-9) in Auburn, Alabama,” Terry said among the stacks at the Brookwood Village Books-A-Million in Birmingham. “I paid my way through college, working 40 hours a week in a book store.”

After earning a degree in communications from Auburn University, Terry became an assistant book buyer for Rich’s Department Store in Atlanta, working for Faith Brunson, who at the time was the president of the American Booksellers Association.

“I became a publisher sales rep after that stint, and then began working in a Gateway Bookstore in Knoxville, Tennessee, a chain of 60 stores, which ultimately were bought by the predecessor of Books-A-Million. I ended up going to Books-A-Million 31 years ago,” said the president and chief executive officer of the second largest bookseller in the country.

And other than a brief interlude as a national sales manager for a New York publisher, Terry has been with Books-A-Million (BAM) ever since.

### A Family Story

Terry plans to tell the story of Books-A-Million on Oct. 18 when he will be the keynote speaker for the 35th Annual Alabama Retail Day luncheon (See Page 3 for details).

“There is a lot about our company, which people would be interested in and don’t know,” he said. “It is a fascinating family story, and I want to tell it.”

**Books-A-Million CEO Terry Finley will tell the story of Books-A-Million on Oct. 18 when he will be the keynote speaker for the 35th Annual Alabama Retail Day luncheon. See details, Page 3.**

**“There is a lot about our company, which people ... don’t know. It is a fascinating family story, and I want to tell it.”**

**- TERRY**

The Books-A-Million story is almost 100 years old, and every page was written in the state of Alabama.

“This is a great place to stay grounded,” Terry said. “We don’t anticipate ever leaving Alabama.”

“Clyde W. Anderson started the business in 1917 in Florence, Alabama,” he said. “He built a newsstand out of old piano crates” to sell newspapers and magazines to the workmen building what is now Wilson Dam.

“The family is the same family that owns Books-A-Million today,” Terry said.

The four sons of Charles C. Anderson Sr., the founder’s son, each run one of the Anderson Companies.

Clyde B. Anderson, executive chairman of Birmingham-based Books-A-Million, “is the retail brother,” said BAM’s CEO. Terry Anderson heads Florence-based TNT Fireworks, the largest U.S. distributor of fireworks and sparklers. “The older brother, Charlie, has a wholesale business (Anderson Media) that primarily services Wal-Mart stores with books, magazines, music and more,” said Finley. “The youngest son, Harold, runs the publishing division,” Anderson Press,

*Continued on page 12*

## THE ESSENTIALS

**Founded**  
1917

**Number of Employees**  
5,190 nationwide;  
1,092 in Alabama

**Mentors**  
Charles C. and  
Clyde B. Anderson

**Smart Move**  
Coming home to  
Books-A-Million

**Learning Moment**  
My year in  
New York City!

**Wisdom Shared**  
If you love what you do, no work is too hard, no challenge too great, no setback is beyond recovery. Instead, the rewards are even more sweet.

See more  
of this story at  
[alabamaretail.org](http://alabamaretail.org)





Continued from page 11

which publishes children's books, sells coin and stamp collecting supplies and memory preservation such as photo and scrapbook albums.

"Mr. Anderson Sr., our chairman emeritus, is a wonderfully supportive, amazing entrepreneur who is still very active in all of the businesses," said Terry. The story of how he built the businesses earned

Anderson Sr. a Horatio Alger Award in 2015.

Terry credits Charles C. and Clyde B. Anderson for nurturing his career.

"I have had the great support and mentoring of the Anderson family," said Terry, who served Books-A-Million as a merchandising vice president, president of booksamillion.com, executive VP and president and chief operating officer before becoming president and chief executive officer in 2011.

"I like to joke; it only took me 28 years to get there," he said.

### **The Book Business is Back**

Books-A-Million sells "books in every format imaginable. We sell hard cover, paperback, mass market paperback, digital and e-readers," Terry said. At the Brookwood store in Birmingham and one in Portland, Maine, you can even have a 40- to 800-page book you wrote printed or have a hard-to-find book written by someone else printed.

In the 31 years Terry has been with the company, the industry has changed significantly.

"Books have probably been the most dramatically affected commodity by the internet," he said.

When mega-online-retailer Amazon began in 1995, the first product it sold was books. "We had to face that reality a long time ago before most businesses had to face it. We have found ways to keep our stores relevant," Terry said. Next came the digital era "with reading devices and people migrating from not buying physical books as much and reading on devices," he said.



*Birmingham-based Books-A-Million has 258 stores in 31 states, including 20 in Alabama. It employs 5,190, including more than 1,000 in Alabama. The company was founded in 1917 in Florence. Learn more at [booksamillion.com](http://booksamillion.com)*

"We find ourselves today in a very different place than where we were 30 years ago, but the book business is back. People have decided that those devices maybe weren't quite as exciting as they thought. Booksellers are thriving, both the independents and the chains," Terry said.

According to the American Booksellers Association, the number of independent bookstore locations rose to 2,311 in May of 2016,

compared with 2,227 at the same time in 2015. During the depths of the recession in 2009, the number of independent locations had dwindled to just 1,651.

Books-A-Million, the second largest chain in the country, operates some 260 stores in 31 states, employing more than 5,000 with more than 1,000 in Alabama.

Terry emphasizes that BAM stores aren't just about books. "Increasingly book stores have become gift stores, and stores that are very responsive to what is going on in the popular culture," he said.

### **Public vs. Private**

"We have evolved in a lot of different directions as a company," Terry said.

What Books-A-Million sells and how the company sells it isn't the only change.

The company also has gone from private to public and back to private again.

"When we went public (in 1992), we did that to fund a rapid expansion," said Terry. "At that point in time, super stores had just become the rage, and we wanted to grow quickly to become competitive in the markets that we serve."

By December of 2015, Books-A-Million had again become a private company.

"As the business has evolved, we determined that it would be better and give us more flexibility to be a private company again. Frankly, as a private company, we will save a lot of money, because it is expensive to be a public company," Terry said. ■

# Alabama Retail Association Brings the Voice of Retail to Capitol Hill

Story and Photos by Melissa Johnson Warnke

“Retailers need to work together to make our voice heard. If we don't speak up for ourselves, I promise you no one else is going to do it,” said Ricky Bromberg, president of Bromberg and Co. and chairman of the Alabama Retail Association's board of directors. Bromberg was one of seven people representing the Alabama Retail Association who recently traveled to Washington, D.C., for the Retail Advocates Summit.

The Summit, hosted by the National Retail Federation, took place May 23-25. Retail advocates and business owners from throughout the country came together to meet with members of Congress about issues that are critical to a thriving retail industry.

Alabama Retail met individually with Sens. Richard Shelby and Jeff Sessions and Reps. Robert Aderholt, Bradley Byrne, Gary Palmer, Martha Roby, Mike Rogers and Terri Sewell. In the meetings, the ARA team focused on the new overtime salary threshold (see story, Page 7), sales tax parity or “efairness,” and Americans with Disabilities Act lawsuit abuse.

“There are so many new bills, rules and regulations that are coming down, specifically the new overtime rule. I think it's important that we give them our expert opinion on how it's going to impact us at store level or street level. We are the experts in our field,” said Terry Shea, co-owner of Wrapsody Inc. and an ARA board member.

Bromberg and Shea were joined by Alabama Retail's Vice Chairman Jacob Shevin, president of Birmingham-based Standard Furniture; Immediate Past Chairman George Wilder, owner of The Locker Room in Montgomery and Auburn; President Rick Brown; Vice President Alison Hosp; and Melissa Warnke, ARA's manager of communications and engagement.



ARA board members Terry Shea, Ricky Bromberg, George Wilder and Jacob Shevin traveled to Washington, D.C., in May to make the voice of retail heard.

“You can only share so much in a letter,” said Shevin, who attended the Summit with ARA for the second time this year. “When you get to tell a story face-to-face with our lawmakers, they get to hear firsthand how legislation affects small businesses in the state of Alabama.”

During the Summit, Bromberg was named a Top 5 Finalist for the America's Retail

Champion of the Year award. Founded in 1836, Bromberg's has the distinction of being the oldest retailer of any kind in the state of Alabama, and the oldest continuously, family owned and operated retailer in the United States.

Shea was also honored as a Retail Champion, one of 41 small U.S. retailers noted for their advocacy involvement.

[To learn more about these Retail Champions, go to \[alabamaretail.org/news/brombergsheachampions/\]\(http://alabamaretail.org/news/brombergsheachampions/\)](http://alabamaretail.org/news/brombergsheachampions/)

# Member News

## THE NAMEDROPPER CELEBRATES 75TH YEAR



**NameDropper** celebrated its 75th anniversary with a special ribbon-cutting in April. Opened in 1941 as Bronson's in downtown Montgomery, the traditional children's clothing stores' name and owners have changed. Shea and Sid Schroll bought it in 1984 and now operate it along with their son Brian and his wife, Gina. The Schrolls combined NameDropper with their baby store Storkland.

Today, the two stores occupy a shared space on EastChase Parkway. Besides special occasion outfits for weddings and portraits, the store boasts a trained staff of children's shoe fitting experts and a large selection of furniture and accessories for an infant's nursery.

Visit [namedropperkids.com](http://namedropperkids.com)

## GREENVILLE SUPER FOODS IS BUSINESS OF THE YEAR



**Super Foods of Greenville** is the Greenville Area Chamber of Commerce's 2016 Distinguished Business of the Year. President and Chief Operating Officer John Wilson accepted the award during the chamber's annual banquet in February. "Over the years, Super Foods has donated hundreds of thousands of dollars back into our community in money and goods," said Tracy Salter, second vice president for the chamber. "It is a business that ... recognizes the support of the community it serves by striving to go above and beyond to be a positive force in the area." Wilson is a member of the Alabama Retail Association board of directors. Visit [facebook.com/superfoodsofgreenville/](http://facebook.com/superfoodsofgreenville/)

## WARE JEWELERS MARKS ANNIVERSARY MILESTONE



**Ware Jewelers** is 70 years old. Owners Ronnie and Tina Ware marked the milestone for the Auburn-based jewelry chain by offering special discounts during April, the anniversary month.

"The celebration was a chance for us to communicate how appreciative we are of our customers who have supported us for 70 years," said Tina.

The Wares recently renovated their downtown Auburn location. The three-story jewelry store sits on the same spot as the original store opened in 1946 by Ronnie's parents, Lamar and Libby Ware. Ware Jewelers has three other locations – Tiger Town in Opelika, the Shoppes at EastChase in Montgomery and Eastern Shore Centre in Spanish Fort. Visit [warejewelers.com](http://warejewelers.com)

## IN MEMORIAM: JERRY GLOVER BEASLEY, 1934-2016



**Beasley's Inc.** President Jerry Glover Beasley, a former Alabama Retail Association chairman and Alabama Retail Comp trustee, passed away April 29 at his Ozark home at the age of 81. Jerry served as ARA's chairman from 2005 through 2006 and served on its board for 20 years. He was an ARC trustee from 1996 to 2009. Two of his sons, John and Bob, continue to run the Honda Yamaha Kawasaki Suzuki dealership, which their father operated for 52 years. Memorials may be made to the Ozark Baptist Church, 282 S. Union Ave., Ozark, AL 36360; or to the American Cancer Society, 3054 McGehee Road, Montgomery, AL, 36111. Visit [beasleysinc.com](http://beasleysinc.com)

👉 For more member news, visit [alabamaretail.org](http://alabamaretail.org)



## SHARING THE PASSION

# Salon Owners Invest in the Next Generation

Story and photo by Melissa Johnson Warnke

It's been nearly 25 years since hairstylists Michelle McGough and Paula Lecher first met. The two were working under the same mentor at the same salon – that just happened to be in the same building that's now home to Salon Allure.

While the two went on to work at different salons for several years, they reconnected in 2003, and soon after, bought the building where they first worked. Together, they opened Salon Allure, a full-service beauty salon and spa in Huntsville.

"We have both been hairstylists for several decades,"

Michelle said, sharing a laugh with Paula. "We know a lot about the salon business."

"And when you do something for more than 30 years," Paula added, "you build a lot of relationships, too."

Paula and Michelle describe styling clients' hair for prom, doing their hair for a wedding a few years later and then giving those same clients' children their first haircuts.

"People come in shaking our hand, and in the end, we end up hugging. We believe in getting to know our clients and offering them the best in customer service," said Paula. "We have so many people who come here who've been coming for several years."

Aside from typical salon services, Salon Allure also includes a large boutique-style retail selection. They sell professional

haircare products from the two brands they're loyal to – Redkin and Pureology, as well as gifts.

"We love shopping ourselves, so we love going to market and picking out items for the shop. Our customers are always busy. We thought, 'Why not give them the chance to pick up a gift for a birthday or party while they're here?' We even wrap it for them," said Michelle. The boutique area also includes displays from local companies and artisans.

Michelle and Paula focus on training new hairstylists, bringing their story full circle. In the same way the two were

mentored nearly 25 years ago, the veteran hairstylists value the chance to pay it forward.

"We love getting students to come work for us once they graduate. We get to train them and see them succeed. It's exciting," Paula added.

"We enjoy sharing our time and our passion with the next generation," said Michelle. And their commitment to training,

Michelle says, translates to a better experience for Salon Allure customers. "Our team of professionals is constantly challenging themselves with the latest styles, trends, treatments and services."

[Read this story online at alabamaretail.org/news/member-profilesalonallure/](http://alabamaretail.org/news/member-profilesalonallure/)



*Michelle McGough and Paula Lecher own Salon Allure at 821 Regal Drive SW in Huntsville. The salon is open from 9 a.m. to 7 p.m. Mondays, from 8 a.m. to 8 p.m. Tuesday through Friday, and from 8 a.m. to 5 p.m. Saturday. Visit online at [salonallurehuntsville.com](http://salonallurehuntsville.com)*

# Legislature Starts Audit Reform; Regulation May Be Next

Story by Nancy King Dennis. Photos by Melissa Johnson Warnke

“Don’t just take what they tell you and write them a check.”

That’s the advice Woody Baird of The Sure Shot in Alexander City gives to anyone facing an audit by unregulated, for-profit auditing and collecting firms working on behalf of Alabama’s cities and counties.

In May of 2013, an auditor with one of the firms came into his 18-year-old business to conduct a sales tax audit.

“They were here for two or three weeks, and they told us we owed them \$12,487,” Baird said.

After paying an accountant and taking up his and his wife’s time for four months, the assessment “got down to zero.”

“As we were going in and dissecting this, the amount kept coming down,” he said. “The auditor didn’t understand the tax law.”

During this year’s regular session, the Alabama Legislature, at the insistence of Alabama retailers like Baird and others, took a first step toward reining in such abuses by for-profit audit firms.

Effective Jan. 1, 2017, only auditors with a four-year accounting degree who have completed a certification program administered by the Alabama Local Tax Institute of Standards and Testing (ALTIST) can conduct such audits. Starting Oct. 1, the certification program must include a course on customer relations and professional courtesy.

The new law also requires for-profit auditors to present a signed and dated contract upon entering a business and a local government official to sign off on any final assessment or forced collection.

Alabama Retail President Rick Brown said ultimately, “we may need to look at a regulatory board or commission

to oversee this industry.” Further legislation could be brought in future sessions.


Baird cautions that fighting an audit has a cost. He points to the business owner who testified before legislative committees during the session.

Charlie Ferguson, owner of Alabama Bolt and Supply

in Montgomery, shared how a for-profit firm subjected his business to an audit that dragged on for two years. Auditors assessed him \$95,000 in local sales and use taxes. At that point, Ferguson had to hire a lawyer. After two more years and \$45,000 in attorney costs, the final assessment was just \$136.

“They come in and tell people, ‘You owe this money.’ But they don’t,” said Baird. “And a lot of people just write them a check to get them off their back.”

Have you been abused by a for-profit auditor? Go to [alabamaretail.org/auditabuse](http://alabamaretail.org/auditabuse) to tell us your story in confidence.

 **For more information on the new law, go to [alabamaretail.org/auditabusereform](http://alabamaretail.org/auditabusereform)**



Woody Baird (above), owner of The Sure Shot in Alexander City, says unregulated, for-profit auditors need retraining to better understand the state’s tax laws. “Don’t just write them a check,” he advises. Pictured right: Charlie Ferguson.



# Make PartnerShip® Your Shipping Connection

PartnerShip® has developed and manages a shipping management program for Alabama Retail Association members with no obligations and no minimum shipping requirements.



Alabama Retail members can save on EVERY shipment they send and receive with FedEx®.

The Alabama Retail shipping program, managed by PartnerShip®, provides members with the following benefits:

- Discounted Small Package shipping with select services from FedEx Express, FedEx Ground, and FedEx Home Delivery®. On FedEx Express, you can save up to 27 percent on next-business-day envelopes, up to 22 percent on next-business-day or 2- and 3-business day packages and up to 23 percent on international shipments.

- Additional savings on standard and guaranteed LTL Freight shipments with reputable national and regional carriers.
- Competitive rates on Truckload, Tradeshow, and Expedited shipments using quality national and specialized carriers.

Each year, PartnerShip® digs into the details and analyzes new rate tables for FedEx and UPS to assess the true impact to shippers and help you make sense of these changes. PartnerShip® provides that annual in-depth analysis to ARA members to help you determine how those carrier rate increases will affect your shipping costs.

*👉 To learn more or enroll, go to [alabamaretail.org/benefits/shipping/](http://alabamaretail.org/benefits/shipping/)*

## Take Advantage of the Low-Cost Credit Card Processing ARA Offers

Huntsville-based processor CHECKredi®, the Alabama Retail Association partner that offers group-negotiated rates typically reserved for only the largest retailers, saves money for all electronic payment processing, from credit card processing services to check collections.

**MEMBER SINCE 1995**  
"CHECKredi® has reduced our credit card related fees by half of what we were paying previously," said **ANISSA BONOSKY, OFFICE MANAGER FOR DAVIS DIRECT INC.**, a Montgomery printing and marketing resource that has been in operation since 1927. Davis has been an Alabama Retail member since 1995.

**"CHECKredi® is a benefit to us, but ultimately a benefit to our customers."**

**-ANISSA BONOSKY, DAVIS DIRECT INC.**

Davis only uses the online credit card processing service, but CHECKredi® also offers traditional and electronic check guarantee, check verification, remote deposit capture and processing equipment.

"It was very easy to get started," said Anissa. "A representative came out and went over the paperwork with us. After filling it out, we were up and running in just a few days."

The CHECKredi® model is based on a flat fee rather than a percentage markup. Instead of adding a percentage fee on top of interchange rates, businesses pay a small, per-transaction fee and a flat monthly statement fee.



"We highly recommend CHECKredi®," said Anissa. "It reduced the cost of accepting credit cards, which is a benefit to us, but ultimately a benefit to our customers."

*👉 For a free cost comparison, go to [alabamaretail.org/benefits/credit-card-processing/](http://alabamaretail.org/benefits/credit-card-processing/)*



# Welcome

# New Members



## FEATURED NEW MEMBER

**BLACK  
WARRIOR  
BREWING  
CO. LLC  
TUSCALOOSA**

## Founded 2013

OWNERS/BREWERS:

**Jason Spikes, Joe  
Fuller, Eric Hull  
(pictured), Wayne  
Yarbrough**

NUMBER OF EMPLOYEES: **8**

LOCATION: **2216  
University Blvd.,  
Tuscaloosa, AL  
35401**

MEMBER SINCE:

**Jan. 31, 2016**

306 BBQ Greenbrier  
Operations LLC  
**MADISON**

365 Parts Direct LLC  
**VESTAVIA**

A Slab and More LLC  
**DEMOPOLIS**

Aarvi LLC  
**FAYETTE**

Aarya LLC  
**HAMILTON**

Acapulco Inc.  
**TALLASSEE**

Advanced Dental  
Solutions Inc.  
**MOBILE**

Alabama Colon  
& Gastro PC  
**HUNTSVILLE**

Alabama Dental  
Holdings LLC  
**HOOVER**

Alabama Ophthalmology  
Associates PC  
**BIRMINGHAM**

Alabama Physical  
Services Inc.  
**BIRMINGHAM**

Allen & Barbour LLC  
**BIRMINGHAM**

American Behavioral  
Benefits Managers Inc.  
**BIRMINGHAM**

American Oak Inc.  
**MONTGOMERY**

American Wholesale  
Distributors Inc.  
**PELHAM**

Angel's Island Coffee LLC  
**HUNTSVILLE**

Asian Cuisine Inc.  
**OPELIKA**

B.D.E. LLC  
**FAIRHOPE**

Bailey's BBQ Inc.  
**LANETT**

Barragan Co. LLC  
**WETUMPKA**

Bern, Butler,  
Capilouto & Massey PC  
**MONTGOMERY**

Big B Bar-B-Que Inc.  
**ALEXANDER CITY**

Big City Toys LLC  
**MOBILE**

Big Daddy's Grill LLC  
**FAIRHOPE**

Birmingham Psychiatry  
Pharmaceutical  
Studies Inc.  
**BIRMINGHAM**

Bomarc Inc.  
**BIRMINGHAM**

Bon Secour Tire &  
Automotive Service LLC  
**BON SECOUR**

Boosters Inc.  
**MONTGOMERY**

Boyd's Marine Inc.  
**DOTHAN**

Boys & Girls Clubs of  
North Alabama Inc.  
**HUNTSVILLE**

Bradford B Liles, Dmd PC  
**THEODORE**

Brooke R.  
Uptagrafft, MD PC  
**HUNTSVILLE**

Buffalo St 2 LLC  
**HAYNEVILLE**

Byte Size Inc.  
**BIRMINGHAM**

Cahaba Oaks  
Bar & Grill LLC  
**PINSON**

Capstone Veterinary  
Hospital PC  
**TUSCALOOSA**

Chen & Wong Inc.  
**BIRMINGHAM**

Claiborne Foods LLC  
**MONROEVILLE**

CMJ Fitness LLC  
**ENTERPRISE**

Crestline Bagel Co. Inc.  
**MOUNTAIN BROOK**

Crimson Spirits LLC  
**TUSCALOOSA**

CTE Truck and Tire Inc.  
**MONTGOMERY**

Cyn Shea's Complete  
Catering Inc.  
**HUNTSVILLE**

Daphne Rental Center Inc.  
**DAPHNE**

D'armond Catering LLC  
**HOOVER**

David Vess  
**ARDMORE**

Dekalb Animal  
Hospital LLC  
**FORT PAYNE**

Devdarsh Inc.  
**ATHENS**

Dixie Trailer Works Inc.  
**NEWTON**

Donna Hill  
**FLORENCE**

Donna J Madden  
**IRVINGTON**

Dothan  
Ophthalmology PC  
**DOTHAN**

Downtown Car Care Inc.  
**MOBILE**

Dr. Michael D. Irwin PA  
**MONTGOMERY**

Drake's Place  
Diner Etc. LLC  
**CHANCELLOR**

Duda Energy LLC  
**DECATUR**

East Montgomery Animal Hospital LLC  
**MONTGOMERY**

Eastbrook Tire and Auto Center Inc.  
**MONTGOMERY**

Edwards Grocery LLC  
**JACKSONVILLE**

Ekadanta Inc.  
**HAZEL GREEN**

EKM Enterprises Inc.  
**FLORENCE**

El Sombrero Mexican Restaurant LLC  
**PRATTVILLE**

Enational Insurance Agency Inc.  
**MOBILE**

Estes Pegram & Associates Inc.  
**VESTAVIA**

Faler Golf LLC  
**PINSON**

Federer Fertilizer Inc.  
**CULLMAN**

Five Mobile LLC  
**MOBILE**

Five Star Enterprises LLC  
**CALERA**

Friendship Foods Inc.  
**AUBURN**

Gardendale Health Mart Pharmacy  
**GARDENDALE**

Gary Parra  
**CORDOVA**

Genesis Dental Group Foley PC  
**FOLEY**

Geny Inc.  
**GADSDEN**

Gilbert Orthodontics PC  
**BIRMINGHAM**

Glory Days Grill LLC  
**BIRMINGHAM**

Gourmet 2 Go LLC  
**AUBURN**

Griffith Enterprises Inc.  
**RAINSVILLE**

Gulf States Insurance Group LLC  
**AUBURN**

Guthrie's Tigertown LLC  
**OPELIKA**

Haleyville Medical Associates Inc.  
**DOUBLE SPRINGS**

Halter LLC  
**TUSCALOOSA**

Hans LLC  
**OPELIKA**

Hartselle Finance Inc.  
**HARTSELLE**

HBT Supply LLC  
**DOTHAN**

Hemby Foods I LLC  
**DAPHNE**

Hinds & Co. LLC  
**TUSCALOOSA**

Huatulco Mexican Restaurant Inc.  
**WINFIELD**

Hughes Cremation Center & Funeral Services Inc.  
**DAPHNE**

Huntsville Golf Club LLC  
**HUNTSVILLE**

Icing Creations LLC  
**MONTGOMERY**

Indie Film Lab LLC  
**MONTGOMERY**

Jasper Family Practice Center PC  
**JASPER**

Jennifer Tran  
**SPANISH FORT**

Jeter Ventures LLC  
**DOTHAN**

JHR Companies LLC  
**AUBURN**

Jin Yao Lin  
**JASPER**

JMP Enterprises Inc.  
**MONTGOMERY**

JP Keros Inc.  
**VALLEY**

JSK Hospitality LLC  
**TUSCALOOSA**

Keith Gray  
**FLORENCE**

Kevin Reilly Inc.  
**MONTGOMERY**

Kopp Medical LLC  
**MOBILE**

La Familia LLC  
**SPRINGVILLE**

Lake Guntersville Chamber of Commerce Inc.  
**GUNTERSVILLE**

Lake Martin Mini Mall LLC  
**ECLECTIC**

Las Palmas Mexican Restaurants Inc.  
**FAYETTE**

Layton Huskey LLC  
**AUBURN**

Legghorns LLC  
**GUNTERSVILLE**

Lindsey Office Furnishings Inc.  
**BIRMINGHAM**

Lions Hospitality LLC  
**FLORENCE**

LLH Kids LLC  
**HOOVER**

Los Cabos II Inc.  
**MONTGOMERY**

M & B Management Inc.  
**AUBURN**

M. Scott's Bakeries Inc.  
**HOMEWOOD**

Majestic Catering Services Inc.  
**BESSEMER**

Mandh LLC  
**OPELIKA**

Mcclellan Park Merchants LLC  
**ANNISTON**

Mckinney, Braswell & Butler LLC  
**HUNTSVILLE**

MGM Kobe Inc.  
**MONTGOMERY**

Michael F. Carter, MD PC  
**HUNTSVILLE**

Mike and Susan Grayson  
**DEMOPOLIS**

Mike Byrd  
**EUFAULA**

MTPM LLC  
**MOBILE**

Murali Inc.  
**HANCEVILLE**

O Town Ice Cream LLC  
**OPELIKA**

Occumed Urgent Care LLC  
**MONTGOMERY**

Odyssey Skate Center LLC  
**HUNTSVILLE**

Old Black Bear Brewing Co. LLC  
**MADISON**

Otis & Clyde LLC  
**TUSCALOOSA**

Palmetto Management Group LLC  
**BIRMINGHAM**

Papa Roc's LLC  
**MONTGOMERY**

Paradise Lanes Inc.  
**RAINBOW CITY**

Pete's Store Inc.  
**TROY**

Picasso's Grill LLC  
**MADISON**

Pike Road Butcher Block LLC  
**PIKE ROAD**

Postal Pies LLC  
**TUSCALOOSA**

Postmark Ink Inc.  
**FAIRHOPE**

Professional Collision  
Services Inc.  
**MOBILE**

Professional Engineering  
Groups Inc.  
**TRUSSVILLE**

Pyramid Industrial Inc.  
**DECATUR**

Quadriga LLC  
**MOBILE**

R. David Roden Jr.,  
DMD MD PC  
**BIRMINGHAM**

Radhy-Krishna LLC  
**HANCEVILLE**

Radiology Associates  
of Dothan PC  
**DOTHAN**

Railroad Cafe LLC  
**BESSEMER**

Rashmi LLC  
**MILLBROOK**

Ric & Moe's LLC  
**MONTGOMERY**

Riptide LLC  
**DAPHNE**

River Region Depot LLC  
**MONTGOMERY**

Riverside Restaurant Inc.  
**FLORENCE**

Rosato's Inc.  
**HOOVER**

Rose Tag LLC  
**HUNTSVILLE**

Rosegate Design Inc.  
**BIRMINGHAM**

Rosie's Gourmet  
to Go Inc.  
**ANNISTON**

Ross Foods LLC  
**FLORENCE**

S. Baker Medical Inc.  
**MOBILE**

S.J. Holmes LLC  
**PELHAM**

Sachchidanand LLC  
**DORA**

Sai Hospitality LLC  
**AUBURN**

Salon 505 Inc.  
**DAPHNE**

Scott Street Inc.  
**MONTGOMERY**

Siddhi Hospitality LLC  
**DECATUR**

Simply 10  
**BIRMINGHAM**

Sky Castle LLC  
**BIRMINGHAM**

SMG Enterprises LLC  
**MARGARET**

Smith, Dukes  
& Buckalew, LLP  
**MOBILE**

Son Co Inc.  
**DOTHAN**

Son's of Arley LLC  
**ARLEY**

Southeast  
Alabama Gymnastics  
Academy Inc.  
**DOTHAN**

Southern Pain  
Control Center Inc.  
**MONTGOMERY**

Southern Visions LLP  
**LOXLEY**

Springhill Family  
Dentistry LLC  
**MOBILE**

Steven Johnson  
**FALKVILLE**

Stewardship Investment  
Planning LLC  
**BIRMINGHAM**

Straight to Ale LLC  
**HUNTSVILLE**

Street's Inc.  
**BAY MINETTE**

Sweetcreek  
Farm Market LLC  
**PIKE ROAD**

Tanner Tilak LLC  
**RAINSVILLE**

Thai One On LLC  
**ANNISTON**

The Fitzgerald Inc  
**HUNTSVILLE**

The Furniture  
Shophe LLC  
**HENAGAR**

The Lunch Pail LLC  
**HUNTSVILLE**

The Sure Shot LLC  
**ALEXANDER CITY**

The Surgery Center LLC  
**OXFORD**

Thorsby Dental Clinic LLC  
**THORSBY**

Three Sixty LLC  
**AUBURN**

Three States LLC  
**BROOKWOOD**

TNT Outfitters LLC  
**MILLBROOK**

Toothbuds at Lagoon  
Park LLC  
**MONTGOMERY**

Trends and Treasures  
Gift Shop LLC  
**SEMMEES**

Triple Dynasty LLC  
**BIRMINGHAM**

Triple JM. LLC  
**ENTERPRISE**

Troy Family Medicine PC  
**TROY**

Tuggle Hardware Inc.  
**WINFIELD**

Tuscaloosa Library  
Bindery LLC  
**TUSCALOOSA**

United Bank  
**ATMORE**

Universal Solutions  
Initiative Inc.  
**HUNTSVILLE**

VY MGM LLC  
**MONTGOMERY**

Wayne Rolling  
**LUVERNE**

Windwood-Winfield LLC  
**WINFIELD**

Women's  
Comprehensive  
Healthcare LLC  
**BIRMINGHAM**

You're Awesome LLC  
**TUSCALOOSA**



FEATURED NEW MEMBER

**RUSSELL  
PHARMACY LLC  
MONTGOMERY**

**Founded 1927**

DBA **City Drug**

OWNER/PHARMACIST

**Hamp Russell**

NUMBER OF EMPLOYEES: **10**

LOCATION

**11 Dexter Ave.,  
Montgomery, AL  
36104**

MEMBER SINCE

**Dec. 3, 2015**



# Q&A

with employment law expert Jamie Brabston



## Affordable Care Act Explained

### **Am I required to provide health insurance for my employees under the Affordable Care Act (ACA)?**

The ACA employer mandate does not actually REQUIRE all employers to offer health coverage to its employees and their eligible dependents; however, the law penalizes certain employers who do not “play.”

The **deadlines** to “play or pay” were as follows:

Jan. 1, 2015 – Employers with 100 or more Full-Time (FT) employees or Full-Time Equivalents (FTEs)

Jan. 1, 2016 – Employers with 50 or more FT employees and/or FTEs

Employers with 50 or more FT employees or FTEs are considered applicable large employers, or ALEs.

### **Apparently, my definition and the ACA’s definition of full time differ. What does ACA consider full time?**

A full-time employee under the ACA is generally someone who works an average of 30 hours per week, OR 130 hours in a calendar month, which would be treated as equivalent to 30 hours/week.

### **What is a full time equivalent?**

A full-time equivalent is NOT an actual employee. Rather, the number of “full-time equivalents” is based on a formula provided by the IRS. To calculate “full-time equivalents” for ACA, an employer must look at the aggregate number of hours worked for each month for all non-full-time employees. A “non-full-time employee” is one who is not regularly scheduled to work 30 or more hours/week. An employee who is not a full-time employee under this standard (including a seasonal employee) for a given month is taken into account in the FTE calculation. This includes “variable hour employees,” or someone who is simply part time.

### **ACA says coverage provided must be affordable. What is affordable?**

If an employee’s share of the premium does not cost the employee more than 9.66 percent of that employee’s annual household income, the coverage is “affordable.” That percentage is indexed annually. The original percentage was 9.5 percent. If an employer offers multiple healthcare coverage options, the affordability test applies to the lowest-cost, self-only option available to the employee. The coverage must also meet the minimum value requirement. Most employers use the W-2 safe harbor, rather than the household income method. This safe harbor is met if the employee’s portion of self-only coverage does not exceed 9.5 percent of their Form W-2 wages, as reported in Box 1.

### **What is the minimum value requirement?**

A plan provides minimum value if it covers at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan. The Health and Human Services Department and the IRS provide a minimum value calculator. By entering certain information about the plan, such as deductibles and co-pays, employers can get a determination as to whether their plan provides minimum value.

At the request of the Alabama Retail Association, Jamie M. Brabston, senior counsel with Lehr Middlebrooks Vreeland & Thompson, P.C., prepared explanations of key terminology and processes related to the Affordable Care Act to make the law more understandable for retailers. For the full document, go to [alabamaretail.org/AffordableCareActTerms/](http://alabamaretail.org/AffordableCareActTerms/)

 ***For more information, visit [alabamaretail.org](http://alabamaretail.org)***



# Socially Speaking

THE POSTS YOU MAY HAVE MISSED

“One person, one phone call, one conversation can make a difference. It’s why our membership matters.”


- RICKY BROMBERG




Get social with us!  
Talk to us about the photos, resources, retail updates and member news we share.


 /Alabama Retail

 @AlabamaRetail


 Stay informed at [alabamaretail.org](http://alabamaretail.org)

**Legislative Advocacy** – one of the reasons #MembershipMatters with the Alabama Retail Association. Explore the benefits, and join us today! #AlabamaRetail March 30 



**Traveling for business this summer?** No one gives better advice about men’s clothing than George Wilder at The Locker Room of Montgomery. Watch as he demonstrates a NO WRINKLE solution for folding or packing your suit jackets. June 2 video 


## Legislative Update

**On a vote of 23-11**, the Alabama Senate passes HB174 to preempt mandated local minimum wages and benefits. Governor to sign the bill into law before Birmingham’s \$10.10 minimum wage becomes effective. Feb. 25 




#TBT to last year’s Retailer of the Year Awards. March 31 



**Alabama Retail Association board member Terry Shea** is quoted in *The Wall Street Journal* on the new overtime ruling. May 19 

### RECENTLY TWEETED @ALABAMARETAIL

Small businesses represent 98% of retail companies #NationalSmallBusinessWeek #DreamSmallBiz May 5 





# AUTOMATIC BANK DRAFT

YOUR WORKERS' COMP PREMIUM PAYMENTS CAN BE MADE AUTOMATICALLY

At ARC, we know workers' compensation premiums probably are the last thing on a business owner's mind. To make running your business easier, ARC offers a convenient automatic bank draft program for your premium payments. Whether you are on a monthly, quarterly or annual billing plan, once enrolled in the bank draft program, your payment is drafted on the due date.

**"With automatic bank draft, I have one less thing I have to worry about. My payment is made on time, and I can focus on running my business"** said Avery Ainsworth, owner of Fleet Feet Sports in Montgomery. The store has been an ARC participant since it opened in 2013.

*👉 To find out more and sign up for automatic payments on your account, visit [alabamaretail.org/bankdraft](http://alabamaretail.org/bankdraft)*

## Avoid Accidents by Investigating Near Misses

Have you felt a surge of adrenaline – only to shake it off a few minutes later? Have you looked at what happened and thought, "That could have been a lot worse than it was?"

If so, you've likely suffered or seen a "near miss." For every worker fatality, as many as 10,000 unsafe acts occur. Identifying and investigating these incidents may prevent others that cause large-scale property damage or serious injury or death.

Here's what to be aware of:

**MINOR ACCIDENTS OR INJURIES.** If sawing and a piece kicks back at you and causes a bruise, that accident may not be anything you think twice about. If you're operating a forklift and run up against a barrier while turning, you might think it was a simple matter of isolated operator error and let it go. Both cases may be a warning

of a larger problem. Report these incidents so they can be investigated before serious injury or property damage occurs.

**INCIDENTS THAT SLOW THE JOB DOWN.** If something unplanned and undesired occurs that makes it more difficult for you to do your job, ask yourself whether something more serious is going on.

**NEAR MISSES.** Even if no one was hurt and nothing was damaged, could the incident have been more serious? If you'd been standing in a different place, or passed through a moment later, would you be in the hospital now? Could the incident happen again?

Report minor incidents or near misses to your supervisor and describe what happened.

- Who was involved?
- Where and when did the incident take place?
- What exactly happened?
- How did it happen? And perhaps most important,
- Why did it happen? This last piece of information may be critical to preventing the incident from happening again.

Don't stop once you have identified one cause; most accidents have more than one cause, and it's important to address them all.

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*👉 For more safety resources, visit [alabamaretail.org/safety/](http://alabamaretail.org/safety/)*



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MEMBERSHIP MATTERS

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# Alabama Retail: The Leading Voice and Resource for Retailers in Our State

MORE THAN 4,100 BUSINESSES ALREADY KNOW WHY.

Whether voicing the retail view when public policy is made, negotiating rates for benefits and services or communicating the retail story, the members of the Alabama Retail Association are better together.

Be like these members and take advantage of all your association has to offer. [Visit us at alabamaretail.org](https://alabamaretail.org)

## Legislative Clout

"The Alabama Retail Association has been a great resource to help us to stay up to date on legislation coming through the pipeline on a state and federal level. I am always impressed with how quickly they can respond to questions and how knowledgeable they are on such a broad range of topics."

**JACOB SHEVIN, STANDARD FURNITURE**

## Cost-Effective Workers' Compensation Coverage

"Alabama Retail Comp provides quick, accurate and helpful responses to employers and employees on workers' comp claims."

**DARWIN METCALF, WESTERN MARKET**

## Low-Cost Credit Card Processing

"No one can touch CHECKredi's rate. We like doing business with folks we can talk to."

**GEORGE WILDER, THE LOCKER ROOM**

## In-Depth Communication

"Alabama Retail does an excellent job of assisting small business owners in navigating the complex environment involved in operating retail stores in Alabama. Always readily available and quickly responsive, the ARA is an incredible resource, providing many tools that are invaluable in our store operations."

**MARGARET HAMM, MONOGRAMS PLUS**