

September/October 2010

What Does a Green Auto Recycler Look Like?

By David Kendziorski Illinois Green CAR Program Manager

I've heard the hype for the past two years: "The new Auto Parts City, Inc. facility in Gurnee, Illinois will set the standard for Green auto recycling and may represent a glimpse at the future of the auto recycling industry." Owners Larry and Jay Brosten promised that the state-of-the-art, \$8 million facility would become the preeminent auto recycling cen-

ter in the Great Lakes Region. The facility opened its doors on Earth Day, April 22, 2010, amid congratulations by local officials and extensive media coverage. I visited the facility during the first week of July, and



while I'm unsure whether this is the future of the industry, I admit that I was impressed. And I'm not alone: the facility has already been chosen Business of the Year by the Green Business League, and the business was featured in the trade magazines American Recycler and Recycling Today.

There are three features of the business that help Auto Parts City

stand out as a green facility:

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- ... use the association website to further your business and sell parts

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Articles may be edited for length and format.

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President's Perspective

Joe Watson, ATRI President

Life is about choices. The choices you make in business as well as other aspects of your life affect both how you see others as well as how others see you. I recently attended the 2010 Boy Scout Jamboree as a staff member for the Scuba Staff. It was a choice I made over 18 months ago to volunteer my time to spend 12 days to be a part of helping over 20,000 boy scouts experience the wonders of breathing underwater and participate in Scuba Diving many of them for the very first time. In order for this to be a reality my family and employees needed to plan and prepare for my departure from the business for this time period.

One of the most difficult aspects of scuba diving for many people is to overcome the fear of accepting that the equipment will actually work as described. Breathing underwater is against all concepts of human behavior. We are taught that we need to hold our breath while underwater from a very young age. If you try and breathe underwater without the proper equipment you die, it is a pretty simple survival instinct. When using Scuba equipment, the first rule is to keep breathing, never hold your breath. Overcoming this life rule only

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comes with a conscious choice that in order to achieve this goal is to listen to instruction and follow simple guidelines. Hundreds of boys every hour made a conscious decision to watch others succeed and do the same thing. They chose to overcome fears, they chose to followed directions, they performed flawlessly, and they became successful at doing what came unnaturally.

Twenty plus years ago my family decided to open a U-Pull-It style salvage yard in the cold weather climate of the Midwestern Winters. Being a full service business we made a conscious choice to do what came unnatural and allow customers to pull their own parts. This is common place in today's business practices, but when we started, this was... crazy. Of course we had fears, we wondered if it would undermine our full service operations, compete with our current business, decrease the value of the parts but we created a plan. We followed our guidelines and stuck with the model we created. In a manner of speaking, we became successful at what was unnatural, to what was our vision of a successful auto recycling facility, because we has a vision.

Life is about choices. As we continue in the auto recycling business we need to look forward and we need to make choices. We as an industry need to take the next step and open ourselves to the prospects that both we and others see as the next step. We need to embrace the cooperation of our fellow recyclers, we need to open ourselves to new ideas, and we need to volunteer in our trade organizations as well as outside the recycling community. We need to build networks both within our industry, within our communities, our governments, and well as in organizations such as the Boy Scouts of America. I welcome your comments.



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Executive's Viewpoint

Michelle Lechner, Executive Director

I hope you are all enjoying the summer. I don't know about you but it has really been a hot one this year, hasn't it? Some out there say business has been a bit slow, but I imagine with so many taking vacations, or what have you, that has a lot to do with it.

I am proud to tell you that ATRI is coming up with some other benefits for you. In this issues, you will find a "What's New With You?" section. I am going to create a questionnaire and email it to you, if you would like to put something on that page you would simply complete it and email or fax it back to me. I think it would make for interesting reading for some. It could be anything from a birth-day to an anniversary or even just some history that others might find interesting that you want to share.

Also, we are going to have a "This and That" section, where you can place an ad for anything from help wanted, to filling positions, to equipment for sale or to buy.

The ATRI Fall Meeting will be October 15 & 16, at Auto Parts City, in Gurnee. Now, this is a yard tour you won't want to miss. It is incredible! You got'ta see their

place, it is state of the art, let me tell ya. Along with a yard tour, there will be a seminar/training. Should the topic of discussion be "Where is all the salvage going?" Maybe? Along with a seminar and/or training, we are planning on having a Bean Bag tournament and wine tasting. For those of you who would like to join us on Friday night, we will be having a networking/round table dinner. This is a good opportunity to network right in your own backyard, so

please watch your mail for more details.

Lastly, I want to ask all of you to take some time out and participate in ATRI. With so many ongoing changes in this industry, it is very important to get involved. As always, I am asking more and more to come on board with ATRI. As I have said before, you get out of an association what you put into it. If you want to see some changes made in this industry, please step up and have a voice. I will continue to bring you the latest and the greatest in the industry and I am always looking for new content for this newsletter. The newsletter has been a wonderful way to communicate just what the association is doing. ATRI continues to track any legislative or environmental issues that are next to come down the pike, as we all know there will be more and more. Being such a highly regulated industry, all too often we become the target. With all this said, we need, more than ever, to band together to protect our rights as auto recyclers in the state of Illinois.

Enjoy the rest of the summer and I will see you at the Fall Meeting!

WELCOME TO ATRI'S NEW MEMBERS

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Save the Date ***ATRI FALL MEETING*** Auto Parts City Gurnee, IL October 15 - 16

Friday - 7:00 pm

Networking/Rount table Dinner Meeting

Saturday - 9:00 am

Yard Tour Seminar/Training Wine Tasting Bags Tournament

Company na	me
Contact	
Phone #	
E-mail	
Yes, I will be a	attending.
How m	Please fax this form to 217/793-2277 to reserve your spot. (By faxing the form in we can get an accurate head count)
J	 □ Check enclosed in the amount of \$
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Auto Parts City continued from cover



Green Site Conditions

As you enter the driveway, on your left is a beautiful lagoon with a fountain. Behind the lagoon lies a modern, glass-faced office building. The lagoon also serves as the water supply for the building's fire sprinkler system. All of the buildings are energy efficient



with plenty of sunlight. The customer parking lot and retail sales office are clean and attractive. The most imposing green feature is a 3.5 acre

vegetated detention swale that wraps around the facility and reduces peak flows and runoff volumes, and provides exceptional water quality protection. Prior to entering the detention swale, storm water runoff passes through two ADS® water quality units.

Green Operating Practices

This is no small operation: Auto Parts City will recycle 12,000 vehicles each year, recovering 18,000

tons of steel, 12,000 batteries, 48,000 tires, 24,000 gallons of used oil, and 36,000 gallons of gasoline. The industry leading fluid extraction system is efficient and safe. Signs everywhere promote recycling and reuse. All trash is separated for recycling and waste minimization. Even material left in salvage vehicles (coats, toys, car seats, tools, etc.) is separated and recycled through a special partnership with the local YMCA chapter.

CommunityInvolvement

Auto Parts City is working hard to become well known as a responsible environmental steward. They offer educational programs and yard tours to promote recycling of salvage vehicles and the use of salvage vehicle parts. The owners reached out to local media and public officials to build support, even though some nearby residents initially opposed the new facility. They actively partner with community groups to encourage recycling and offer opportunities for reusing materials.

Auto Parts City is a member of Auto and Truck Recyclers of Illinois (ATRI) and the facility has already been certified under the Illinois Green Certified Automotive Recycler (Illinois Green CAR) program. For more information, please visit www.21stcenturyautorecycling.com or www.apcity.com.



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Update on Illinois Mercury Switch Removal Program

by Becky Jayne

Auto Switch Removal Law Extended - On July 26, 2010, Governor Pat Quinn signed House Bill 6201 into law. This law extends the sunset date of the Illinois Mercury Switch Removal Act. The mercury switch removal law was scheduled to sunset on January 1, 2011. Under the recently enacted amendment, vehicle recyclers, crushers, shredders and other types of facility processing end-of-life vehicles will now be required to remove mercury auto switches until January 1, 2017. Automakers will also be required to continue to provide

reimbursement of \$2 for each mercury light switch removed and \$6 for each anti-lock brake switch removed.

New Law Bans Sale of Lead and Mercury Wheel Weights – Governor Quinn also signed Public Act 96-1296 into law on July 26, 2010. Beginning January 1, 2012, lead and mercury wheel weights or any other products used to balance tires cannot be used, sold or distributed in Illinois. The law covers all vehicles in the state, except devices moved by human power, devices



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used exclusively upon stationary rails or tracks and snowmobiles as defined in the Snowmobile Registration and Safety Act.

Illinois EPA Site Visits –Illinois EPA's Office of Pollution Prevention is conducting site visits at vehicle recyclers, crushers, shredders, and scrap metal processors. The purpose of the site visits is to assess compliance with the Illinois Mercury Switch Removal Act. The most common compliance issues found during the site visits include: failure to submit an annual report; failure to maintain removal logs; and failure to properly label switch storage containers.

Vehicle recyclers, crushers, shredders and scrap metal processors are required to keep quarterly records of the following information: number of mercury switches removed by make, model and year of vehicle; the number of vehicles received that contained mercury switches; and the number of vehicles flattened, crushed, shredded or otherwise processed. In addition, facilities must maintain records to document those vehicles with switches that are not accessible because of damage to the vehicle prior to the recycler or processor receiving the vehicle. The records must be maintained on site for at least three years. Annual reports must be submitted

to Illinois EPA by August 15 each year for the period July 1 of the previous year through June 30 of the current year.

Switches that have been removed from end-of-life vehicles must be stored in a closed container that is structurally sound and compatible with the switch. Containers must also be designed to prevent escape of mercury into the environment. Each container must be labeled on the outside as "Universal Waste-Mercury Containing Equipment." The date the first switch was placed in the container must also be noted on the outside of the container.

Auto Repair Shop and Towing Company Requirements - Illinois EPA is often asked if auto maintenance facilities, auto body repair shops, and towing companies are required to remove mercury switches from end-of-life vehicles. The answer is iyes,î if parts are removed from more than six end-of-life vehicles a year, and the removed parts, including tires, are sold or used on a vehicle being repaired.

Annual Reports – The annual switch removal report that you must file with the Illinois EPA is due on or before August 15, 2010. Annual report forms have been sent to all recyclers on the ELVS list in June. Report forms can be downloaded from the agency's web site at http://www.epa.state.il.us/ mercury/auto-switch/annual-report.pdf.

Becky Jayne is an Environmental Protection Specialist with Illinois EPA. If you have any questions about the Illinois Mercury Switch Removal Program, please do not hesitate to contact her at either Becky. Jayne@illinois.gov, or 217-524-9642.

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The Basics of Stormwater Management

By David Kendziorski Illinois Green CAR Program Manager

Water is Illinois' lifeblood: vital to every aspect of the economy and the State's most treasured natural resource. Managing that resource and balancing competing water needs is becoming more complex and expensive. Successful management also requires the active engagement of all public and private stakeholders – including the auto recycling industry.

Historical Perspective

For thousands of years before the arrival of the first Europeans, indigenous tribes had little impact on the region's water resources. Early European settlements grew slowly until the 1820s. With the opening of the Erie Canal in 1826, the population surged as the area became an important route for the transport of goods and the passage of migrants to the west. By the late 1800s, Illinois' water resources were impacted by untreated human sewage, dairy farming, and diversified industries. The twentieth century brought wastewater treatment plants and water distribution systems to protect human health.

By the mid-1900s, waterborne disease outbreaks, industrial pollution, and degraded fishery resources

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caused concerns. Early stages of planning and regulations began, but had limited effect. The environmental movement of the 1970s resulted in sweeping regulatory reform and increased state and federal agency oversight.

In 1987, the federal Clean Water Act authorized storm water permit programs and in the early 1990s storm water permits were issued to municipalities, industries, and developers. These storm water permits were focused on water quality protection and improvement. Major expenditures were made for water quality monitoring (with mixed success), and pollution prevention best management practices. For the most part, the water quality of the state's water resources has improved, but not enough.

Now, over 20 years since the passage of the Clean Water Act, storm water management is moving towards a comprehensive watershed approach. Meeting the needs of major waterways and their watersheds requires addressing both water quantity and quality, and in-depth monitoring and/or modeling of biological communities, water chemistry, toxicology, sediment characteristics, and endangered resources. The ongoing Total Maximum Daily Load (TMDL) studies are defining the level of pollution control required to meet water quality standards that support desired water uses. We need to learn more about the performance and benefits of best management practices. In some cases, we may need to develop better practices that target certain pollutants and achieve higher levels of performance. Future regulations may have increased monitoring requirements and specific performance standards. Under ATRI's leadership, the auto recycling industry will be prepared to comply with these regulations and meet the performance limits.



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Storm Water Runoff From Auto Recycling Facilities

While professional auto recyclers employ excellent pollution prevention practices, the processing and dismantling of wrecked vehicles, and the long term storage of vehicle bodies outside could potentially pollute storm water runoff. The primary potential storm water pollutants, and their sources, at auto recycling facilities are:

- Sediment (unpaved roadways, sediment tracked onto pavement, sediment brought in with salvage vehicles)
- Metals
 - Aluminum (wheels, parts)
 - Lead (battery cable ends, wheel weights, lead acid batteries, electric components, old gas)
 - Copper (brake pads, wire, paints and coatings, radiators, fluids)
 - Zinc (galvanized steel, paints and coatings, connectors)
 - Mercury (mercury switches)
- Vehicle Fluids (motor oil, transmission fluid, antifreeze, brake fluid, power steering fluid, gasoline, and equipment fluids)

At excessive concentrations, sediment, metals, and vehicle fluids can have serious impacts on surface waterways. Sediment can reduce water clarity, cover valuable habitats, harm aquatic vegetation, and create deposits. Certain contaminants such as some metals can attach onto fine silt and clay-sized particles. The listed metals can accumulate in bottom sediments and can be toxic to fish and other aquatic life. Vehicle fluids may contain toxic substances such as volatile organic compounds (VOCs) and polycyclic aromatic hydrocarbons (PAHs).

Best Management Practices

The environmental standards under the Illinois Green CAR program focus on good housekeeping, pollution prevention, and proper storage. The standards, which affect all aspects of a recycling operation, address:

- Fluid removal from salvage vehicles
- Salvage vehicle storage and dismantling
- Salvage vehicle inspections
- · Recyclable and hazardous material storage
- Fluid storage containers
- Lead acid batteries
- Refrigerant removal
- · Oily vehicle parts storage
- Radiator storage
- Spent parts cleaning solvents
- Water-based degreasers
- Scrap tires
- Preventive maintenance of equipment
- Spill kits
- Spill reporting
- Non-storm water discharges
- Storm water BMPs, including pavement sweeping, erosion control, and facility inspections
- Employee training
- Mercury switch removal

All Illinois Green CAR members are audited to verify that the standards are being met and the practices are being properly implemented. The Green CAR practices represent the most effective pollution prevention program for auto recyclers within the United States. In most cases, we believe that the pollution control achieved by the Green CAR standards will be adequate to meet existing and future water quality requirements (including TMDLs). If additional controls are needed, ATRI will work with regulatory agencies, environmental organizations, and other stakeholders to identify practical affordable solutions that provide real environmental benefits.



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Illinois Green Certified Automotive Recycler (Illinois Green CAR) Application Form

Owner/Contact Name(s):		
Business Name:		
D.B.A. (If applicable):		
Street Address:		
City:	State:	Zip Code:
Mailing Address (if different):		
Phone:	Fax:	
E-mail:		
I wish to apply for Illinois Green Cert I agree to meet the Illinois Green CAF	· ·	vcler (Illinois Green CAR) certification.
I agree to participate in the Illinois G	reen CAR auditing pro	ogram to verify compliance
with the Illinois CAR standards.		
I agree to pay the Illinois Green CAR	membership fee as es	tablished by ATRI.
I agree to comply with the following a ☐ Be a member of ATRI, and mee		quirements.
		CAR program identity and promotional rship is canceled or terminated.
		l professional automotive recycler either by ATRI, or by recognized colleges and
001	ke pride in his indust	parts of questionable origin. An Illinois ry and business, thereby enhancing quali-
	I agree to incorporate	nanges, the requirements to be an llinois any such changes in my business. If I fail at to termination.
Business Owner Signature:		Date:
Staff Use Only:	(date received by A	TRI)

Mail to: Illinois Green Car, c/o ATRI, 2817 White Plains Ct., Springfield, IL 62704



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TMDLs Guide Future Storm Water Permit Requirements

By David Kendziorski
Illinois Green CAR Program Manager

The State of Illinois has an amazing abundance of rich water resources: 26,000 miles of rivers and streams, 3,256 lakes or impoundments (greater than 6 acres), 918,000 acres of natural wetlands, and 63 miles of Lake Michigan shoreline. Under the federal Clean Water Act, every two years each state must assess the condition of the state's waterways, and identify those waterways that are not meeting desired beneficial uses because of impairments. The beneficial uses (such as drinking water supply, recreational use, warm freshwater fish and aquatic life, commercial and sport fishing,

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etc.) are identified in the Integrated Report prepared by the Illinois Environmental Protection Agency (IEPA). The impairments that may be preventing waterways from meeting those beneficial uses include: metals, pathogens, nutrients, pesticides, sediment, toxicity, trash, and other organic or inorganic substances such as PCBs.

In March, 2010, IEPA released its draft 303(d) list of impaired waterways. You can access the list at: http://www.epa.state.il.us/water/tmdl/303-appen-dix/2010/2010-ir-volume-i-surfacewater-draft-3-26-10.pdf

A Total Maximum Daily Load (TMDL) study will be prepared by IEPA for many of the listed impaired waterways. A TMDL is "the sum of the individual wasteload allocations for point sources (such as wastewater treatment plants), nonpoint sources (stormwater runoff), and natural background levels." In other words, a TMDL determines what pollutant load reduction needs to be achieved in order to meet water quality standards or other performance limits. The wastewater and stormwater permits (including the industrial general stormwater permit that applies to auto recyclers) will be the primary method of implementing the TMDLs. Completion of the TMDLs will take many years – perhaps more than a decade. Slightly over 300 TMDLs have been completed and approved in Illinois. And as more water quality data become available, the 303(d) list continues to grow.

The TMDL approach may require that certain auto recyclers implement additional best management prac-



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tices to meet TMDL performance limits. Depending on your particular waterway and watershed, your facility may need to implement more (or fewer) controls than some of your competitors that are located in different watersheds. That may not seem as fair or consistent as the current statewide approach under which all permitees meet the same requirements. But the TMDLs will better target resources and expenditures where the water quality need is greatest.

Sales Tips 1:03

By: John Catalano Junior Bionic Auto Parts & Sales Inc

Issues that will come up with customers

- Defective product
- Labor cost
- Late delivery
- In proper description
- Damaged parts or damaged on the delivery truck
- Parts that have not been inspected
- Wrong inventory of parts
- No follow up of a problem

Things we can do to make the issues better.

- Have the customer explain what has happened so you can better understand what to do.
- Be gracious and apologize for what has happened to the customer no matter who is at fault.
 You are the sales person you will always be the leading person to blame because you sold them the part.
- Don't get defensive right away, you need to understand the customer's situation and get all the facts. Take notes if needed
- Verify the person you are talking to is the customer; get the invoice #, name of person, account name, phone number, and any other needed information.

- Show that you understand the problem and let the customer know how you can try to rectify the situation.
- Find out what will satisfy your customer needs, what are they requesting from the company. Many times a customer can be flexible to settle things for less than expected, but just like in any negotiation, ask them first what it is they want and then find out you can do it or what it is you can do.
- Always get back to the customer the same day or let them know when you will be calling back no matter what the issue is or how hard it will be to solve the problem. What you say is what you should do.
- If the issue needs attention from the manager let the customer know you will be handling this issue with the manager and getting back to him with some answer for a solution. Consult manager as needed.
- When an issue is resolved with the customer say you are very sorry again for the problems state the solution handle the follow up of making sure the problem is fixed.



Discover the Benifits of Being an ATRI Member!

Illinois Green Car Program (Illinois Certified Automotive Recyclers)

Illinois Green Car recognizes and certifies that the member meets certain criteria in terms of environmental impact, safety, licensing and other regulatory standards as well as general business practices. This program is endorsed by the Illinois EPA and is cost effective. For just \$50 a year you can become CAR certified through the National Association. ATRI has an established a working relationship with Illinois EPA so if you have questions for them but don't want to call, ATRI will be glad to make the call and provide you the answers.

ATRI Legislative Committee oversees legislative issues pertaining to Illinois auto recyclers. Through the Committee, ATRI engages in lobbying efforts and has established relationships with government agencies including the Secretary of State of Illinois.

Education and Training Opportunities

ATRI provides training throughout the year. Additionally, ATRI provides educational programs, social events, yard tours, and networking with fellow recyclers.

Opportunities to network, share and learn from other recyclers. See what works and what does not.

ATRI Newsletter is published 6 times a year

The newsletter is currently mailed to all recyclers in Illinois. The newsletter includes industry news, a complete listing of the membership, updates on legislative and environmental issues and lots of other interesting information I am sure you will find useful in your day-to-day business operations.

CMARC Central Midwest Auto Recyclers Convention and trade show held annually This event rotates between lowa, Illinois and Indiana. This event is designed to bring recyclers and vendors together from all over to network, educate, and provide and encourage camaraderie. We invite our fellow recyclers from surrounding states to attend our convention and trade show, which clearly makes CMARC a regional show like none other.

Website and staff accessibility, www.illinoisautorecyclers.com

- All members are listed on the website with all of your information, including a link to your website, if available.
- Newsletter archives
- · Calendar of Events, as they are scheduled.
- Parts Search, an opportunity for each member to sell parts.
- Suppliers list, a complete list of suppliers, associate members of ATRI.
- All contact information for the ATRI Board of Directors and Staff.
- Staff accessible to answer all your questions, or find the answer for you.
- Information friendly, ask ATRI to email the membership with an article or question you may have.

ATRI is a member of the Automotive Recyclers Association, the National association for auto recyclers. ATRI is active by participating at the ARA conventions and sharing that information with ATRI Members.

All Illinois recyclers encouraged to join ATRI and make a difference by getting involved. Support your state association and reap the great benefits of the membership.



Auto & Truck Recyclers of Illinois

Application for Membership

Please print or type

Business	Name				
Contact 1	Name				
Address					
City	County		State	Zip	
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What's New with ATRI Members?



C & J Auto Parts, Inc.: Andy Zalon of C & J Auto Parts , son of Arnold and Lynn Zalon of Chicago, IL, was married on July 4, 2010 in Itasca, IL. His wife, Lauren, daughter of John and Barbara Krzystofiak of Roselle, IL is a Family Consumer Science Teacher at Lake Park H.S in Roselle, IL. Mr. & Mrs. Andy Zalon have a home in Oak Park, IL. They had an August honeymooned in Riviera Mia, Mexico.

ABC Auto Parts & Sales: Since his son joined Cubs Scouts in first grade back in 2004 Joe Watson has been a volunteer and leader for Boy Scouts. Joe has held several positions in Scouts such as: Tiger Cub Leader, Cub Scout Den Leader, Webelos Den Leader, Cubmaster, Round Table Commissioner and is currently a Unit Commissioner. Since 2008 Joe has also been the Camp Director for the Webelos Fall Camporee held at Rainbow Scout Reservation in Morris IL which helps scouts learn valuable outdoor skills and while competing as teams to win the prized Pig Head on a Stick award. Recently Joe spent 2 weeks at the 2010 National Boy Scout Jamboree at Fort A.P. Hill in VA helping scouts experience Scuba for the first time.

What's New with ATRI Members is for members of ATRI to communicate special events within their company. Let us know about company events, personnel changes, birthdays, anniversary's, weddings, or births. Send your announcements to Michelle Lechner by fax at 217/793-2277 or e-mail: illautorecyclers@aol.com.

Get Legit or Quit

Are you tired of someone in your area operating like you with no license? No record keeping? No insurance? Are you tired of illegitimate buyers at your auction? Coming this fall if you are a current member of ATRIA in good standings you can submit a list of names and addresses from your area and ATRIA will on your behalf file a formal complaint with Secretary

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Is Your Yard Properly Insured???

By Bryan Tsikouris Market Financial Group

Greetings to all the Auto Recycling Yards in Illinois! I'm an association member and an insurance agent specializing in policies for Auto Recyclers, and I'd like to start sharing some insight with you all regarding your policies and how to make sure you are covered properly.

Today, Business Income coverage is a topic that is on my mind because one of my clients recently had a large tornado loss. I have noticed that a lot of businesses in your industry decide not to carry Business Income coverage, but this decision can have a major impact on how

badly a large property loss impacts your business for years to come.

The reasons I hear for not carrying this coverage vary. One is that many yards have multiple buildings and think it's unlikely that all their buildings will be destroyed. "Bryan, I can just move the operation to building x over there," they say. Another reason is that they feel a basic, temporary building can be erected very quickly. But these arguments are really just making the case that a Business Income loss will be shorter, not that

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there won't be a loss at all.

So while Business Income is traditionally written for a full year, for these clients, I always recommend carrying at least 3 months of this coverage at a stated limit.

Think about what you would do if your offices, phones and computers were demolished in a fire, or your dismantling shop or warehouse. And remember that fires can spread between buildings and that tornadoes can easily demolish multiple buildings on the same property. Can your business sustain a sudden, complete loss of income? The bills still come due. Your family has no income and your employees leave because there is no work. Your customers start buying parts from other recycling yards while you rebuild, and there's no guarantee they'll come back to you after your rebuilding process is complete. What if your business is closed for just one month? How much income will your business lose? How many employees and customers? Now understand that the rebuilding process typically is longer and more

cumbersome than people realize, even when your building is not a total loss. The city has to come inspect, along with the insurance carrier, engineers, architects, contractors. Then they all have to write long reports and quotes. Sometime they don't all agree. Debris has to be removed. New buildings or repairs planned and approved by all parties. Red tape slows down the process immensely, all while your business is still shuttered.

So even though it can cost a little more, I would urge any business owner to carry between 3 and 12 months of Business Income coverage. You may never need your insurance. But you just might too...and you want to make sure it's structured in a way that keeps you in business! Think of it this way: Building insurance will pay for a fire, but Business Income makes sure your whole business doesn't burn down too.

Sincerely, Bryan Tsikouris Market Financial Group, 630/674-6433

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When Your Servant Becomes Your Master!

By Jay Gubrud

The musician Sting has a song where he talks about your servant becoming your master. In today's demanding world I believe this can easily happen in our personal or professional lives.

We currently have many servants like smart phones, working out, energy drinks, email, work, Facebook, shopping, Starbucks, fast food, the internet, just to name a few. These and others are intended to make our lives better, however, they can cross the line and end up being our master not our servant.

I was talking to an executive director who had a smart phone and would reply to emails until 11pm. At first it was kind of exciting and a novelty that they could respond from anywhere and at any time. Over time this took away from their focus on family and friends. They finally decided to set the phone so no emails would come through after 7pm. This way they took back the servant aspect of their smart phone.

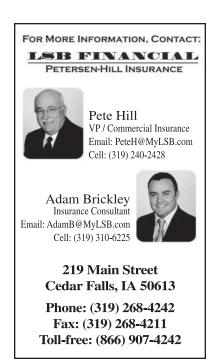
During a recent flight, I met a guy who drinks Mountain Dew in the morning. That stretched out to 1 in the afternoon too. Pretty soon, he was drinking 4 a day. It slowly crept up, like most habits do. He decided to cut back to the 1 a day and moved the time slot to late morning which satisfied the morning craving and could hold him over during the second half of the day. He turned his master back into his servant.

Finally, there is a very successful executive recently who told me how he used to work on weekends, usually Sunday night, to organize himself for the coming week. This person devotes so much of themselves to work during the week, after a while they concluded that working on the weekend was too much. They decided to stop that and if they are going to plan for the next week, then it happens on Friday afternoon.

So ask yourself, what are my servants? You know what they are! Have any of my servants become my master? If the answer is yes, reach out and change that. You don't have to eliminate it in all cases, just dial it back. You don't have to do it alone, ask your peers how they handled it, do a Google search, consult your spouse and friends are usually happy to help out.

About Jay Gubrud:

For over fourteen years, Jay Gubrud has helped corporations, associations, their boards and members eliminate roadblocks to their success. His theme is very unique and one everybody can relate to ... Cars and Driving! Jay's articles on performance improvement have been in numerous publications nationwide. You can reach Jay at www.jaygubrud.com and 651-635-9939.





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EPA's Used Motor Oil Ban

More than 100 automobile recyclers from across the country answered the call to submit comments on EPA's proposed rule that could prevent the use of used motor oil as a heating source in recycling facilities across the country. ARA urged EPA not to change their existing rule saying "Those in the automotive and recycling industries have managed their used oil under the comprehensive regulations EPA promulgated in the 1980s. These rules set forth an effective and reasonable used oil recycling system, which is still followed today. The fine tuned used oil recycling market EPA helped to foster has never worked more effectively. Because of this effective process and because used motor oil is cleaner than in previous decades, there exists no justification for changes in how this used commodity is regulated."

ARA went on to note that when "members use recycled motor oil as a fuel source in their facilities, they:

- Reduce their reliance on comparable petroleum-based fuels, achieving significant energy savings in the process;
- Reduce or eliminate potential off-site manage-



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- ment liability and transportation pollution; and,
- Enhance the collection of do-it-yourself used oil.

This is a system that works efficiently, has significant environmental and economic benefits and should not be changed."

Comments are due August 3rd, so it is not too late to submit comments on behalf of your facility. Contact Elizabeth@a-r-a.org for more information.

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