

# PRARA NEWS

ESTABLISHED 1937

December 2023



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<b>Full page</b>	<b>\$900</b>
<b>1/2 page</b>	<b>\$600</b>
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<b>1/8 page</b>	<b>\$330</b>
<b>Insert (one mailing)</b>	<b>\$100</b>

# PRESIDENT'S PAGE

BY: KEVIN FORSYTHE

PRARA Members

Rounding out the 2023 regarding Oil prices and expectations for 2024

OPEC+ supply cuts could erode oil inventories in the rest of this year, potentially driving prices even higher, before economic headwinds limit global demand growth in 2024.

Tighter supply driven by oil output cuts from OPEC and its allies, together known as OPEC+, and rising global demand have increased oil prices, with Brent crude at one point hitting highs of over \$88 a barrel.

The IEA said if OPEC+ current targets are maintained, oil inventories could draw by 2.2 million barrels per day in the third quarter and 1.2 million bpd in the fourth, "with a risk of driving prices still higher".

The Organization of the Petroleum Exporting Countries (OPEC) and its allies began limiting supplies in late 2022 to bolster the market and extended supply curbs into 2024.

The IEA said that global oil supply plunged by 910,000 bpd in July part due to a sharp reduction in Saudi output. But Russian oil exports held steady at around 7.3 million bpd in July.

Next year, demand growth is forecast to slow sharply to 1 million bpd, citing lackluster macro-economic conditions, a post-pandemic recovery running out of steam and the ongoing use of electric vehicles.

With the post-pandemic rebound largely completed and as multiple headwinds challenging oil consumption gains.

The IEA's demand growth forecast is that oil demand will rise by a much stronger 2.25 million bpd in 2024.

"The global economic outlook remains challenging in the face of soaring interest rates and tighter bank credit, squeezing businesses that are already having to cope with sluggish manufacturing and trade," the IEA said.

The IEA expects demand to expand by 2.2 million, buoyed by air travel, increased oil use in power generation and surging Chinese petrochemical activity. OPEC sees a rise of 2.44 million bpd.

Demand is forecast to average 102.2 million bpd this year with China accounting for more than 70% of growth, despite concerns about the economic health of the world's top oil importer.

On behalf of PRARA, we would like to wish the National Guard a Happy Birthday on December 13th. Thank you for your continued service.

Have a Blessed and Merry Christmas to all of you from the PRARA Board of Directors and the Office Staff. May the new year bring you many more blessings and a very prosperous year.



**The Bureau of Workers' Compensation Health & Safety Division  
will be offering the following safety webinars in December 2023:**

	<b>Tuesday, December 5</b>
9:30am	Right to Know - Chemical
11:00am	Ergonomics
1:30pm	Winter Holiday Safety
	<b>Wednesday, December 6</b>
9:30am	Workplace Safety Committee Certification Initial
1:30pm	Driving in Inclement Weather Safety
	<b>Thursday, December 7</b>
9:30am	Incident Investigation
11:00am	Emergency Action Plans
	<b>Tuesday, December 12</b>
9:30am	Warehouse Safety
11:00am	Snowblower Safety
1:30pm	Kitchen Safety - Burn & Fire Prevention
	<b>Wednesday, December 13</b>
9:30am	Suicide Prevention
1:30pm	OSHA Injury & Illness Recordkeeping
	<b>Thursday, December 14</b>
9:30am	Hazard Communication - GHS
11:00am	Distracted Driving
1:30pm	OVR - Accommodations & Ergonomics Reducing Effects & Prevention of Injuries

	<b>Tuesday, December 19</b>
9:30am	Wellness Programs
11:00am	Electrical Extension Cord Safety
1:30pm	Dealing with Angry People
	<b>Wednesday, December 20</b>
9:30am	Opioid Use Disorder
1:30pm	Generational Differences
	<b>Thursday, December 21</b>
9:30am	Stress & Worker Safety
11:00am	Ladders
1:30pm	Aggressive Driving & Road Rage

**January 2024**

**Tuesday, January 2, 2024**

9:30am	OSHA Injury & Illness Recordkeeping
11:00am	Sprains & Strains
1:30pm	Governor's Award for Safety Excellence - GASE

**Wednesday, January 3, 2024**

9:30am	A Business Case for Safety
1:30pm	Workplace Safety Committee Certification Renewal

**Thursday, January 4, 2024**

9:30am	Snowblower Safety
11:00am	Job Safety Analysis
1:30pm	Sleep vs. Fatigue

To register for any of these events just copy and paste the link into your browser and follow the links:  
<https://www.dli.pa.gov/Businesses/Compensation/WC/safety/paths/calendar/Pages/default.aspx>

*Remember, registration closes the day before the presentation is scheduled to begin.*



**They're not just weekend warriors.**

In a move that would create the first militia on the North American continent, the Massachusetts General Court in Salem issued an order on Dec. 13, 1636, requiring all able-bodied men between 16 and 60 years old to create a standing Army for protection. With that order, what we now know as America's National Guard was born. The idea was simple: Establish an Army of citizen-soldiers who could be called upon to fight when needed.

In 1636, that meant defending Massachusetts Bay. Today, it means answering the call of both state and nation, deploying overseas and responding to natural disasters in the assistance of friends and neighbors. The men and women of the Army and Air National Guards train regularly, generally two days a month with a longer training annually.

That training means they are ready at any moment to join our active-duty forces overseas or to put their civilian lives on standby to do their state's bidding at home. Service for the Guard may not a full-time job, but its demands require a lifestyle of commitment and sacrifice. The National Guard today stands as a community cornerstone, just as it did in 1636.



### EMA Meets with the Office of Management Budget (OMB) on Proposed Menthol Ban

EMA President Rob Underwood, along with EMA Convenience Store Committee members Jonathan Tang (Ira Philips, Inc., Gadsden, Alabama) and Brian Lohman (ASAP Energy; Weatherford, Oklahoma), met with the OMB to call on the Biden Administration to abandon the proposed menthol ban. The proposed menthol ban is currently under review by the OMB’s Office of Information and Regulatory Affairs (OIRA), the last step in the regulatory process before the rule can become final. EMA highlighted FDA’s failure to enforce its ban on flavored vapes which has led to a flood of illegal, disposable vapes manufactured in China and marketed to children. A menthol prohibition will drive legitimate transactions out of stores and into the illicit market, hurting small businesses and funding violent crime. There is no scientific evidence to support a nationwide public health policy that would treat menthol cigarettes differently than other cigarettes. EMA also highlighted the proposed menthol ban’s impact on small businesses across the country. Banning the use of menthol in cigarettes could also have a cascading effect on companies who supply fuel to independently owned and operated small business gas stations. Retailers may be unable to pay for their next load of fuel and pay for EV charging equipment unless they raise prices on in-store items and/or fuel due to the potential major revenue loss from a menthol flavor ban.

Additionally, EMA reiterated its Citizen Petition to the White House to drive more awareness and enforcement action against illegal vape products. A citizen petition is a way for individuals, members of a regulated industry, or con-

sumer groups to petition FDA to issue, amend, or revoke a regulation, or to take other administrative action. The purpose of submitting a petition in this instance is to ask FDA to publish a list of deemed tobacco products by brand that may and may not be sold to help retailers comply with tobacco sales laws. A published list would reduce confusion and uncertainty in the marketplace while also assisting FDA’s enforcement efforts. The delays and uncertainty have a very real impact on the daily lives of American entrepreneurs including EMA’s member companies who require predictability and transparency to operate. EMA’s member companies and other retailers are well positioned to aid in the fight against illegal and dangerous products by keeping them off their shelves, but the ability to do so requires clear and rational regulatory framework, with changes communicated consistently and transparently.

Meanwhile, the House Small Business Committee sent a letter to the OMB/OIRA regarding the proposed menthol ban urging them to consider both the significant economic impacts on small entities and the fueling of illicit markets that would result from implementation of the proposed rule. According to NACS, the proposed rule would cause a single convenience store to lose \$72,285 a year in non-tobacco sundry sales (nearly 4 percent of inside sales) on top of the \$160,107 lost due to the reduction in sales of tobacco products. Small operators in the convenience industry would collectively lose \$2.16 billion in sales, representing \$232,392 in lost sales per store.

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## Pennsylvania Approved class A & B Operator Training Registration Form

Class Date: Wednesday, March 20, 2024  
Time: Registration: 8:30 am  
Class: 9:00 am to 5:00 pm  
Location: PRARA Office  
Price: \$250 per person (non-member)  
\$200 per person (member discount)

**\*\*LIMITED SEATING IS AVAILABLE\*\***

*Please register early*

Name: \_\_\_\_\_

Email address: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Number Attending: \_\_\_\_\_

Price Includes A & B Operator Training Binder, Lunch, and Certificate of Completion

Amount \_\_\_\_\_ @ \_\_\_\_\_

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1051 Brinton Road  
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### Congressional Request Seeks Information on How Much Government Spends on Swipe Fees

Fraud Levels for Visa and Mastercard Networks Increase, Competing Networks Levels Decrease

A bipartisan group of Members of Congress sent a letter to Comptroller General Gene Dodaro asking how much the federal government has been spending on credit card swipe fees.

The letter is signed by Representatives Lance Gooden (R-Texas), Zoe Lofgren (D-Calif.), Tom Tiffany (R-Wis.), and Jeff Van Drew (R-N.J.), as well as Senators Dick Durbin (D-Ill.), Roger Marshall (R-Kan.), and Peter Welch (D-Vt.), and states that “The amount of interchange fees paid by the federal government has far-reaching implications for taxpayers. It is estimated these fees amount to a staggering \$240,000,000 per year. That translates to a taxpayer subsidy of over \$1,000,000,000 to Visa and Mastercard over a five-year period. Taxpayers bear the burden of these hidden costs. By introducing competition to the credit card market, the Treasury Department could save and re-direct over \$1 billion toward programs that benefit the American people, including investments in infrastructure, education, healthcare, and small business support.”

Fraud as a share of purchase transactions rose to 0.13 percent on “dual message” networks like those run by Visa and Mastercard in 2021 are up from 0.11 percent in 2019, according to the Federal Reserve. Meanwhile, fraud on “single message” networks such as NYCE, Star and Shazam fell to 0.016 percent from 0.02 percent. Those numbers mean the fraud rate on Visa and Mastercard’s networks is now more than eight times the rate on competing networks, up from more than five times. The data, which was released October 25, is the latest available.

An increase in fraud rates on Visa and Mastercard’s networks further shows the need to pass the Credit Card Competition Act which would require banks with at least \$100 billion in assets to enable credit cards to be processed over at least two unaffiliated networks – Visa or Mastercard plus well-established, high-security competitors like NYCE, Star or Shazam. In addition to lower fees, fraud would be reduced because the Federal Reserve says the competing networks have one-eighth the fraud of Visa and Mastercard’s networks. Credit card rewards would not be affected, nothing would change about which cards consumers use or how they use them, and community banks and small credit unions would be exempt.

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## Beverages, Grab & Go Expected to Drive Sales in 2024

*Convenience Store News*  
*Angela Hanson*  
*November 7, 2023*

CHICAGO — Modest food and beverage growth is likely to take place next year following three consecutive years of volume decline, according to Circana's 2024 food and beverage outlook.

The categories are likely to experience a more favorable landscape as certain challenges from 2023 are expected to recede, the marketing firm said.

High inflation is anticipated to ease considerably in the year to come, and the impact of increased mobility on retail food and beverage consumption will likely be less pronounced, according to the forward-looking outlook, which offers insight into the likely performance of the food and beverage industry throughout 2024.

Additionally, Circana research indicates that several factors will impact food and beverage growth throughout the year, including an improving macroeconomic environment and growing promotional investments.

"Amid shifting consumer preferences and evolving market dynamics, our food and beverage outlook not only highlights key growth opportunities for 2024 but reveals a cautiously optimistic outlook as we emerge from a myriad of challenges that the industry has faced over the past several years," said Sally Lyons Wyatt, executive vice president and practice leader, Circana. "With continued innovation and adaptability, retailers and manufacturers will be poised to position themselves for success in the coming year and beyond."

Certain departments are expected to lead the pack in volume growth. Circana predicts that the beverage and deli sectors will continue to outperform overall food and beverage unit sales in 2024. One factor driving this trend is an increase in health-conscious consumers seeking more protein and energy options in their diet, as well as increased innovation in beverages, which has boosted consumer excitement and encouraged category exploration.

Convenient grab-and-go options will also likely continue driving sales as consumers prioritize meal options that address diverse needs. Shifting consumer preferences in other departments will likely put pressure on unit growth, according to Circana, which advises retailers to optimize turnkey options for on-the-go customers.

Additionally, consumers will likely turn to the center store for solutions that deliver convenience, quality and value.

Circana's 2024 food and beverage outlook was developed using econometric demand models leveraging Circana's Demand Forecasting Platform. Forward-looking input variable assumptions were developed using historical trends and insight from industry experts, the company said.

Chicago-based Circana serves as an advisor on the complexity of consumer behavior. Through advanced analytics, cross-industry data and subject matter expertise, Circana provides insights and research that helps clients unlock business growth.





# SSDA-AT Legislative Updates

## SSDA-AT Works to Prevent a Regulatory Trainwreck

With about a month to go before the Corporate Transparency Act's reporting requirements take effect, it's abundantly clear – not to mention extremely worrying – that federal regulators simply do not have their act together when it comes to implementing the new law.

Recognizing this, SSDA-AT as part of the Main Street business community called on lawmakers to delay the Corporate Transparency Act's reporting requirements by one year, which would give the Treasury Department's Financial Crimes Enforcement Network (FinCEN) enough time to finish its work on the regulatory and education fronts.

The letter points out two key items of unfinished business:

*Of the three primary rules necessary to implement the new law, only one has been completed, the second is still at the "proposed" stage and needs to be finalized, while the third has yet to be released even as a proposed rule. FinCEN's leadership has assured Congress they are ready to go starting next year but that is clearly not the case.*

*Meanwhile, FinCEN is woefully behind when it comes to educating stakeholders of their new obligations. A National Federation of Independent Business survey found that 90 percent of respondents were entirely unfamiliar with the reporting requirements. The CTA includes civil and criminal penalties of up to \$10,000 and two years of jail time for failing to comply, so this lack of awareness is alarming and needs to be addressed before the law is implemented.*

Starting next year nearly every small business in America will be required to report – and continuously update – a litany of personal information regarding their beneficial owners. The scope of the mandatory reporting is well beyond anything we've seen outside of the Tax Code, yet FinCEN doesn't have all the rules in place to govern how this sensitive information will be used.

To add insult to injury, the AICPA recently pointed out that FinCEN has significantly underestimated the cost burdens associated with the new reporting regime, it has relied on vague and arbitrary standards in laying out the criminal and civil penalties under the statute, and it has implemented filing deadlines for newly-formed entities which, in some cases, are impossible to meet.

We've seen Treasury delay a major reporting regime before. Just last year, the IRS was unprepared to implement the lower 1099-K reporting thresholds and announced a one-year pause. FinCEN faces a nearly identical scenario with the CTA yet appears determined to plow forward regardless.

SSDA's preferred approach to the CTA is to repeal it altogether and we continue to support the NSBA's constitutional challenge which would put this harmful law to rest. But with an effective date fast approaching, Congress and federal regulators need to accept that the CTA is just not ready for prime time.



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## Welcome December

New month, new chapter,  
new page & new wishes.

May the month give you courage,  
strength, Confidence, patience,  
self-love & inner peace.

May everyday in December fill  
your days with Hope, love,  
sunshine and energy.

Let there be Joy, Fun and  
Laughter.



# Calendar of Events

Pearl Harbor Remembrance Day	December 7
National Guard Birthday	December 13
Winter Begins	December 21
Christmas	December 25
New Year 's Eve	December 31
A&B Operator Training Class	March 20, 2024

## Business Hours:

Monday	Closed
Tuesday	8:30-3:30
Wednesday	8:30-3:30
Thursday	8:30-3:30
Friday	Closed

## Contact:

Phone: 412-241-2380

[www.prara.com](http://www.prara.com)



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