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VOLUME 24/ISSUE 11
NOVEMBER 2025

AN OFFICIAL PUBLICATION OF THE WASHINGTON DC, MARYLAND & DELAWARE SERVICE STATION & AUTOMOTIVE REPAIR ASSOCIATION

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- >> Building Your Brand for the Year Ahead
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I will continue to go over proposed regulation and submit written testimony, and it would be good if all our members could do the same.

KIRK'S CORNER

Maryland and Delaware Issue Key Regulatory Updates



By Kirk McCauley, Director Of Member Relations & Government Affairs

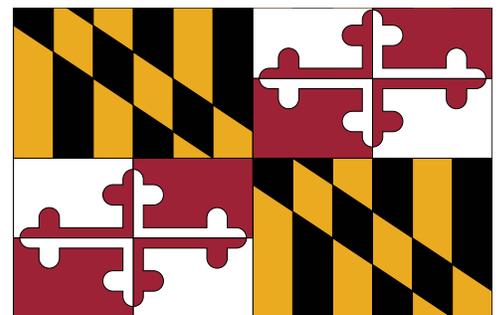
On October 16, I attended a meeting at Maryland Department of Environment (MDE) where Randy Mosier, Deputy Program Manager, Air Quality Planning Program and Kelsey Sisko, Senior Natural Resources Planner, Air Quality Regulations Division presented proposed regulations for fueling facilities to replace dispenser Hoses and delivery nozzles, with low permutation Hoses and

ECO Nozzles that are CARB certified (California Air Resources Board). Link to stake holders meeting [here](#) and the proposed regulations is [here](#).

In stakeholders meeting, MDE listed prices for low permutation hoses and nozzles. When I started checking online for OPW and Huskey prices it told a completely different story. Compared to current dispenser hoses and nozzles, I found prices for proposed equipment to be 400% higher. I will continue to go over proposed regulation and submit written testimony, and it would be good if all our members could do the same. At the stakeholders meeting, I asked where all the data on hoses and nozzles longevity came from — answer — From manufacturers — my reply was, since first loaf of sliced

bread every manufacturer that made a product called it the best, please do a cost-benefit analysis from actual use. This is not like a legislative bill that gets voted on in Annapolis; this is a regulation that MDE would add to the current regulation, look at the timeline at bottom of stakeholder meeting.

One more note: All vehicles cannot use an ECO nozzle, that's why MDE wants to allow 1 (one) conventional nozzle per location. Some years of Dodge pickups cannot use ECO Nozzles.



Continues on page 4

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Continued from cover page

Comments on the draft proposed regulations are to be submitted to Kelsey Sisko, kelsey.sisko@maryland.gov, by December 1, 2025.

Maryland Health Department (MDH)

In the last month, Montgomery County Health Department and MDH have inquired about how to get the message out to sellers of three products below. These bills were new to me as I imagine they are to retailers. We do not track MHD bills in legislation. They could start enforcing laws on these three products at any time. As soon as I receive any more information, you will have it. Hopefully, they will send notices to retailers. I do not know anything about these products, but I am told they are advertised for a wide range of usage.

I urge you to read all three bills below, as penalties are steep and not knowing never works out very well.

[HB0996/CH0704](#) - Phenibut – consumer protection Act 2025

[HB1230/CH0249](#) – Tianeptine – Consumer Protection Act 2024

[HB1229/CH0748](#) – Kratom – Consumer Protection Act 2024

Delaware

January 1, 2026, Delaware family leave can be accessed for employees. The two links below cover general information and employer information. There is also forgiveness for those that have not kept up with contributions, and a chance to catch up.

<https://labor.delaware.gov/delaware-paid-leave/>

<https://labor.delaware.gov/delaware-paid-leave/employers/> ■

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REGISTRATION OPENS SOON

Enforcement of Tobacco Laws Under Federal, Maryland, and District of Columbia Laws

Brought to you by Lynott, Lynott & Parsons, P.A.

Maryland, the District of Columbia, and federal law set the minimum legal age for purchasing cigarettes, other tobacco products (OTP), and electronic smoking devices (ESDs) at age 21. Retailers selling tobacco products must verify age via government issued ID. Local jurisdictions also often have their own laws addressing the sale of tobacco products to persons under 21 years of age.

Federal Level

The U.S. Food and Drug Administration (FDA) regulates tobacco products under federal law pursuant to the Family Smoking Prevention and Tobacco Control Act, and its enforcement arm, the Center for Tobacco Products (CTP). The FDA has the authority to regulate all tobacco products, including e-cigarettes and cigars, and works to ensure manufacturers, distributors, and retailers comply with federal laws. The FDA monitors compliance through inspections and other enforcement actions, such as warning letters and civil monetary penalties, for violations of federal regulations, including the sale of unauthorized tobacco products and underage sales. The FDA also contracts with states, the District of Columbia, and U.S. territories to assist with inspections of retail establishments. “Synar” is a federal program that requires U.S. states and territories to enforce laws preventing the sale of tobacco and vaping products to minors by conducting annual, unannounced compliance checks using under-aged buyers. States must achieve a violation rate of 20% or less to receive Substance Abuse Prevention and Treatment Block Grant funding.

Maryland

In Maryland, the Alcohol, Tobacco and Cannabis Commission (ATCC), through its Field Enforcement Division, handles licensing and tax enforcement, ensuring cigarettes/OTPs are properly licensed, properly stamped, and that excise taxes are paid. The Field Enforcement Division has sworn officers who conduct inspections of retailers and wholesalers, sometimes working with local authorities. Maryland’s Behavioral Health Administration also contracts with the FDA to perform retailer inspections. Violations can lead to warning letters, civil money penalties, and even license suspension or revocation.

Enforcement at the local level in Maryland is handled by counties, municipalities, health departments, local law enforcement, and liquor boards, all of which may enforce laws regarding underage sales, conduct compliance checks, impose civil or criminal penalties for violations, and engage in education and retailer outreach. For example, Anne Arundel County does compliance checks, posts signs, trains staff, and may penalize clerks or retailers for violating underage laws. Howard County ensures each retailer gets at least one compliance check per year, and uses underage enforcement



The FDA has the authority to regulate all tobacco products, including e-cigarettes and cigars, and works to ensure manufacturers, distributors, and retailers comply with federal laws.

investigators. Montgomery County has a Tobacco Enforcement Program as well.

District of Columbia

In the District of Columbia, tobacco laws are enforced by the District of Columbia Department of Consumer and Regulatory Affairs and the Metropolitan Police Department, often in partnership with the FDA. In addition to federal laws, the District of Columbia has its own tobacco laws, such as the Flavored Tobacco Product Prohibition Amendment Act of 2021, which regulates flavored tobacco products and electronic smoking devices near schools. The District's Department of Consumer and Regulatory Affairs and the Metropolitan Police Department conduct inspections of tobacco outlets to ensure compliance with District laws and federal requirements, often in coordination with the FDA.

Responding to Enforcement Action

FDA

To challenge a cigarette or tobacco citation issued by the FDA, the retailer must respond to the agency's complaint within 30 days. The FDA's citation may include a civil money penalty (CMP) or a no-tobacco-sale order (NTSO). If a CMP is issued, the retailer can either pay the penalty, negotiate a settlement, or request a hearing before an Administrative Law Judge (ALJ). Ignoring the citation can result in a default judgment for the full penalty amount. The retailer may also contact the FDA's Center for Tobacco Products (CTP) to discuss a settlement. This can result in an agreement to pay a reduced penalty or serve a shorter NTSO period. This can be done at any point after receiving the complaint and before a final decision. If a hearing is held, the ALJ can consider mitigating

factors, such as evidence of employee training, when deciding upon a penalty. A retailer can also appeal the ALJ's decision to the Departmental Appeals Board.

Maryland

In Maryland, the process for challenging a citation for the sale of cigarettes to a minor depends on whether a civil or a criminal citation has been issued. Most citations are handled in District Court, and a retailer wishing to contest the citation must file a notice of intention to defend with the court.

Civil citations in Maryland are typically issued by a local health department. To dispute the fine, the retailer must file a notice of intention to stand trial with the agency that issued the citation. The case will then be forwarded to the District Court. A criminal citation is a misdemeanor and is issued by a law enforcement officer. Criminal citations are also heard in Maryland District Court.

If a trial is held, the issuing agency will appear and testify regarding the citation. The retailer will have the opportunity to present a defense. The best defense is to show that the store clerk examined a valid government-issued ID that showed the purchaser was at least 21 years old.

If the retailer is a repeat offender, the case may involve an additional administrative action by the ATCC. If the ATCC pursues a license suspension or revocation, the retailer has the right to request a contested case hearing before an Administrative Law Judge. If the ATCC revokes or suspends a license, the retailer can appeal the administrative hearing decision to the Circuit Court.

Penalties can be severe and may include fines of up to \$300 for a first offense, \$1,000 for a second offense, and \$3,000 for subsequent offenses. For repeat violations, a court can order the ATCC to

suspend or revoke the retailer's tobacco license.

District of Columbia

Challenging a citation for selling tobacco to a minor in D.C. involves the District's administrative hearings process, overseen by the Office of Administrative Hearings (OAH). The citation is issued as a civil (as opposed to criminal) infraction. The District's Department of Licensing and Consumer Protection (DLCP) is the agency responsible for enforcing tobacco laws and issuing citations. D.C. law prohibits the sale of tobacco products to anyone under the age of 21, and requires a retailer to check ID for anyone appearing under the age of 30. A retailer has an affirmative defense if the minor presented identification that a "reasonably prudent person would believe to be valid" under the circumstances.

Paying the fine is an admission of guilt, so retailers wishing to challenge a citation must request an administrative hearing before an ALJ within 30 days. The hearing request can be made online through the OAH eFiling Portal or by mail using the General Hearing Request Form. The Notice of Infraction will provide instructions on how to proceed. The ALJ's decision may ultimately be appealed to the D.C. Superior Court.

Best Practices

Consistent and thorough employee training is often the best way for a retailer to avoid running afoul of the state and federal laws addressing the sale of tobacco products. If a violation is charged, a showing that the training was provided may serve to mitigate the penalty/sanction. For serious violations, the retailer may wish to consult with legal counsel regarding the laws at issue and the appropriate steps to minimize the impact upon the retailer's business. ■

More Than Fuel: Building Your Brand for the Year Ahead

Brought to you by Tim Jancius, Spigler Petroleum Equipment, LLC

The holiday season is here — that time of year when travelers hit the road, families fill up for weekend getaways, and our stations are alive with activity. It's also the perfect moment to pause, take a breath, and think about what really drives your business forward.

For decades, success in our industry was measured by fuel sales. But today, the most successful operators know it's about more than fuel — it's about people, experience, and the story your station tells every time a customer pulls up to the pump.

So, what's your story?

Do you have the best coffee in town — the kind that keeps commuters coming back every morning? Is your station the cleanest, best-lit stop on the highway? Are your prices sharp, your checkouts quick, and your food worth recommending? Do customers know your *brand*, or do they just know your price per gallon?

These are the questions every operator should be asking as we head into a new year. Because while fuel might bring customers in, your brand is what keeps them coming back.

Loyalty Starts with Experience

Building loyalty isn't just about discounts or points — it's about trust and consistency. Customers remember how your store makes them feel. They remember the friendly cashier who knows their name, the fresh food that's actually good, and the clean pump that's easy to use. That's where loyalty begins.

Ask yourself:

- What are you doing to retain customers once they drive off the lot?
- What sets you apart from the station across the street?
- How are you investing in your image — your brand — for the long run?

Turning Brand Vision into Business Growth

At **Spigler Petroleum Equipment**, we see firsthand how operators are transforming their sites every day — from upgraded dispensers and bright LED canopies to modern POS systems, loyalty integrations, and grab-and-go food programs. These aren't just upgrades; they're brand builders.

A modern look tells customers you care. New equipment shows you're investing in their experience. And when you combine technology with great service, you're not just selling fuel — you're creating a destination.

Looking Ahead

As we close out another busy year, take a moment to look at your operation not just as a business, but as a brand. Every pump, every product, and every interaction tells your story. The question is — what do you want it to say?

Because at the end of the day, our work has always been about more than fuel. It's about people, pride, and progress — and the choices we make now will shape how customers see us in 2025 and beyond.



Building loyalty isn't just about discounts or points — it's about trust and consistency.



Quick Tips to Boost Your Brand:

- **Light It Right** — A clean, well-lit forecourt instantly improves curb appeal and safety perception. Bright LED lighting and modern canopies make your site stand out — day or night.
- **Upgrade the Experience** — Speed and convenience matter. Faster dispensers, efficient POS systems, and digital displays make every visit smoother.
- **Train for Connection** — Technology attracts customers — but people keep them. A warm greeting and consistent

service build loyalty faster than discounts alone.

Small Upgrades, Big Impact

- Modern dispensers = smoother transactions and faster fueling.
- Digital signage = promote specials or loyalty rewards right at the pump.
- Bright canopy lighting = safer, more inviting forecourts that attract new traffic.
- Smart monitoring systems = reduced downtime, better compliance, and lower costs.

Build Loyalty That Lasts

Loyalty programs work best when paired with great service. Consider:

- Pump-integrated rewards that connect fueling with in-store purchases.
- App-based promos for coffee, snacks, or car washes.
- Instant savings tied to digital receipts or membership cards.

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The Wholesale team at Shipley Energy believes preparation and foresight are critical-not only for meeting customer demand but also for protecting margins and building resilience in volatile markets.

Wholesale Supply and Fuel Market Outlook: Winter 2025

Preparing for the 2025-2026 Winter Season

Brought to you by [Shipley Energy](#)

As temperatures drop and demand for heating fuels rises, winter 2025-2026 presents a uniquely challenging supply environment for wholesale fuel buyers. According to the U.S. Energy Information Administration, distillate inventories are forecast to end 2025 at their lowest levels since 2000, while East Coast inventories will enter the heating season at second-lowest levels since 1981. This tightness, combined with reduced refining capacity and ongoing infrastructure constraints, demands proactive preparation from fuel resellers, dealers, distributors, and high-volume commercial users.

The Wholesale team at Shipley Energy believes preparation and foresight are critical-not only for meeting customer demand but also for protecting margins and building resilience in volatile markets. Below, we share our perspective on the key factors shaping this winter's supply environment and what wholesale fuel buyers need to keep in mind.

What Are the Key Supply Dynamics Shaping Winter 2025?

Winter 2025's fuel supply environment is defined by historically low distillate inventories, reduced refining capacity, and strong export demand creating unprecedented tightness in wholesale markets

U.S. total distillate inventories decreased by 17% (approximately 22 million barrels) during the first half of 2025, significantly more than the average 10% decrease (14 million barrels) over the same period in the previous four years. For fuel buyers in the Northeast, the situation is particularly acute. East Coast distillate inventories are projected to start the November heating season at 26.3 million barrels-the second-lowest end-of-October level in data dating back to 1981.

The structural challenges extend beyond inventory levels. Multiple refinery closures have reduced available production capacity across the country. The LyondellBasell Houston refinery shut down in early 2025, and two California refineries with a combined 284,000 barrels per day in refining capacity plan to close over the next two years. These closures permanently reduce the domestic supply cushion that wholesale buyers have historically relied upon during peak demand periods.





Strong international demand compounds the domestic supply tightness. U.S. distillate exports averaged 1.2 million barrels per day in the first half of 2025, 7% more than the previous five-year average-as European markets continue to replace Russian fuel products with U.S. supplies. This export demand keeps domestic inventories under pressure even when production increases.

For fuel resellers and high-volume commercial users, these supply dynamics translate into practical operational challenges: tighter terminal availability, increased competition for rack space, and greater risk of supply disruptions during peak demand events.

How Will Weather Patterns Impact Demand This Winter?

Weather forecasts suggest winter temperatures and residential energy consumption will broadly be similar to last winter for much of the United States. However, the critical factor for wholesale fuel buyers is not average temperatures but the impact of cold snaps on already-constrained supply chains.

The EIA forecasts U.S. demand for home heating oil to average 390,000 barrels per day this winter. Even small temperature shifts

below seasonal norms can move millions of gallons of demand into compressed timeframes, straining logistics networks and terminal infrastructure. The dealers and resellers who maintain adequate supply buffers and diversified sourcing will be best positioned to capture additional demand during weather events without facing supply gaps.

For wholesale buyers serving Northeast markets, the combination of low starting inventories and normal winter demand creates volatility risk. Any extended cold period could rapidly draw down the limited inventory cushion, triggering price spikes and supply competition among regional buyers.

What it means for you: monitor weather forecasts 7-14 days out, maintain relationships with a diversified supplier like Shipley Energy, and ensure your storage capacity can handle demand surges without emergency reordering at premium prices. ■

Renewed Calls for Corporate Transparency Act Repeal as SSSA-AT Pushes for Relief



By Roy Littlefield IV

Financial commentator and small-business advocate

Carol Roth is renewing calls for the full repeal of the Corporate Transparency Act (CTA) and for the government to purge the vast database of ownership information collected under the law. In a recent column in *The Blaze*, Roth argued that while the Trump administration's decision to limit the reach of the CTA's Beneficial Ownership Information rule was a positive step for Main Street, the job remains unfinished.

The rule, overseen by the Treasury Department's Financial Crimes Enforcement Network (FinCEN), required small businesses to submit detailed ownership

data, including names, addresses, and identification numbers, under threat of significant penalties. Large corporations were mostly exempt, leaving smaller operators shouldering the compliance burden. After strong pushback from small-business owners and lawmakers, the administration issued an interim rule in March exempting U.S. small businesses and individual citizens from the reporting mandate. Treasury opened a public comment period on the final rule, which closed five months ago, but a permanent version has not yet been released.

Roth and others have urged the administration and Congress to lock in the exemption through legislation. Ohio Congressman Warren Davidson's Repealing Big Brother Overreach Act, which has nearly 200 co-sponsors, would make the exemption permanent and prevent future administrations from reimposing the mandate. Until that happens, many small businesses remain uncertain about their compliance obligations and the future of the rule.

Another growing concern is the massive database that FinCEN built before the interim rule took effect. More than 16 million small businesses submitted their ownership data, which remains stored on government servers. Business owners and privacy advocates are calling for that data to be deleted to reduce the risk of cyberattacks and misuse. FinCEN Director Andrea Gacki recently acknowledged that the agency plans to review the data it holds and dispose of information that is no longer legally required.



The rule...required small businesses to submit detailed ownership data, including names, addresses, and identification numbers, under threat of significant penalties



The Service Station Dealers of America and Allied Trades (SSDA-AT) continues to push for full repeal of the Corporate Transparency Act and for relief from its burdensome reporting requirements. The association has consistently warned that the law unfairly targets small, independently owned businesses while doing little to improve transparency or security. SSDA-AT supports permanent legislative action to repeal the CTA, as well as a complete purge of the FinCEN database to safeguard sensitive small-business information.

Advocates argue that formalizing the new, narrower CTA rules, deleting unnecessary data, and ultimately repealing the law would bring meaningful relief to small businesses. For organizations like SSDA-AT and the entrepreneurs they represent, those steps are essential to protecting privacy, reducing red tape, and restoring certainty for Main Street. ■



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Treasury and IRS Announce 2025 Transition Relief for Car Loan Reporting



By Roy Littlefield III

The U.S. Department of the Treasury and the Internal Revenue Service (IRS) have issued new transitional guidance for businesses required to report car loan interest under the One, Big, Beautiful Bill (OB BB). The guidance, outlined in Notice 2025-57, provides penalty relief and clarifies reporting procedures for lenders affected by the new information reporting requirements beginning in 2025.

Transition Relief for 2025

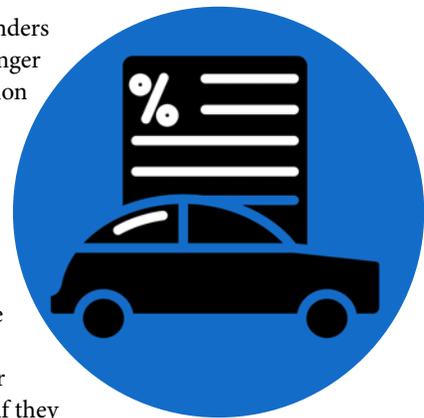
Notice 2025-57 offers a one-year transition period for lenders and other entities that receive interest on qualified passenger vehicle loans. These lenders are required to file information returns with the IRS and furnish borrowers with annual statements detailing the total amount of interest received, along with other loan-related data.

A “qualified passenger vehicle” under the OB BB includes cars, minivans, vans, SUVs, pickup trucks, and motorcycles with a gross vehicle weight rating under 14,000 pounds that have undergone final assembly in the United States.

Under the transitional guidance, the IRS will consider lenders to have met their reporting obligations for 2025 if they make the total amount of interest received available to borrowers through one of the following methods:

- An accessible online portal;
- A regular monthly statement;
- An annual statement provided to the borrower; or
- Any other reliable means designed to ensure accurate reporting.

The IRS also announced that no penalties will be imposed on lenders who follow these simplified reporting practices during the 2025 transition year.



The guidance... provides penalty relief and clarifies reporting procedures for lenders affected by the new information reporting requirements beginning in 2025.



Deduction for Car Loan Interest

In addition to the reporting relief, the One, Big, Beautiful Bill introduces a new tax benefit allowing certain taxpayers to deduct interest paid on qualified passenger vehicle loans. The deduction applies to taxable years beginning after December 31, 2024, and before January 1, 2029, provided the loan is incurred after December 31, 2024, and the vehicle is purchased for personal use.

Under the law, businesses that receive \$600 or more in interest payments from an individual on a qualified vehicle loan during a calendar year must comply with the new reporting requirements.

Industry data underscores the potential impact of these rules: approximately 2.4 million new passenger cars were sold in the U.S. last year, and over 80% of those purchases were financed, often directly through dealerships.

For additional details and official updates, visit the One, Big, Beautiful Bill provisions page on [IRS.gov](https://www.irs.gov). ■



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Fuels network brands and companies:

