



OIL SPECULATION REVISITED

An Industry Perspective on
Where We Stand Four Years
after Dodd-Frank

Also Inside:
Spring Literature Showcase

(offered to employees) steadily increasing for five consecutive years.

Among the other key findings of the savings behaviors of small business accounts from the beginning of 2008 to the end of 2013:

- Contributions continue to grow: The average contribution to these retirement savings accounts has increased across the board since 2008, with those using Self-Employed 401(k)s experiencing the largest increase of 21% to \$21,661. Employer contributions to SEP-IRAs increased 17% from 2008, reaching \$13,814 at the end of 2013. Average contributions to SIMPLE-IRAs increased the least, rising 7% to \$6,162.

- Average balances are on the rise: As a result of the increased contributions and market rebound, average balances have enjoyed significant growth since 2008. The average balance of Self-Employed 401(k) plans rose from \$75,275 in 2008 to \$137,447 in 2013—increasing 83% over five years—signaling a strong rebound for small business owners who are using retirement plans for savings purposes. SEP IRA and SIMPLE IRA balances also increased by 92% to \$84,410 and 100.8% to \$36,235, respectively.

NEW PRODUCT



SAFETY FIRST, FOR INDUSTRIAL COATINGS

With the increasing awareness of the dangers of traditional organic-based coatings to coating contractors, many facility safety managers are specifying safer, inorganic options that now exist on the market. Now, a new category of inorganic Chemically Bonded Phosphate Ceramics called Eon-Coat, has been formulated that emits no VOCs or HAPs during or after application, has no flashpoint, flame spread or hazardous waste disposal requirements. The coat-

ing consists of two, non-hazardous components that do not interact until applied by a plural component spray gun. Since the components are not mixed prior to application, the need for VOC-generating ingredients in the formulation is eliminated.

Unlike polymer coatings that sit on top of the substrate, EonCoat bonds through a chemical reaction with the substrate. This makes it virtually impossible for corrosion promoters to get behind the coating.

EonCoat — www.eoncoat.com



SERVICE VAN FUEL DELIVERY

The PUTNUS® is a NTEP CERTIFIED self-contained DC or AC powered portable custody control delivery unit of various tank sizes that is States weights and measures certifiable producing a ticket for the reselling home heating oils, kerosene, diesel or fuel oil products and is legal for retail distribution in small quantities.

The PUTNUS® will immediately add revenue streams to your service department turning run outs into a more lucrative services, by easing the stress of new furnace startups and new tank installs, and by making small deliveries to generate your profits into multiple dollars of margin.

The PUTNUS® compact design fits in a pickup truck bed or service van. Fuel deliveries to your customers with icy driveways, snowbound, or off-road locations are no longer obstacles.

The PUTNUS® is built with the highest quality, longest lasting and most proven, durable components known to the oil industry.

For more information visit PUTNUS® on you tube
www.PUTNUS.com
Call Jeff Suntup at 860.443.0414