

- **Fee worksheet for all permits and annual permits (Gainesville Police Department)**
- The cost for supplying the drivers with cameras and memory cards
- The cost for disk/USB device to store photographs for a period of one year (recommended by GPD)
- The extra salary of a full time employee to keep up with contracts, maps, paper work for driver permits, annual franchise renewal and all rule changes.
- Florida minimum wage history and its increase since 2000
- Living wage calculations for Alachua county (most drivers fall under the poverty level)
- The cost of oil increase
- The cost of diesel fuel increase
- Towing company absorbs all cost on all credit cards that are taken per ordinance
- No limit on every transaction
- All new diesel trucks must use a DEF fluid @ \$15.99 per 2.5 gallons with the average use of 5 gallons every 3 weeks per truck.
- Price of tires range from \$169.00 to \$407.00 depending on size and time of year. 6 tires per truck with 8 month life on each tire.
- Insurance has increased approximately 20% in the past 5 years
- Tag office rate has doubles in the last 2 years. As well as an increase for all title and certificate of destruction (for abandon vehicles average 35 per month)
- The average cost of a tow away sign (with roam towing on it) averages about \$50.00. The life span of these signs is about 6 months (due to vandalism). Most contracts require minimum 2 signs (that's \$100.00 per contract every six months).
- Workman's Comp. rates increase 6.1% starting 01/01/13.

Company: \_\_\_\_\_

Date: \_\_\_\_\_

### Fee Worksheet Effective October 1, 2011

#### Rotation Tow -Cashier into Account 001-810-8110-3425

	Qty	Rate	Total
Annual Franchise Renewal		\$150.00	_____
Late Fee per month (if over 60 days late: removal from program for a min of 1 year)		\$50.00	_____
Driver Permit		\$20.00	_____
Driver Permit (replacement of lost)	_____		_____
Rotation Tow Fee (Per Vehicle)	_____	\$25.00	_____
			_____
<b>Total Fees Due</b>			<input type="text"/>

#### Trespass Tow - Cashier into Account 001-810-8110-1404-3206

	Qty	Rate	Total
Driver Permit		\$11.00	_____
Driver Permit (replacement of lost)	_____	\$5.50	_____
			_____

*pending Franchise Fees*

*303.25*

#### Immobilization - Cashier into Account 001-810-8110-1404-3206

	Qty	Rate	Total
Annual Franchise Renewal		\$303.25	_____
Late Fee per month		\$27.50	_____
Medallions (Biennially) per vehicle	_____	\$27.50	_____
Driver Permit	_____	\$11.00	_____
Driver Permit (replacement of lost)	_____	\$5.50	_____
			_____

**Total Fees Due**

22222		Void <input type="checkbox"/>		a Employee's social security number		OMB No. 1545-0008					
b Employer identification number 20-1791906				1 Wages, tips, other compensation 18367.80		2 Federal income tax withheld 2015.21					
c Employer's name, address, and ZIP code Superior Towing, LLC 1308 South Main Street Gainesville, FL 32601				3 Social security wages 18367.80		4 Social security tax withheld 771.45					
				5 Medicare wages and tips 18367.80		6 Medicare tax withheld 266.33					
				7 Social security tips		8 Allocated tips					
d Control number 000010002327				9 Advance EIC payment		10 Dependent care benefits					
e Employee's first name and initial      Last name				11 Nonqualified plans		12a See instructions for box 12					
f Employee's address and ZIP code				13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b					
				14 Other		12c					
						12d					
15 State Employer's state ID number FL		16 State wages, tips, etc. 18367.80		17 State income tax 0.00		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement  
Copy D For Employer.

2011

Department of the Treasury - Internal Revenue Service  
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

This is on average for an employee to maintain contracts, maps, paper work for driver's permits, annual Franchise renewal and all rule changes



## Florida Minimum Wage History 2000 to 2012

	Federal Minimum Wage Rate	Florida Minimum Wage	Change in Florida Minimum Wage	Florida Effective Date	
*2000	\$5.15	\$5.15			
2001	\$5.15	\$5.15	\$0.00		
2002	\$5.15	\$5.15	\$0.00		
2003	\$5.15	\$5.15	\$0.00		
2004	\$5.15	\$5.15	\$0.00		
**2005	\$5.15	\$6.15	\$1.00	5/2/2005	12/31/2005
2006	\$5.15	\$6.40	\$0.25	1/1/2006	12/31/2006
2007	\$5.85	\$6.67	\$0.27	1/1/2007	12/31/2007
2008	\$6.55	\$6.79	\$0.12	1/1/2008	12/31/2008
2009	\$6.55	\$7.21	\$0.42	1/1/2009	7/23/2009
***2009	\$7.25	\$7.25	\$0.04	7/24/2009	12/31/2009
***2010	\$7.25	\$7.25	\$0.00	1/1/2010	12/31/2010
***2011	\$7.25	\$7.25	\$0.00	1/1/2011	5/31/2011
****2011	\$7.25	\$7.31	\$0.06	6/1/2011	12/31/2011
2012	\$7.25	\$7.67	\$0.36	1/1/2012	12/31/2012

- \* 2000-04, the Federal minimum wage
- \*\* 2005, Florida enacted a state minimum wage
- \*\*\* Florida defaulted to the Federal minimum wage
- \*\*\*\* Legal ruling raising the minimum wage rate to \$7.31

Source: Florida Department of Economic Opportunity, October 2011.

most of our drivers fall under this category which is poverty level.

 Search

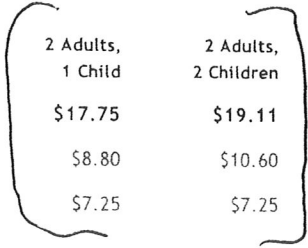
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### Living Wage Calculation for Alachua County, Florida

displaying\_results

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison. Wages that are less than the living wage are shown in red.

Hourly Wages	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Living Wage	\$9.27	\$19.22	\$23.37	\$29.90	\$14.56	\$17.75	\$19.11	\$23.25
Poverty Wage	\$5.21	\$7.00	\$8.80	\$10.60	\$7.00	\$8.80	\$10.60	\$12.40
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25



### Typical Expenses

These figures show the individual expenses that went into the living wage estimate. Their values vary by family size, composition, and the current location.

Monthly Expenses	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Food	\$242	\$357	\$536	\$749	\$444	\$553	\$713	\$904
Child Care	\$0	\$504	\$804	\$1,104	\$0	\$0	\$0	\$0
Medical	\$134	\$483	\$503	\$487	\$324	\$476	\$452	\$465
Housing	\$663	\$833	\$833	\$1,218	\$731	\$833	\$833	\$1,218
Transportation	\$318	\$618	\$712	\$764	\$618	\$712	\$764	\$777
Other	\$77	\$178	\$227	\$304	\$135	\$172	\$194	\$233
Required monthly income after taxes	\$1,434	\$2,973	\$3,615	\$4,626	\$2,252	\$2,746	\$2,956	\$3,597
Required annual income after taxes	\$17,208	\$35,676	\$43,380	\$55,512	\$27,024	\$32,952	\$35,472	\$43,164
Annual taxes	\$2,079	\$4,296	\$5,224	\$6,677	\$3,255	\$3,974	\$4,272	\$5,197
Required annual income before taxes	\$19,287	\$39,972	\$48,604	\$62,189	\$30,279	\$36,926	\$39,744	\$48,361

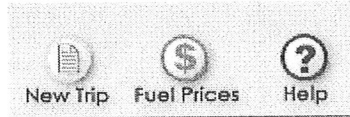
### Typical Hourly Wages

These are the typical hourly rates for various professions in this location. Wages that are below the living wage for one adult supporting one child are marked in red.

Occupational Area	Typical Hourly Wage
Management	\$43.41
Business and Financial Operations	\$25.89
Computer and Mathematical	\$30.49
Architecture and Engineering	\$29.94
Life, Physical and social Science	\$24.25
Community and Social Services	\$17.83
Legal	\$29.29
Education, Training and Library	\$20.76

Arts, Design, Entertainment, Sports and Media	\$19.32
Healthcare Practitioner and Technical	\$26.78
Healthcare Support	\$11.73
Protective Service	\$16.40
Food Preparation and Serving Related	\$8.94
Building and Grounds Cleaning and maintenance	\$9.77
Personal care and Services	\$9.68
Sales and Related	\$12.43
Office and Administrative Support	\$13.65
Farming, Fishing and Forestry	\$8.86
Construction and Extraction	\$16.18
Installation, Maintenance and Repair	\$17.53
Production	\$13.60
Transportation and Material Moving	\$12.71

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### Daily Fuel Prices by ProMiles®

#### Fuel Price Averages For Tuesday, April 16, 2013

State	Tax Rate 2nd qtr.	Fuel Prices Ex-Tax		Fuel Price Difference From 4/15/2013	Fuel Price As of 4/15/2013
		As of 4/16/2013	As of 4/16/2013		
Alabama	0.19	3.859	3.669	-0.007	3.866
Arkansas	0.225	3.843	3.618	0.002	3.841
Arizona	0.26	3.807	3.547	-0.021	3.828
California	0.445	4.1	3.655	-0.013	4.113
Colorado	0.205	3.795	3.59	0.008	3.787
Connecticut	0.512	4.189	3.677	-0.01	4.199
Delaware	0.22	3.816	3.596	-0.003	3.819
Florida	0.3307	3.994	3.6633	-0.007	4.001
Georgia	0.184	3.894	3.71	-0.012	3.906
Iowa	0.225	3.839	3.614	-0.015	3.854
Idaho	0.25	4	3.75	-0.027	4.027
Illinois	0.43	3.981	3.551	-0.005	3.986
Indiana	0.16	3.768	3.608	-0.004	3.772
Kansas	0.26	3.862	3.602	-0.002	3.864
Kentucky	0.255	3.985	3.73	-0.003	3.988
Louisiana	0.2	3.833	3.633	-0.023	3.856
Massachusetts	0.21	3.997	3.787	0.003	3.994
Maryland	0.2425	3.93	3.6875	-0.014	3.944
Maine	0.312	4.12	3.808	-0.009	4.129
Michigan	0.368	4.017	3.649	-0.008	4.025
Minnesota	0.285	3.951	3.666	-0.022	3.973
Missouri	0.17	3.729	3.559	-0.016	3.745
Mississippi	0.18	3.758	3.578	0.002	3.756
Montana	0.2775	3.889	3.6115	-0.004	3.893
North Carolina	0.375	3.966	3.591	-0.023	3.989
North Dakota	0.23	4.089	3.859	-0.009	4.098
Nebraska	0.246	3.855	3.609	-0.034	3.889
New Hampshire	0.18	4.039	3.859	0.03	4.009
New Jersey	0.175	3.788	3.613	-0.011	3.799
New Mexico	0.21	3.826	3.616	-0.018	3.844
Nevada	0.27	3.919	3.649	-0.035	3.954
New York	0.4085	4.17	3.7615	-0.003	4.173
Ohio	0.28	3.963	3.683	-0.004	3.967
Oklahoma	0.13	3.701	3.571	-0.017	3.718
Oregon	0	3.706	3.706	0.006	3.7
Pennsylvania	0.381	3.982	3.601	-0.011	3.993
Rhode Island	0.32	4.024	3.704	-0.05	4.074
South Carolina	0.16	3.794	3.634	0.003	3.791
South Dakota	0.22	3.796	3.576	-0.029	3.825
Tennessee	0.17	3.856	3.686	-0.014	3.87
Texas	0.2	3.822	3.622	-0.009	3.831
Utah	0.245	3.918	3.673	-0.003	3.921
Virginia	0.175	3.755	3.58	-0.015	3.77

Virginia	0.175	3.755	3.50	0.015	3.77
Vermont	0.29	4.049	3.759	-0.022	4.071
Washington	0.375	4.094	3.719	-0.014	4.108
Wisconsin	0.329	3.985	3.656	-0.008	3.993
West Virginia	0.347	4.041	3.694	-0.03	4.071
Wyoming	0.14	3.799	3.659	0.003	3.796
<b>Column Averages</b>					
	0.2553	3.914	3.659	-0.011	3.925

1. State Tax Rate Changes
2. Prices Lowered From Yesterday
3. \*States w/Wt. Miles taxes on quarterly or monthly basis, Must prepare individual state tax reports. (ID-10/1 - eliminated .0449/mile; KY-.0285/mile; NM-.04378/mile; NY-.0495/mile; OR-.1638/mile) All per mile figures based on gross wt. #80000 class 8 vehicle.
4. The following states have a Fuel Surcharge that is applied to all gallons burned in that jurisdiction and is not paid at the pump but due at the end of that quarter.

Indiana	.110
Kentucky	.123
Ohio	.0
Virginia	.035

Note: Average retail fuel prices are provided Monday through Friday from more than 9,400 truck stops. Prices are based on fuel credit transactions from each truck stop. If you have questions or comments about how prices are acquired, email us at: [info@promiles.com](mailto:info@promiles.com).

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Comparison between the prices for private tows versus trespass tows

Private call for tow

Hook up fee	\$45.00
Charge per mile	\$2.75
Lockout fee	\$40.00
Dollies	\$35.00
Go Jacks	\$35.00

On average a private call for a tow is about 5 miles. Which will run on a regular basis \$58.75 per call (this is if the customer has a key and does not require any other services.

All drivers get minimum wage or commission at 25% of all tow always which ever exceeds greater.

So on average a trespass tow driver needs to tow minimum of 33 vehicles per bi-weekly pay period to make minimum wage of \$7.67

If the driver does not meet the minimum trespass tow requirement, then the towing company is paying out additional wages including overtime pay.

Hook up fee	\$45.00
Lock out	\$40.00
Dollies	\$35.00
Go Jacks	\$35.00

The standard fee for trespass tow is \$76.00 but with additional services that are almost always required the cost should run approximately \$120.00

Most of the vehicles must be entered to secure the steering wheel and/or release emergency brakes. With no additional fee.

Most of the vehicles require dollies/ Go Jacks as the customer's park in certain spots to avoid getting towed. With no additional fee.

No mileage is charged to the trespass tow customer.

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traveling, and my posting schedule won't return to normal until after August 11th. This article
written for World Business Magazine in Singapore, and explores one of the themes I covered in
Plays. I am breaking it up into two parts. The first deals with petroleum demand in developing
the second explores the climate change implications.

Oil Prices Rise, But Demand Growth Remains Strong

Access to affordable, stable energy supplies is critical for economies throughout the world. For developing
countries, affordable energy can offer a pathway to a better quality of life. But between 2000 and 2010, world oil
prices became much less affordable. The average global oil price advanced from approximately \$25 per barrel
to more than \$100 per barrel - far outpacing rates of inflation in most countries.

Many books and articles have been published that argued that the increase in prices has been due to oil
speculation, the restriction of supplies by OPEC, growth in developing countries, peak oil, or various
geopolitical factors. Regardless of the cause, the response to higher prices in developed and developing
countries may be surprising.

Conventional wisdom might suggest that as oil prices rise, developing countries would be less able to afford oil,
leaving wealthier countries to bid against each other for increasingly higher-priced supplies. But that is not at
all what happened over the past decade, and the trend may give developed countries a reason for concern.

From 2005 to 2010 - a period that saw oil prices rise to record highs - oil consumption in the United States fell
by 1.6 million barrels per day (bpd). Other developed regions experienced similar trends. The European Union
saw oil consumption drop by 1.2 million bpd, and Japan registered a drop of 900,000 bpd.

Japan was the exception in the Asia Pacific region. Excluding Japan, the rest of the Asia Pacific region
increased its oil consumption by nearly 4 million bpd even in the face of the strong oil price increases from
2005 to 2010 (see Figure 1). Over the decade, Asia Pacific oil consumption increased by nearly 7 million bpd.

R squared Robert Rapier Energy Column



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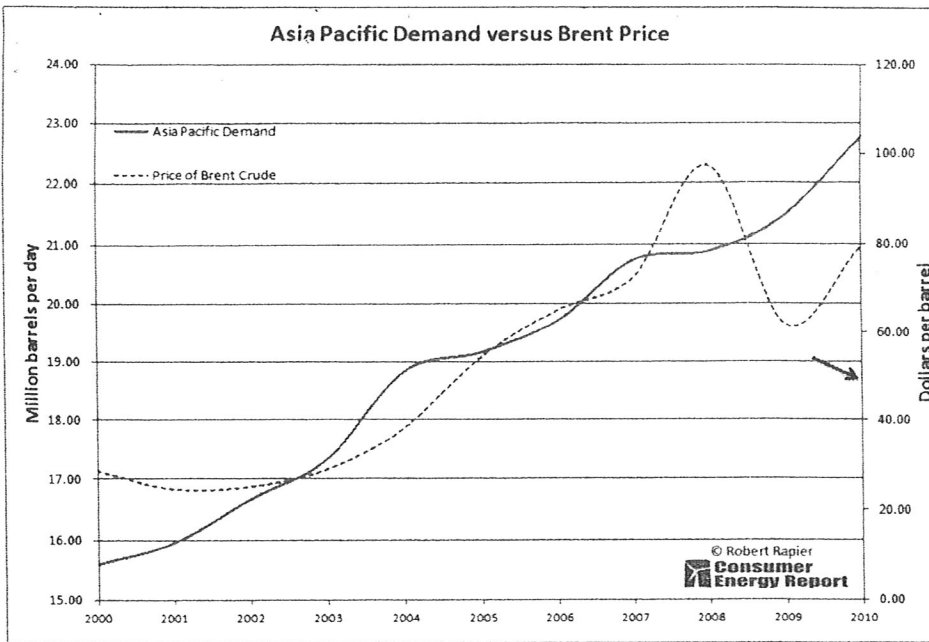


Figure 1. Demand growth in Asia Pacific (minus Japan) was strong despite escalating oil prices.

### Strong Growth in All Developing Regions

But even though the developing countries in Asia Pacific saw a nearly 50% increase in consumption over the decade, it wasn't even the fastest growing region. That distinction belongs to the Middle East, which added 56% to their oil consumption between 2000 and 2010. The Middle East's total increase in consumption was smaller than that of Asia Pacific at just under 3 million barrels per day, but that is primarily a function of the relative populations of the regions. OPEC countries like Saudi Arabia saw the strongest demand growth in the region. This is understandable considering that the high price of oil brought a huge influx of cash into oil exporting countries, and countries tend to increase their oil consumption as they become wealthier.

Demand growth was strong in other developing regions as well (see Figure 2). Africa increased consumption over this timeframe by 850,000 bpd, a 35% increase. Consumption in South America increased by 1.2 million bpd, a 26% increase over year 2000 levels. Thus, despite drops in consumption among most developed regions, global oil consumption over the past decade rose by nearly 11 million barrels per day.

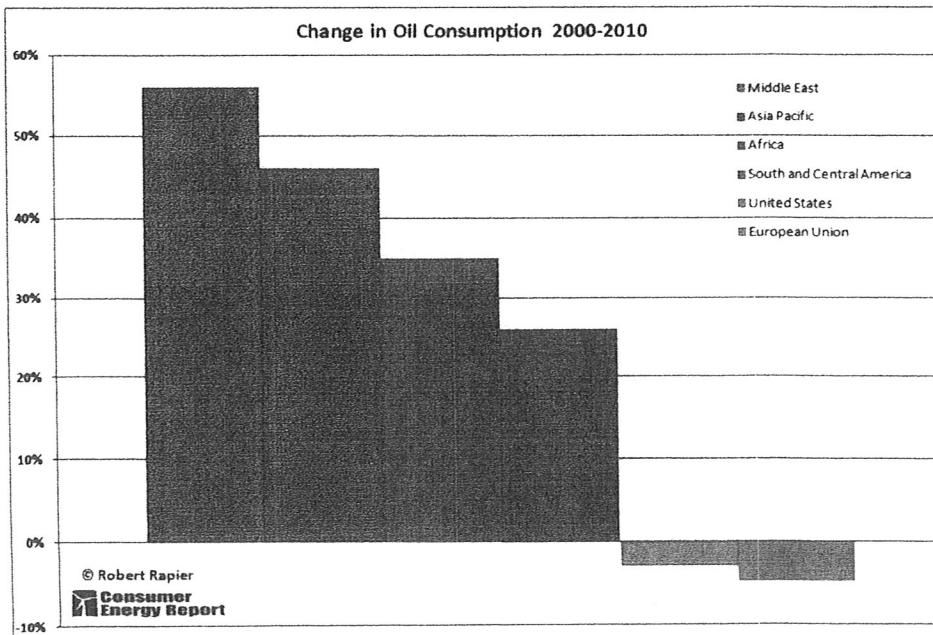


Figure 2. Demand fell in developed regions and increased in developing regions.

The trend was clear: As oil prices increased, developed countries reduced oil consumption, while regions that were significantly undeveloped or developing increased oil consumption. Perhaps unsurprisingly—since their

### UPCOMING EVENTS

**ACORE's National Renewable Energy Policy Forum**  
February 5-6, 2013 - Washington D.C.

**Impact of the Southeast in the World's Renewable Energy Future**  
February 10-12, 2013 - Atlanta, GA

**A Case of Renewables versus Natural Resources**  
June 10-11, 2013 - San Francisco, CA

### COLUMNS



**BANKING ENERGY** | The Road to Chinese Shale Gas Goes Through the U.S.



**BIODIVERSIVIST** | Replacing Coal With Trees Won't Scale



**CHOKE POINTS** | How National Security Planners Should View America's Energy Boom



**ECONBROWSER** | The Effect of New Production Methods on U.S Oil Output



**EDITORS' CORNER** | How Utilities Can Better Source Innovation



**FUELING INNOVATION** | Energy Innovation: The Proper Definition and Why it's So Crucial



**POWER POLICY** | Why Are Permits Needed for LNG Export Terminals?



**R-SQUARED ENERGY** | An Oil Company Finds Itself On the Losing End of Fossil Fuel Subsidies

### COMMENTS

*"Coal is extremely expensive, if the accounting is honest." US EPA, presumptively the experts in determining the externalities costs of coal, ...*

By Ed Reid on An Oil Company Finds Itself On the Losing End of Fossil Fuel Subsidies

*Already taken care of: "The Nuclear Waste Fund receives almost \$750 million in fee revenues each year and has an unspent ...*

By Russ Finley on Nuclear Energy Deniers

revenues would have increased over this time period—oil-exporting regions experienced the greatest percentage increases in consumption. In addition to the Middle East's 56% increase in oil consumption over the decade, Venezuela saw oil consumption increase by 37%.

## Explaining the Demand Changes

But why would developing oil-importing regions have also experienced consumption growth as oil prices climbed to record highs? Consider the change in the consumption habits of the United States and China over the past decade. In 2000, the U.S. consumed 19.7 million barrels of oil per day—25.5 barrels of oil per person per year. By 2010 the population of the U.S. had increased by 10%, but the country's oil consumption had fallen to 19.1 million bpd—22.6 barrels per person per year.

The trend in China was sharply in the other direction. In 2000, oil consumption in China was 4.8 million bpd, or 1.4 barrels per person per year. In 2010, consumption had grown to 9.1 million bpd, or 2.5 barrels per person per year. Incidentally, if per capita oil consumption in China was as high as it is in the U.S., China would consume more than 82 million barrels of oil per day—an amount equivalent to almost all of the world's oil production.

Oil demand growth in China, in India, and across Asia and South America in the face of record-high oil prices may at first be counterintuitive. But consider the consumption patterns in developed countries. Developed countries consume a lot more oil than they really need because they have more discretionary consumption. Thus when oil prices rise, consumers in developed countries make a few lifestyle changes—driving fewer miles, buying more fuel-efficient cars, using more mass transportation, etc.—and oil consumption falls.

So the 22nd annual barrel of oil consumed by someone in the U.S. isn't worth \$100 to them, and they use a bit less when oil prices rise. If oil prices were sustained at \$150 a barrel, they would use even less. But the vast majority of the world uses very little oil, and aspires to higher standards of living. The average consumption of oil in the world—87 million bpd in 2010 (Source: 2011 BP Statistical Review of World Energy) divided by a population of approximately 6.8 billion people in 2010—is 4.7 barrels of oil per person per year. In other words, if everyone on earth was allocated an equal amount of oil, the 2010 allotment would have been 4.7 barrels per person. This is 79% lower than average U.S. consumption, and 54% lower than average EU consumption.

Developing countries are presently below the average 4.7 barrel allotment, but their consumption is rising. Chinese consumption has risen to 2.5 barrels per person per year, a 79% increase in the past ten years. At that growth rate—and assuming China's population remains constant—China will reach 4.7 barrels of oil per person in slightly over ten years. But this would require another 8 million barrels of oil per day for China, which either must come from the allotment of other countries—most likely developed countries—or would require global oil production to rise another 10%.

Bear in mind that this is only for China; other developing countries are also on growth trajectories that would see their demand for oil collectively increase by millions of barrels per day over the next decade. The threat for developed countries is clear: As oil prices rise, consumption in developed countries is likely to continue to decline in response, but developing countries could continue to increase their consumption and still grow their economies. To the extent that the consumption decline in developed countries is a result of the adoption of alternative fuels and improved efficiencies, economic growth in developed countries may be able to continue. But if the decline comes as a result of people simply being unable to afford oil, economic difficulty in developing countries is practically assured.

## Implications for the Future

What might this signal for future oil prices? A question I frequently encounter is, "How high could gasoline prices ultimately rise in the U.S.?" Because the oil markets are global, the answer to that question is, "It depends on how much value people in developing countries place on increasing their oil consumption to two or three barrels of oil per year." Or, an alternative way to think about it is, "If you were only allocated 3 barrels of oil per person per year, how much would you be willing to pay for those barrels?" The 20th barrel the average person in the U.S. consumes each year might allow us to drive that 12,000th mile. But the first barrel that someone in a developing country consumes might allow them to drive that very first mile and have heat in their home for the first time. They will be willing to pay a lot more for those initial barrels than we are for our excess barrels, and this explains why their consumption has increased even as oil prices have risen.

And if future oil prices are dictated by how much developing countries are willing to pay for their second or third barrel of oil per capita, this number may ultimately be much higher than \$100 per barrel. This is a major reason that I don't ever foresee a sustained return to cheap oil. There are many who have placed most of the blame for increased oil prices on speculation, but the thirst for oil in developing regions means that there are fundamental issues of supply and demand at work as well.

## Conclusions

The developing world—and in particular Asia Pacific—will play a very important role regarding global energy supplies and global carbon dioxide emissions. With respect to energy supplies, developed regions should

*Fossil fuels have dominated because they have been by far the cheapest source, subsidy or no subsidy. Certainly that has ...*

By GreenEngineer on An Oil Company Finds Itself On the Losing End of Fossil Fuel Subsidies

*Please amortize the cost of building, insuring, commissioning and operating a nuclear waste long term storage facility into the kWh ...*

By Ray Alfini on Nuclear Energy Deniers

*Regulations and programs to reduce methane emissions have been around since Clinton was POTUS. Where we live in Virginia, recovering ...*

By notKit P on 7 States Sue EPA Over Methane from Oil and Gas Drilling

*Agreed.*

By Russ Finley on An Oil Company Finds Itself On the Losing End of Fossil Fuel Subsidies

*I am not suggesting that at all. EIA lists it on Table ES2 of the linked document. I think its ...*

By Ed Reid on An Oil Company Finds Itself On the Losing End of Fossil Fuel Subsidies

recognize the likelihood that this growth will keep upward pressure on oil prices over the long term, and governments would be wise to pass policies that encourage lower fossil fuel consumption. In developing regions, governments must recognize that future growth will ultimately be slowed by rising prices unless alternative energy sources become an increasingly greater part of the mix.

Link to Original Article: [Petroleum Demand in Developing Countries](#)

By [Robert Rapier](#)



by Robert Rapier @ Consumer Energy Report

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## 6 responses to *Petroleum Demand in Developing Countries*



BY CHRIS PEDERSEN ON AUGUST 2, 2012 AT 11:19 AM

Robert,

Great piece. I find it amazing that oil demand in the developing countries is not talked about more in the US. It is unbelievable how often the media is portraying that the drop in oil consumption/demand in the US *must* mean that the demand is lagging everywhere else.

Your arguments on demand growth in the developing countries should be an eye-opener to the countless advocates that argue that internal combustion engines will be a thing of the past within the next generation.

One would think that high prices would hit the poorer countries much harder, but it seems like the built up demand has not slowed things down.

Look forward to reading your book.

[\[link\]](#) [\[reply\]](#)



BY ROBERTO ON AUGUST 3, 2012 AT 5:45 PM

Outstanding piece of work, Mr. Rapier. I appreciate this for exactly what it implies. Unfortunately most Americans won't as it relates to demand side issues that does not seem to register very well in our country. The general consensus is, after all, that if we reduce consumption here in the US, and become shale oil independent, the price of gasoline will be 2 dollars again and we can tell the rest of the world, see 'ya, wouldn't want to be 'ya.

Supply side issues, on the other hand, seem to be much easier for Americans to get their arms around, a case for this can be found in the restounding success of the *peak oil is a myth*, campaign recently. I am hopeful that sufficient data is now becoming available from the Bakken, and will soon be available from the Eagle Ford, that smart people like yourself can begin to factually dispell the notion of shale oil abundance that we are being spoon fed these days.

I understand the worldwide demand picture better because of this article, thank you.

[\[link\]](#) [\[reply\]](#)



BY BEN ON AUGUST 4, 2012 AT 2:43 PM

As another RR was keen on saying, "now, there you go again....." In this case, there you go telling the truth, again. Like it or not, 2.5 billion Chinses/Indians aren't about to sit on their hands while waiting for permission of the West to get ahead in life. If anyone doesn't expect a doubling/ tripling of per capita energy consumption out of Asia in the coming decade or so, well, they're seeking not only a suspension of logic, but a refutation of practical economics. Greater demand is coming and the supplies, well, let's just say we have some work to do on that account. Does this specter of a supply/demand imbalance necessarily translate into a "limits to growth" scenario that bodes ill for the economies of the developed and under-developed regions? Perhaps, but that is not a forgone conclusion. The pricing mechanism—if allowed to perform a somewhat salutary role in tempering demand beyond levels that invite unsustainable growth patterns—can encourage much greater balance particularly if the true (aggregate) costs of energy production/reclamation are communicated in the marketplace. Is this likely? Probably not anytime soon given the penchant of politicians to offer lip-service to the requirements of a sound energy policy while pandering to consumers in the hope of preserving electoral favor (feathered nests). Of course, it doesn't have to be this way. It was not fore-ordained by God. Self-governing societies can make changes, and, we

likely will. It would be a bit refreshing, however, if we'd act like responsible adults. Dang, that doesn't sound like very much fun! So, it's little wonder that Limits to Growth is mounting an anniversary comeback just as things are beginning to heat up:)

Ben

[\[link\]](#) [\[reply\]](#)

BY ALICE FINKEL ON AUGUST 7, 2012 AT 12:05 PM

Your analysis of energy use in developed countries is spot on.

Your analysis of energy use in undeveloped countries and emerging countries is very good as description, but not useful for prediction. Why? Because of the many crucial factors which were left outside the frame.

Consumer subsidies play a strong role in consumption in the third world and emerging nations. Ditto for transfer payments and a multiplicity of aid from the developed world to the third and emerging worlds. Technology transfer trends from the first world to the rest of the world are likewise crucial.

One cannot assume that past trends will be an accurate reflection of future events.

Economic growth in China, India, Brazil, Russia, South Africa, Turkey, Indonesia, etc. cannot be assumed to continue in an extrapolative fashion. Black swans are likely to feast on our predictions of the future.

[\[link\]](#) [\[reply\]](#)

BY MATTZ ON AUGUST 10, 2012 AT 9:32 AM

Hi Robert,

What troubles me about this analysis is that it doesn't account for lifecycle CO2. I'd be interested to see how much of the of the Asia's CO2 is actually a result of North America's demand for products. Isn't it not quite fair to blame developing countries for their emissions if they are really due to our consumption and the offshoring of manufacturing? However I don't know how much of their rising emissions are from our demand versus theirs – have you seen any analysis on this?

Matt

[\[link\]](#) [\[reply\]](#)

BY ROJELIO ON AUGUST 11, 2012 AT 5:52 PM

It is important to keep in mind that consumers in certain oil producing countries, like Saudi Arabia, are shielded from high oil prices. I've read that a gallon of gas costs something like 25 cents in Saudi Arabia, no matter what the price of Brent crude is.

[\[link\]](#) [\[reply\]](#)

Read this on the Limits to Growth website: [http://www.limits-to-growth.org/](#)

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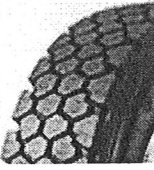
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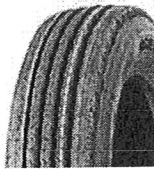
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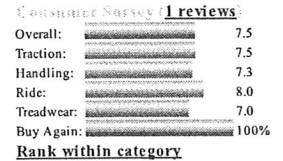
GeoStar G650 Highway Summer Highway Rib

Size: 225/70R19.5 Speed Rating: R Service: Desc: Load Range: G Ply Rating: 14 Sidew all: Blackw all

Specs/Reviews

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Cooper Roadmaster RM170 Highway Summer Highway Rib

Size: 225/70R19.5 Speed Rating: R Service: 123/125L Desc: Load Range: F Ply Rating: 12 Sidew all: Blackw all

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Sailun S753 Traction All Season On/Off-Road Commercial Traction

Size: 225/70R19.5 Speed Rating: R Service: 128/126L Desc: Load Range: G Ply Rating: 14 Sidew all: Blackw all

Specs/Reviews

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Cooper Roadmaster RM170 Highway Summer Highway Rib

Size: 225/70R19.5 Speed Rating: R Service: Desc: Load Range: G Ply Rating: 14 Sidew all: Blackw all

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Cooper Road Master RM253 All Season On/Off-Road Commercial Traction

Size: 225/70R19.5 Speed Rating: R Service: Desc: Load Range: F Ply Rating: 12 Sidew all: Blackw all

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**Continental HDR (Highway Rib) Summer Highway Rib**

Size: 225/70R19.5  
Speed Rating: R  
Service 128/126N  
Desc:  
Load Range: G Ply Rating: 14  
Sidew all: Blackw all FORD

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**Continental HDR Traction All Season On/Off-Road Commercial Traction**

Size: 225/70R19.5  
Speed Rating: R  
Service 128/126N  
Desc:  
Load Range: G Ply Rating: 14  
Sidew all: Blackw all FORD

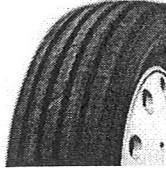
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**Michelin XZE Highway Summer Highway Rib**

Size: 225/70R19.5  
Speed Rating: R  
Service  
Desc:  
Load Range: G Ply Rating: 14  
Sidew all: Blackw all

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**\$358.00** (each)  
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**Michelin XDS2 All Season On/Off-Road Commercial Traction**

Size: 225/70R19.5  
Speed Rating: R  
Service  
Desc:  
Load Range: F Ply Rating: 12  
Sidew all:

[Specs/Reviews](#)



Web-Price  
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**\$341.50** [details](#)  
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**Goodyear G647 RSS Summer Highway**

Size: 225/70R19.5  
Speed Rating: R  
Service  
Desc:  
Load Range: G Ply Rating: 14  
Sidew all: Blackw all

[Specs/Reviews](#)

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**\$404.00** (each)  
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**Goodyear G622 RSD Traction All Season On/Off-Road Commercial Traction**

Size: 225/70R19.5  
Speed Rating: R  
Service  
Desc:  
Load Range: F Ply Rating: 12  
Sidew all: Blackw all

[Specs/Reviews](#)



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**\$407.00** (each)  
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<p>Manufacturer's Defect Warranty</p> <ul style="list-style-type: none"> <li>• 1/2 HP Smart Start Centrifugal Pump</li> <li>• With 10 Foot Hose</li> <li>• Not eligible for free shipping</li> </ul> <p>Part # : DEFCBSS10   Line: PEK</p>	<p>Manufacturer's Defect Warranty</p> <ul style="list-style-type: none"> <li>• 1/2 HP Smart Start Centrifugal Pump</li> <li>• With 20 Foot Hose</li> </ul> <p>Part # : DEFCMCSS20   Line: PEK</p>	<p>Manufacturer's Defect Warranty</p> <ul style="list-style-type: none"> <li>• 1/2 HP Smart Start Centrifugal Tote Pump</li> <li>• With 10 Foot Hose</li> <li>• Not eligible for free shipping</li> </ul> <p>Part # : DEFCTBSS10   Line: PEK</p>	<p>Manufacturer's Defect Warranty</p> <ul style="list-style-type: none"> <li>• 1/2 HP Smart Start Centrifugal Tote Pump</li> <li>• With 20 Foot Hose</li> <li>• Not eligible for free shipping</li> </ul> <p>Part # : DEFCTBSS20   Line: PEK</p>
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<p>Manufacturer's Defect Warranty</p> <ul style="list-style-type: none"> <li>• Portable 12 Volt Diaphragm Pump</li> <li>• With 20 Foot Hose</li> <li>• Not eligible for free shipping</li> </ul> <p>Part # : DEFE12V20   Line: PEK</p>	<p>Manufacturer's Defect Warranty</p> <ul style="list-style-type: none"> <li>• Manually Operated Rotary Hand Pump</li> <li>• With 10 Foot Hose And Poly Nozzle</li> </ul> <p>Part # : DEFHC10   Line: PEK</p>		

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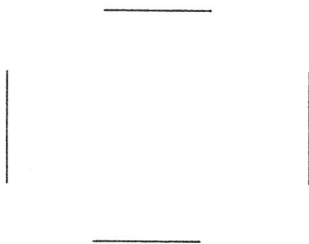
YR/MK	<b>2008/DODG</b>	BODY	<b>TT</b>	COLOR	<b>RED</b>	Reg. Tax	17.10	Class Code	41
VIN	<b>3D6WC66A18G184760</b>			TITLE	<b>101455596</b>	Init. Reg.		Tax Months	2
Plate Type	<b>RUR</b>	NET WT	<b>13380</b>	GVW	<b>16000</b>	County Fee	3.00	Back Tax Mos	
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SECTION 316.613, Florida Statutes, requires every operator of a motor vehicle transporting a child in a passenger car, van or pickup truck registered in this state and operated on the highways of this state, shall, if the child is 5 years of age or younger, provide for protection of the child by properly using a crash-tested, federally approved child restraint device. For children aged through 3 years, such restraint device must be a separate carrier or a vehicle manufacturer's integrated child seat, for children aged 4 through 5 years, a separate carrier or seat belt may be used.

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Plate Type	<b>RUR</b>	NET WT	<b>13380</b>	GVW	<b>16000</b>	County Fee	2.50	Back Tax Mos	
DL/FEID	<b>201791906-01</b>					Mail Fee		Credit Class	
Date Issued	<b>12/26/2012</b>	Plate Issued	<b>10/1/2008</b>			Sales Tax		Credit Months	
						Voluntary Fees			
						Grand Total	<b>212.15</b>		

**SUPERIOR TOWING LLC**  
**1308 S MAIN ST**  
**GAINESVILLE, FL 32601**

### IMPORTANT INFORMATION

1. The Florida license plate must remain with the registrant upon sale of vehicle.
2. The registration must be delivered to a Tax Collector or Tag Agent for transfer to a replacement vehicle.
3. Your registration must be updated to your new address within 20 days of moving.
4. Registration renewals are the responsibility of the registrant and shall occur during the 30-day period prior to the expiration date shown on this registration. Renewal notices are provided as a courtesy and are not required for renewal purposes.

RUR - GVW WRECKER

*Truck 9*

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### **Florida Insurance Commissioner Kevin McCarty plans to approve the 6.1% Average Florida Work Comp Rate Increase Effective 1/1/2013**

Florida Insurance Commissioner Kevin McCarty said he will approve a 6.1 percent rate increase to become effective January 1, 2013 for workers' compensation insurance rates in Florida.

The decision was based the National Council on Compensation Insurance rate filing and testimony offered by NCCI in the October 4 rate hearing.

The 6.1 percent figure will officially be approved by the Office of Insurance Regulation (OIR) after NCCI submits some technical changes to its filing, McCarty said.

"NCCI has provided sufficient evidence to support a rate increase based on a variety of cost factors experienced in the marketplace," said McCarty. **"Even with this rate increase, Florida's rates are still 56 percent below the rates prior to the 2003 reforms, and are competitive with other states nationally."** However, I look forward to working with Florida's policymakers during the upcoming **legislative session to address cost-drivers** (<http://www.insurancejournal.com/news/southeast/2012/10/18/267002.htm>) in the system."

Following the 2003 reforms, Florida experienced seven consecutive years of rate declines, although a chart prepared by the OIR illustrates that this trend has changed in recent years; the OIR approved a rate increase of 7.8 percent in 2010, an increase of 8.9 percent in 2011, and now a 6.1 percent increase that will take effect in 2013.

NCCI submitted evidence about the potential savings that can be realized by addressing cost drivers legislatively. NCCI testified that rates could decline 1.1 percent if Florida addressed the physician drug dispensation issue, and another 5.5 percent if Florida brought its costs in line with other states for in-patient hospital, out-patient hospital and ambulatory care center (ACS) reimbursements.

### **The NCCI Proposes Significant Changes to Your Experience MOD Factor Calculation**

The National Council on Compensation Insurance (NCCI) develops your experience MOD annually and insurance carriers use it as a tool to compare your claims experience to that of your industry. To qualify for a MOD rating, an insured must have had coverage of a minimum premium of \$10,000 for one policy period or \$5,000 for two consecutive policy periods.

The NCCI annually produces a MOD Worksheet that outlines the calculation and the data that was used to develop your MOD factor. Typically, the MOD worksheet contains three years of claims and payroll data. The most recent policy year is not included in the three years. For example, for a 1/1/2012 MOD, the worksheet would contain the 2010, 2009, and 2008 policy year's data (not 2011).

In layman's terms, your MOD is simply the amount of your actual work comp losses divided by your expected losses based on your industry. For the past twenty years, the first \$5,000 of a claim has been considered the "primary" portion and any amount above \$5,000 has been considered the "excess" portion of the claim. This magic \$5,000 line is known as the "**split point**" of claim. In the formula the NCCI uses to calculate your MOD factor, there is a big difference between the "primary" and "excess" parts of a claim. The formula counts the entire \$5,000 "primary" portion of a claim against your MOD but only counts a small portion (typically 5% - 15%) of the "excess" portion of the claim against your MOD. Using a \$10,000 lost time claim for a company whose MOD formula only uses 10% of the "excess" portion of the claim, just \$5,500 of the \$10,000 claim would count against your MOD calculation i.e. the first \$5,000 "primary" portion is fully counted but only 10% of the rest of the claim ( $\$5,000 \times 10\% = \$500$ ) is used in the MOD calculation.

**The major change that the NCCI is proposing is they will be raising the "split point" of claims from \$5,000 to \$15,000 over the course of three years.** Starting 1/1/2013 the "split point" will be increased from \$5,000 to \$10,000, and then will be increased to \$13,500 in the second year and finally to \$15,000 (plus two years of inflation adjustment) in the third year. Looking back at the above example, starting in 2013, that \$10,000 lost time claim will have the full \$10,000 "primary" portion of the claim fully count against your MOD factor calculation.

**How will the "split point" change impact your MOD factor?** Your MOD will be largely impacted by the number of claims you have that are over \$5,000. If none of your claims exceed \$5,000, you will generally see a decrease in your MOD because no additional losses will flow into the MOD formula even with the higher "split point". Following that same logic, it is safe to predict that for companies that have an above average amount of claims over \$5,000 in losses, they can expect to see an increase in their MOD factor.

Keep in mind that even though these proposed changes won't become effective until 2013, the claims data that the NCCI will be using for your 2013 MOD is from your 2009, 2010, and 2011 policy years. Some may say change is here! At Work Comp Specialists Agency, we are out in front of these changes and are discussing ideas with our clients that will help offset some of the potential negative impacts of the MOD formula change. If you would like to learn about these solutions, please contact us.

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