



p. 5

HANDLING YOUR INSURANCE NEEDS 5

Today, adequate insurance representation is one of the most important business considerations you face. Here's an opportunity to find out more about NAPA's special insurance programs designed for the specific needs of the NAPA Jobber.

UNDERSTANDING THE PROFIT & LOSS STATEMENT 9

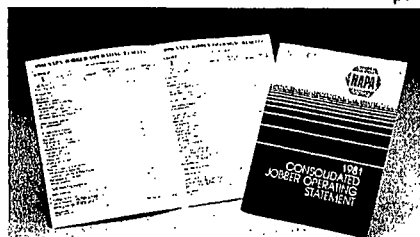
An item-by-item explanation of the profit & loss statement — both for NAPA Jobbers with machine shops and those without — plus an introduction to this year's NAPA *Jobber Gross Profit Analysis*, your "compass" for steering your business toward the greatest profit.

OPERATING STATEMENT		Profit & Loss		THIS MONTH		LAST YEAR TO DATE		DIFFERENCE	
NO.	DESCRIPTION	1	2	3	4	5	6	7	8
10	Net Sales (Total All)		38,017	350,021		299,381		+ 50,640	
11	Less Cost of Goods Sold		21,426	246,118		219,000		+ 27,118	
12	Gross Profit		16,591	103,903		80,381		+ 23,522	
13	Operating Expenses		1,157	1,294		1,374		- 80	
14	Net Profit		15,434	102,609		79,007		+ 23,602	
15	Less Income Tax		1,157	1,294		1,374		- 80	
16	Net Profit After Tax		14,277	101,315		77,633		+ 23,682	
17	Operating Ratio		40.2%	29.0%		26.9%		+ 12.1%	
18	Net Profit Margin		40.2%	29.0%		26.9%		+ 12.1%	
19	Operating Ratio		40.2%	29.0%		26.9%		+ 12.1%	
20	Net Profit Margin		40.2%	29.0%		26.9%		+ 12.1%	

p. 9

EVALUATING YOUR GROWTH: 1981 CONSOLIDATED OPERATING STATEMENT . 15

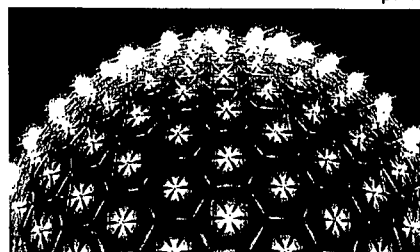
The 1981 NAPA Consolidated Jobber Operating Statement provides a profile of the "typical" NAPA Jobber's operating statement so that you can compare your results with the national averages. It also contains valuable financial measurements to apply to your business for a simple "operations analysis."



p. 15

STRENGTHENING A PARTNERSHIP 18

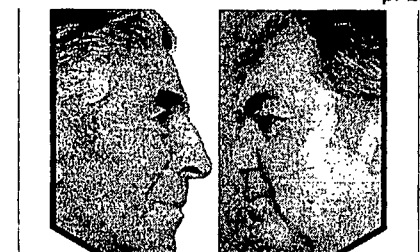
The technology of today's cars is by no means beyond the grasp of your service repair customers. But it may well be up to you to cultivate their willingness to learn. Here's a listing of various dealer education clinics currently available through your NAPA suppliers, along with an announcement on a new dealer education program currently under development by NAPA.



p. 28

START PACKING FOR THE NAPA WORLD'S FAIR! 28

Your 1982 NAPA National Business Conference is here, with business advice, information and the chance to win these exciting prizes!



p. 30

NAPA CONNECTICUT COMES UP WITH A WINNING PROMOTION 30

How do you pull off a baseball promotion when half your customers are Yankee fans and the other half Red Sox devotees? Accentuate the rivalry and get involved!