

VOLUME 16 ISSUE 8 SEPTEMBER 2017

An Official Publication of the Washington DC, Maryland & Delaware Service Station & Automotive Repair Association

# EMV IS COMING TO A STATION NEAR YOU... ARE YOU IN OR OUT? ... see page 6



0987 6543 109 765

OCTOBER 11

EXPO & BULL ROAST

DETAILS ENCLOSED!

# ALSO IN THIS ISSUE:

Editorial: Change Is Good...see page 2

USTs – Is 30 Years Too Old?...see page 10

Profit From WMDA/CAR's Endorsed Programs...see page 11



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# WMPA/CAR EXPO, Bull Roast & Award Presentations Wednesday, October 11, 2017

Martin's West
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**FUN** 

# ONE-STOP SHOP

#### SCHEDULE OF EVENTS

Tabletop Expo: 2:00 p.m. - 6:00 p.m.

Light Lunch: 2:30 p.m. - 4:00 p.m.

(Expo floor)

Cocktail Reception: 5:00 p.m. - 6:00 p.m. (Expo floor)

Bull Roast & Award Presentations: 6:00 p.m. - 9:00 p.m.





Automotive Training Institute (ATI)
Benjamin F. Brown Insurance Agency
Bolt On Technology
Carroll Motor Fuels
Century Distributors, Inc.
Chesapeake Automotive Equipment

Crompco LLC
Crovato BG Products & Services
DANA Insurance & Risk Management

Day, Deadrick & Marshall Insurance, Inc.

**Eco Heating Systems Inc.** 

**Enovative Technologies** 

**Ewing Oil Company, Inc.** 

**First Merchant Services** 

Global



TABLETOP EXHIBITORS
(as of August 14, 2017)

Hunter Engineering Company
Intelicom, Inc./PAI
Jones & Frank
Marion Miller & Associates
Meadowbrook Insurance Group
Mitchell 1

MTD Services, Inc.
NAPA Auto Parts

Net Driven

**New Auto Solutions** 

**Parts Authority** 

**Patriot Capital** 

**Petroleum Marketing Group** 

**PPC Lubricants/Castrol** 

**Repair Shop Websites** 

R.O. Writer

Spigler Petroleum Equipment, LLC

**Sprague Operating Resources** 

Sunoco

The Wills Group

**UpSide-Service** 

**Utica National Insurance Group** 

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#### **ALL YOU CAN EAT BULL ROAST MENU** SOUPS **ENTREES** SIDES Homemade Beef Vegetable Soup Corn on the Cob Chef Carved Pit Beef Homemade Soup du Jour Macaroni & Cheese Chef Carved Turkey (vegetarian) Chef Carved Ham Rice Bar-B-Que Beef String Beans SALADS Bar-B-Que Pork Ribs Bar-B-Que Chicken **DESSERTS** Cucumber Salad Steamed Shrimp Garden Salad Assorted Cakes Fresh Fried Fish Macaroni Salad Fresh Fruit Italian Meatballs (all beef) Tomato & Mozzarella Salad Ice Cream Sundae Bar Baked Ziti (vegetarian) **BEVERAGES** Wine and Ice Cold Draft Beer, featuring Blue Moon, Coors Light, & Natty Bohemian Assorted Soft Prinks, Iced Tea, Regular & Pecaf Coffee Cash Bar for Cocktails subject to change

FREE EXPO ADMISSION (2:00		attance and non-track are contra		
	wners and personnel of service sta	ations and repair snops only.		
☐ I will attend the Expo. No charge to attend the Expo for	Members in good standing. Pleas	e list names below:		
Primary Contact:		Guest Name:		
Guest Name:		Guest Name:		
	d by suppliers not exhibiting in th hibited, and is strictly enforced. Vio		An Expo pass is available for a fee oggistration fee will be forfeited.	of \$75.
CONTACT INFORMATION				
Company:				
Mailing Address:				
			Zip:	
Phone:		Email:		
BULL ROAST TICKETS (6:00 p	.m. – 9:00 p.m.)			
☐ Individual Tickets		\$55.00 x # <sub>2</sub>	= \$ = \$_	
☐ Table of 10		\$500.00 x #	= \$	
PAYMENT INFORMATION				
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Zip Code of Billing Address for Char	ge Card	Account Name (print)		
Account #		Signature		
Expiration DateC	VV Code	☐ Checking box is my Ele	ctronic Signature and payment authori	zation
Mail to:	Fax to:	Website:	Questions?	

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EDITORIAL Change Is Good

by Roy Littlefield

Sometimes I am uncomfortable with change. There is a comfort level in knowing how things will be.

Sometimes I am excited with change. Sometimes you have to change with the times. In my life, most of the changes I have experienced have been positive.

I loved the WMDA/CAR conventions. My first convention I attended was in the Carousel in Ocean City. Since that day, my children have never missed an industry convention (which over

the years have been in Ocean City, Valley Forge, Lancaster, Richmond, and Williamsburg).

Going to a WMDA/CAR convention was important to members. I remember one year when the neighbor and customer of a dealer in a small station surprised the dealer by volunteering to "man the station" for a weekend so that he could attend the convention.

Over time, the convention grew from less than 100 attendees to more than 2400 attendees.

...with your support
I know the October 11
WMDA/CAR Exposition
and Bull Roast with
Award Presentations
will be a great success!

But then the industry changed. Refiners sold their stations. Dealers became mega dealers. While a similar number of locations were represented at the conventions, attendee numbers and industry support dropped.

The Maryland Distributors stepped up, were generous in their support and participation, but the industry was changing and the convention model needed to be changed.

The WMDA/CAR Board of Directors met with suppliers, distributors, and

members. It was time to change. We had to change. Nothing in life stays the same forever.

Change is good. Change gives us a chance to learn new skills. Change gives us all new opportunities.

This year, the WMDA/CAR Board of Directors is moving forward with an exciting October 11, 2017 Exposition and Bull Roast with Award Presentations at Martin's West in Baltimore.

The WMDA/CAR Expo is a one-day tabletop Expo, for owners,



# WMDA/CAR PAC

### THE POLITICAL ACTION COMMITTEE

for the Service Station & Automotive Repair Industry

The WMDA/CAR PAC is your voice in state and federal government – make sure your voice is heard! Your contribution and support can make a difference!



For more information, please contact:

Joe Parsley
PAC Chairman
joeparsley@aol.com

Riaz Ahmad PAC Treasurer rahmad@nsrpetro.com

www.wmda.net



managers, and decision-makers of service stations and auto repair shops.

The Expo will feature over forty exhibitors, displaying the latest industry products and service.

In one day you can meet with suppliers, attend an awards ceremony, hear from industry leaders, and meet with fellow dealers and repair facility operators.

This new approach is intended to preserve the important features of the conventions, while significantly reducing costs for members and suppliers.

Sometimes I am uncomfortable with change. But I believe that this move by your Board of Directors is exciting, and with your support I know the October 11, WMDA/CAR Exposition and Bull Roast with Award Presentations will be a great success!

# EXHIBITORS (as of August 14, 2017)

Automotive Training Institute (ATI) Benjamin F. Brown Insurance Agency Bolt On Technology **Carroll Motor Fuels** Century Distributors, Inc. Chesapeake Automotive Equipment Crompco LLC Crovato BG Products & Services DANA Insurance & Risk Management Day, Deadrick & Marshall Insurance, Inc. Eco Heating Systems Inc. **Enovative Technologies** Ewing Oil Company, Inc. First Merchant Services Global **Hunter Engineering Company** Intelicom, Inc./PAI Jones & Frank Marion Miller & Associates Meadowbrook Insurance Group Mitchell 1 MTD Services, Inc. NAPA Auto Parts Net Driven **New Auto Solutions** Parts Authority Patriot Capital Petroleum Marketing Group PPC Lubricants/Castrol Repair Shop Websites R.O. Writer Spigler Petroleum Equipment, LLC Sprague Operating Resources Sunoco The Wills Group **UpSide-Service** 

Utica National Insurance Group

WMD TRADING INC.





# LEGISLATIVE UPDATE Federal Update

by Roy Littlefield IV Government Affairs Assistant

WMDA/CAR had busy month battling the Washington heat while attending fundraisers, meetings on Capitol Hill, coalition meetings, conference calls, and meeting with regulatory officials.

WMDA/CAR continues to take part in ongoing efforts to form a White House Conference on Small Business (WHCSB) under the Trump Administration. Recently, we wrote to the President to respectfully request that he sign an Executive Order authorizing the next White House Conference on Small Business (WHCSB).

The WHCSB has not taken place in over two decades. That is far too long to go without giving a voice and a forum to America's small businesses, which account for 99 percent of U.S. private sector employers and 64 percent of net new private sector jobs. In July, WMDA/CAR took part in several conference calls focused on the formation of the WHCSB.

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Nearing the end of July, WMDA/CAR participated in an SBLC legislative summit to discuss the current prospects of healthcare reform, tax reform, the debt ceiling, transportation funding, and other pending issues Congress plans to address in 2017. We remain an outspoken leader and contributor to SBLC and often join them in lobbying efforts.

In the middle of the month, WMDA/CAR attended the Small Business Labor Safety (OSHA/MSHA) roundtable meeting. Regulations impacting small business was discussed at the meeting and a regulatory outlook for the up-coming months was given.

We will continue to stay active on the regulatory front, even though movement on many regulations have been slow thus far in 2017 because of presidential order.

WMDA/CAR joined a large coalition signing on to a letter to the Senate about the tax treatment of health benefits, including preserving the income exclusion for employer-paid group health premiums. And recently we participated in the National Small Business Forum which featured presentations from, and dialogue with, high-level staff from the Internal Revenue Service (IRS).

At the end of the month, we attended an American Highway Users Alliance board meeting in Washington. Transportation funding was the topic of discussion. It seems that the earliest Congress would address funding in this area would be in the fall, but more likely early next year.

The American Trucking Association (ATA) gave a presentation at the meeting on their idea to fund the highways. They want to add a 5 cent per gallon tax at the refiner level on gasoline for four straight years, adding 20 cents to the price of gas. They also want to eliminate the FET on truck tires and the FET on truck parts.

WMDA/CAR will be researching and gathering more information on this and other proposal.

We look forward to participating in upcoming discussions this year on tax reform, healthcare, and transportation funding. Please let us know your thoughts on different proposals.





# Creating dynamic partnerships through powerful brand experiences

Since 1926, we've been providing our customers with quality products and services, getting them where they need to go and making memories along the way. Today, our comprehensive portfolio of brands offers the perfect blend of solutions to maximize sales and profitability.

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Learn by emailing Tim Edwards directly at tedwards@twgi.net















### **EMV AND ME**

by Tim Jancius Business Development Manager Spigler Petroleum Equipment, LLC

So, you are on the fence when it comes to EMV. The deadline for outside gasoline dispensers was just pushed back again until October 2020. So why would you want to put out money now on equipment that you are not required to have for another three years?

Let's take a minute to think about why you should or shouldn't upgrade before the October 2020 deadline.

#### **REASONS TO WAIT UNTIL OCTOBER 2020**

Below are some comments I've heard from my recent conversations with Gas Station Owners:

- Every time I upgrade my equipment early, something changes and I need to upgrade again.
- If I upgrade now, the equipment will be out of warranty before I even need to start using it.

- I have not had any trouble with theft. We keep a good eye on our dispensers.
- I just upgraded my inside POS, and I don't have the money to upgrade my dispensers.
- I am waiting until there are better discounts.



WHAT IS EMV?



EMV is a technical standard for smart payment cards and for payment terminals and automated teller machines that can accept them. EMV cards are smart cards (also called chip cards or IC cards) that store their data on integrated circuits in addition to magnetic stripes (for backward compatibility). These include cards that must be physically inserted (or "dipped") into a reader and contactless cards that can be read over a short distance using radio-frequency identification (RFID) technology. Payment cards that comply with the EMV standard are often called Chip and PIN or Chip and Signature cards, depending on the authentication methods employed by the card issuer.

While it's always difficult deciding when you should invest money back into your station... here are a few reasons why you should consider upgrading today:

- Supply and demand. The closer the deadline, the more difficult it will be for manufacturers and contractors to be able to supply and schedule your upgrade.
- Special Financing plans are available today. You can upgrade now with little out of pocket expense.
- In today's ever-changing world of technology, changes are incessant. However, the equipment that has been available since 2016 is EMV compliant and ready for EMV regulations.
- While EMV security and deadlines are the driving force behind customers upgrading their sites today, many new features like NFC, mobile wallets, encryption, 2D barcode scanning, as well as Applause media, are increasing revenue.
- While the deadline is October 2020, Gilbarco has already completed the first live outside EMV transactions. Industry consensus is that over 50% of installed dispensers will

have EMV capability by the end of 2018.

- President Trump's has proposed significant tax code changes. If these changes occur, capital equipment tax may increase by 30%.
- Bonus Depreciation, currently at 50%, will fall to 40% in 2018 and 30% in 2019 under current tax rules.
- Feds have increased interest rates 3 times with another 4 increases forecasted.

#### SO. ARE YOU IN OR ARE YOU OUT?

While pros and cons can be debated over and over, here is a real-life story that I don't want to see happen to you and your station.

I have known Mr. (we will call him Smith) for almost 20 years now. Before I started in the petroleum industry, he owned my local gas station. I took my car to him for service and bought my gas there almost every day. In the mornings, I would see the same people getting their coffee and a quick snack on their way to work. He had just installed new dispensers, his station looked great, and his relationship with the neighborhood kept his site busy day and night.

Over the years, Mr. Smith had maintained a clean and well managed station, and he had many upgrades to his station over the years. As he got older, he made a big decision to remove the service bays and open a larger convenience store. From day one of the big grand re-opening, it seemed it was 100% the right decision. He added a secondary POS terminal, upgrading his POS to the Gilbarco Passports, and his sales grew and grew.

Now I wish I could stop here and tell you this is just a great story of a hard-working gas station owner being able to enjoy the rewards of all his hard work, but I can't.

His dispensers, 16 years later, were still working great. He regularly inspected his hardware and dispensers and kept them clean and working well. However, like so many older Wayne and Gilbarco Dispensers, they were built for easy customer interface and service, not for keeping criminals out.

While I had moved away from that neighborhood and had not seen Mr. Smith in some time. One night at dinner I recognized his location on the 6 o'clock news. Mr. Smith's location had been compromised with multiple skimmer devices. After many customers found their credit card information had been stolen, their credit card companies were able to trace back where the credit card theft had occurred. And Mr. Smith's station was on



every local news station in the area. While his insurance helps guard money stolen from his station, it can't help with the tremendous loss of business he suffered when the customers found out his station had been the source of thousands of stolen card numbers.

Mr. Smith has since sold his business. With the larger chains in the area and the bad publicity his station received, it didn't take long until his great customer base moved on and everything he worked so hard for was gone.

While I can't help Mr. Smith's story have a happy ending, I hope his story will help you consider the amount of damage that your station's reputation would suffer if it showed up on the 6 o'clock news. You can prevent this from happening to you, and the time is now!

With consumer publications, including USA Today and The Washington Post increasingly reporting the risks to consumers of not using EMV payment systems, and with special pricing, interest rates and tax incentives at the best rates available, how can you afford to wait?

Your success story can start today. Consumers are looking for security. They are looking to avoid sites that do not have the most up-to-date equipment to protect them.

Don't look at EMV as a burden, look at it as an investment. The sooner you invest the larger your returns will be.

Make sure your story has a happy ending by protecting your site and your customers today.

I AM IN WITH EMV. ARE YOU?



# KIRK'S KORNER WMDA/CAR Expo 2017

by Kirk McCauley Director of Member Relations & Government Affairs

We've replaced our three-day trade show and convention in Ocean City with a one-day Expo at Martin's West in Baltimore on Wednesday, October 11.

The Expo is designed as a place to meet with exhibitors, learn about the latest products and services, develop new business opportunities, network, and build lasting relationships.

The Expo will feature a diverse selection of products and services for service stations, repair shops, C-stores, car washes, and co-branded stations. If you are looking for new product lines, seasonal promotions, equipment for your service bays, car wash or C-store, the latest in parts and supplies, a new gasoline supplier, or financial and business services, THE WMDA/CAR EXPO IS FOR YOU!

Starting at 2:00 p.m. there will be over 40 table top vendors to

shop for current or future needs of your station or repair facility. There will be a FREE light lunch on the Expo floor from 2:00 p.m. to 5:00 p.m., followed by a FREE cocktail reception also on the Expo floor from 5:00 p.m. to 6:00 p.m. And, did I mention there will be lots and lots of door prizes?

Dinner and a short awards ceremony will follow at 6:00 p.m. and will last until 9:00 p.m.

Why a short awards ceremony? Why a one-day event? Based on survey results, our members wanted to have a trade show/expo that was closer to home, with no hotels needed. They wanted a livelier networking experience. The net result is 40 minutes of awards and over 2 hours to eat dinner. It's an all you can eat buffet, a D.J. and a good time for all!

This has also cut costs for our suppliers, vendors and of course



our members. We have the Expo starting 2:00 p.m., so owners can tend to their business and still make time to attend. The good part is that the Expo from 2:00 p.m. to 6:00 p.m. is FREE (some restrictions apply)! Register online at www.wmda.net.

Our Bull Roast with Award Presentations will start at 6:00 p.m., see details in the insert in this newsletter or online at www. wmda.net. The Bull Roast will includes a diverse menu that will include Halal dishes... something for everyone! Dinner and awards tickets are \$55.00 per ticket or \$500.00 for a table of 10. Buy a table (seven are already sold) and bring your employees or partner up with a fellow owner and split a table.

Albert Einstein said "insanity is doing the same thing over and over again and expecting different results." Change is necessary, in order to succeed!

Our members and vendors, have requested something different to get better results. You asked for it – you got it! Now we need everyone's support to make sure this Expo is a success.

Register and buy tickets on our new website at www.wmda.net.

I hope to see you at the WMDA/CAR Expo on October 11!

#### WMDA/CAR LAUNCHES NEW WEBSITE

One of our goals at WMDA/CAR is to make sure that we are providing effective communications to our members and serving you in the best way possible. For the past several months we have been working on a database and website upgrade that will allow us to offer new features and a user friendly platform that can be easily accessed from smartphones.

#### Website Highlights:

- All membership invoicing is now automated. You will receive your membership statements by email with an attached pdf invoice as well as a link to pay online if you prefer. There is no longer a need to complete a form to renew your membership. You will receive a reminder email 30 days prior to renewal due date if the membership is not paid within the renewal period.
- Connect with members, through Community Forum, found on Members Homepage.
- Locate members, via Directory Search, found on Members Homepage.
- The 2017-2018 Membership Directory & Buyers Guide, found on Members Homepage.
- Register for Expo & Bull Roast.

Check it out at www.wmda.net.



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# IF A 30-YEAR-OLD TANK IS "OLD" – WHAT AM I?

by Steve Dana (Age 32)

DANA Insurance & Risk Management

As many tank owners and operators are learning, conditions in the tank insurance marketplace have significantly changed over the past year and a half. For some, insurance rate increases have been \$200-\$400. For others, those increases may have been as high, or higher, than \$20,000. Not only is it difficult for many to make such a payment, the explanation for the increase is simply, "the tanks are old."

Well, what is old? To many owners, some tanks could remain in good condition well into their 50s and 60s. As long as you're making timely repairs and upgrades, many say your tanks should not be prone

to leak just because of "age." So again, what is old? The answer, for tank insurance, depends on who is offering the coverage.

At the same time, state regulators like MDE and DNREC have been looking at what they consider the "old tank" issues. There is particular interest in whether older tanks have compatibility issues with ethanol, there are concerns for microbe contamination from low sulfur diesel, and even talk of revisiting the question of a 30-year tank "warranty" being valid after 30 years. Tank insurance companies have already decided that tanks over 30 years are much riskier to insure. Whether there is enough evidence to

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conclude that risk based solely on tank age is accurate, it is one reality that we have come to understand.

In hindsight, single wall (SW) tanks that stayed in the ground until they were 40 years old may have simply outlived their "warranty." And now the pendulum is swinging back to where 30 years old could be the SW standard – at least until the tank market is made up of largely double wall (DW) tanks. And that's still a few years away.

The key to staying ahead of the curve is to stay educated. Continue to read articles when you can about updates in your industry, stay involved in WMDA/CAR meetings, read the WMDA/CAR News, and don't hesitate to ask questions when the opportunities arrive. With the benefit of knowledge, you can make an informed decision.

(DANA Insurance and Risk Management is the WMDA/CAR Endorsed Provider for UST Insurance. As a WMDA member for more than 20 years, DANA is known for their experience, their integrity and their willingness to help members. 2011 WMDA Friend of the Industry.)



# **CAR TALK**Profit from WMDA/CAR's Endorsed Programs

by Sandi Weaver, British American Auto Care and Stephen Powell, Thoroughbred Transmissions & Auto Care, Inc.

For 10 years I have been a WMDA/CAR member and for all 10 of those years I have been an active member on the CAR committee (Council of Automotive Repair – the auto repair part of WMDA/CAR).

What is the CAR committee you ask? It's a small group of WMDA/CAR members who get together once a month to discuss how the automotive repair industry is doing as a whole and for the small shop owners and ways we can improve our industry.

This small group helps plan Training Day by finding instructors and what class members are interested in. We write these articles aimed towards what we think you want to know more about. And we are working hard to come up with ways to make running your auto repair shop easier, more profitable and to help you grow.

How'd we do it? We harnessed the power of a lot of small businesses, WMDA/CAR members, to negotiate big deals. So who are these Endorsed Suppliers and what do they offer? All the Endorsed Suppliers help fund WMDA/CAR functions by setting up booths and being available to discuss their services and offers. Here are the Endorsed Suppliers available for auto repair shops:

#### PPC Lubricants/Castrol

Quality oil and a discounted price, outstanding customer relations, rebates and so much more. (To learn more about what PPC/Castrol offers, visit www.mycastrolrewards.com.)

#### · Parts Authority

10% off parts prices and a quarterly rebate.

#### · First Merchant Services

Lowest rates for credit card processing we've ever seen, great customer support and they're local. Free terminals for all WMDA Members.

#### Premier Waste

Lowest waste and recycling removal cost available. Can lower your waste bill by \$50-\$200+ per month.

#### Net Driven

Provides custom websites and internet marketing services to the automotive industry. WMDA/CAR members are

eligible to receive a special discount of up to \$1,000 instantly.

#### • Ben Brown Insurance Agency

Workers' Comp provided by Meadowbrook Insurance. Together we have worked to reduce your Workmans' Comp rates by 10–18%, depending on classification. Members receive an annual dividend.

These supplier deals are available to all WMDA/CAR members. Give them a try and let us know what you think! We value your feedback and want to know what suppliers you would like to see available to members? Uniform company, tires (this has been a hard one), or any suggestion would be appreciated. Let us know and we'll do our best to secure more suppliers to help our members save time and money. Better yet, join us!! The CAR committee is always looks for more volunteers. As the saying goes "many hands make light work."

Now back to upcoming events. As you have read in past issues, Training Day 2017 was a huge hit. Well, Training Day 2018 is going to be even better!! We have been working since April to set up some of the best training available, get working WIFI, providing good food and the best door prizes. So mark your calendars for Training Day 2018 on Saturday, March 3, at CCBC. Keep a lookout for more information in the coming months.

Before all training, WMDA/CAR planned a little something different this year and we are so excited. This year instead of the long weekend in Ocean City we're having a a one-day Expo and Bull Roast with Award Presentations at Martin's West in Baltimore on Wednesday, October 11, 2017. Meet with all of the WMDA/CAR Endorsed Suppliers, eat, drink, network and see who wins this year's awards! I hope to see you there.

For more information about all of WMDA/CAR's Endorsed Suppliers, see page 12. Have additional questions? Call Vickie Clancy at 301-390-0900, ext. 101.

Are you interested learning more about the CAR committee? Want to help make a difference in our industry? Contact Karim Morsli at karim@winklerautomotive.com.\*

\*Restrictions apply



# WMDA/CAR ENDORSED Membership Benefits & Services Providers

If your business needs any of the following products or services, be sure to check out these companies endorsed by WMDA/CAR.

#### **ATM MACHINES**

#### INTELICOM, INC.

Intelicom, Inc.
Larry Shapero
1-877-666-6269
Email: intelicom@verizon.net

#### **AUTO PARTS SUPPLIER**



#### Parts Authority

Stan Bailey
202-829-6315

#### Email: sbailey@partsauthority.com

#### CASTROL BUYING PROGRAM – BULK OIL AND PREMIUMS



#### **PPC Lubricants**

Gene Nace 1-717-215-7253

Email: gnace@ppclubricants.com

#### **CONVENIENCE STORE PRODUCTS**



#### Century Distributors, Inc.

Lori Rodman 301-212-9100

Email: Irodman@centurydist.com

#### CREDIT CARD PROCESSING



#### First Merchant Services

Dan Cohen 1-866-511-4367, ext. 105 Email: dcohen@firstmerchant.us

#### **ELECTRICITY PROGRAM**



#### Sprague Energy (MAAGIC)

Tom Gussen 732-440-0039 Fax: 732-440-0031

Email: tgussen@spragueenergy.com

#### INSURANCE – LIABILITY, WORKERS' COMP, HEALTH INSURANCE

Benjamin 7. Brown Insurance Agency





#### Benjamin F. Brown Insurance Agency/ UTICA/Meadowbrook

Ben Brown or Berry Brown 1-800-861-3434 Email: berry@benbrown-ins.com

#### INSURANCE – UNDERGROUND STORAGE TANK



#### **DANA Insurance & Risk Management**

Eric Dana 800-821-1990

Email: eric@dana-ins.com

# LEGISLATIVE & REGULATORY INFORMATION



#### WMDA/CAR

Kirk McCauley 1-800-492-0329, ext. 114 Email: kmccauley@wmda.net

#### TRASH/DUMPSTER BROKER



**Premier Waste Group** 

lan Djuric 410-490-3769

Email: premierwaste6@gmail.com

#### WEBSITE DESIGN & MANAGEMENT



Net Driven 1-877-860-2005 Email: sales@netdriven.com

### LET YOUR MEMBERSHIP WORK FOR YOU!

Simply participate in all of the programs for which you are eligible and you will save or make enough to pay for your membership in **WMDA/CAR!** 





# PPC Lubricants is proud to bring you the ONLY ENDORSED OIL PROGRAM by WMDA and CAR — one designed specifically to help put thousands of Dollars in Dealers Pockets!!!

- Offering High Quality products for all of your Lubricant needs at prices and service you won't beat anywhere
- The Official Endorsed Supplier for the Council of Automotive Repair (CAR)
- Great Brands with Great Prices & Products
  - Castrol GTX Magnatec & GTX High Mileage, Castrol EDGE and all other Castrol branded products meeting and exceeding industry standards for over a century
- Every Castrol Service Center will Receive:
  - Marketing Support
  - Professional Training
  - Best Pricing Structure (Members)
  - Unmatched Service



"PPC Lubricants give me a great price on Premium Castrol branded products and a bulk program that will knock your socks off and then I get this check in the mail for a quarterly rebate...What's not to like?" - Ken Quasney Auto Sense

"I have hear it before, best price, largest selection, good service and a quarterly rebate, but I said 'what the hell... WMDA did the homework, I will give it a try'. Boy I am glad I did! PPC Lubricants delivered in spades, plus a big check!"

- Dave Taggart Superior Auto Service

"We work on a lot of high end cars and needs a supplier that we can depend on, not only for service but a broad range of quality products. PPC not only supplies that product, but they supply it at a price that makes sense. The quarterly rebate and the amount was a complete surprise!"

- Clyde McLaughlin Chesapeake Import Service





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