

# NOZZLE & WRENCH

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- >> Has Repair Pal Ruined it for the Rest?
- >> Work Comp Insights
- >> Washington Overview

*The bill would have affected Housing, commercial buildings, gas prices, eliminating all sources of Carbon fuel or pay a penalty.*



## KIRK'S CORNER

# Looking into the Future, Does Not Take a Crystal Ball



By Kirk McCauley,  
Director Of Member  
Relations &  
Government Affairs

**Maryland Governor Larry Hogan** and his Maryland Department of Environment Secretary Ben Grumbles sent their Carbon Manifesto to Annapolis, all 249 pages. This manifesto consists of items that could be done to cut carbon emissions and was labeled – Green House Gas Reduction Act – with over a 100 action that would reduce Greenhouse gas (GHG). This included a 50% reduction in GHG by 2030 and net-zero GHG by 2045, huge incentives toward Electric vehicles, electrifying state vehicle fleet and 30% of cars sold to be electric by 2030. Plant and maintain 5 million trees by 2030 and adopt Transportation Climate Initiative along with a zillion other item.

SB414/HB583 Climate Solution Now Act was amended by the Senate Education, Health and Environmental Affairs Committee chaired by P.G. County Sen. Paul Pinsky and co-chair by MOCO Sen. Cheryl Kagan. They took the GGRA plan and extensively amended it into SB414/HB583. Changing target for GHG to 60% by 2030 is one example. The bill passed the Senate and hit a roadblock in the House. The bill would have affected Housing, commercial buildings, gas prices, eliminating all sources of Carbon fuel or pay a penalty.

*Continues on page 4*

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Chair of house Environment and Transportation Committee Kumar Barve said the bill as written was not based on science. A House subcommittee drastically scaled back ambitious climate legislation and when the substantially different bills could not be negotiated the bill died just hours before adjournment. . You can read bill by clicking on bill number in legislative score card.

### **President Joe Biden – From *N.Y. Times***

The entire world faces “a moment of peril” but also “a moment of opportunity,” Biden declared. The signs are unmistakable,” he said.

Biden’s commitment to cut U.S. greenhouse gases 50% to 52% below 2005 levels by the end of the decade will be extraordinarily difficult to meet, economically and politically.

Energy experts said it would require a dramatic overhaul of U.S. society, including the virtual elimination of coal for electricity and replacing millions of gasoline-powered cars with electric vehicles.

### **Anne Arundel County follows City of Annapolis and Baltimore City in filing lawsuit against oil companies for climate change.**

[Anne Arundel Co. Sues Fossil Fuel Companies Over Climate Damage – Maryland Matters](#)

### **City of Baltimore**

<https://www.npr.org/2021/01/19/958456313/baltimore>.

### **City of Annapolis**

<https://www.capitalgazette.com/maryland/annapolis/ac-cn-annapolis-fossil-fuels-lawsuit-20210222-20210223-vs2ff7eiibfgje6fvjw>

### **The Looking Glass is Clear**

What does all this legislative posturing and lawsuits mean, I think the tea leaves are saying our businesses better look at how they are going

to survive change. This change is coming much quicker than we thought. Loss of Volume, less drive through traffic, technology along with learning curve for electric transportation is coming like a run-away freight train, with tracks coming from all levels of government.

As we know there is a war on carbon fuel and what uses it. At the same time legislators are taking away Items that we sell and make a profit on Gas, Tobacco, and sugary drinks. Car manufactures are trying to corner the market with telematics and in some cases access to technical data.

The FDA announced it will begin the process of banning menthol tobacco cigarettes, as well as all flavored cigars. The ban would not include menthol-flavored electronic cigarettes. <https://www.fda.gov/tobacco-products>.

### **What Can I Do?**

Find out who your legislators are and contact them, tell what is hurting your business, invite them to visit your location, and tell them about your business. Most of the legislative action is well intended. Many legislators know nothing of our businesses, educate them of unintended consequences of proposed or pending legislation.

- If you have legislators that you know or are customers, please let me know.
- Make a business plan, can I survive with a certain volume loss and associated loss of profit, how can I increase profit in other areas?
- Are my technicians prepared for electric vehicles?
- With the help of members, and approval of members we will introduce a bill in next session in Maryland to let owner of cars control wireless transmissions of data and where it is sent. Legality of Massachusetts bill will affect this also.

This is not going to happen overnight, gas

*Many legislators know nothing of our businesses, educate them of unintended consequences of proposed or pending legislation.*

Continues on page 7

# WMDA/CAR 2021 Maryland Legislation Review

Bill Numbers are Active – Bills that Matter Score Card

BILL #	TITLES	POSITION	OUTCOME
<a href="#">HB0508 (SB0210)</a>	COVID-+B1:E2719 Claim – Civil Immunity	Support	Defeated
<a href="#">HB0553</a>	State Lottery Tickets – Prohibition on Internet Sales – Repeal	Oppose	Defeated
<a href="#">HB0612</a> <a href="#">(SB0496 / CH0039)</a>	Recovery for the Economy, Livelihoods, Industries, Entrepreneurs, and Families (RELIEF) Act	Support	Passed
<a href="#">HB0739 (SB0524)</a>	Environment – Multifendant Oil and Hazardous Substance Pollution Cases – Effect of Settlement	Oppose	Defeated
<a href="#">HB0923 (SB0728)</a>	Labor and Employment – Worker Safety and Health – Injury and Illness Prevention Program	Oppose	Defeated
<a href="#">HB0996 (SB0763)</a>	Alcoholic Beverages – Class A Licenses – Retail Grocery Establishments (Healthy Food Accountability Act of 2021)	Support	Defeated
<a href="#">HB1011 (SB0410)</a>	Cigarettes, Other Tobacco Products, and Electronic Smoking Devices – Local Law Authorization	Oppose	Defeated
<a href="#">HB1078</a>	Attorney General – Climate Change Actions – Authorization	Oppose	Defeated
<a href="#">HB1294</a>	Public Health – Businesses and Retail Establishments – Hand Sanitizer	Neutral*	Defeated
<a href="#">HB1326 (SB0727)</a>	Maryland Healthy Working Families Act – Revisions and Public Health Emergency Leave	Oppose	Defeated
<a href="#">SB0076 (HB0033)</a>	Climate Crisis and Education Act	Oppose	Defeated
<a href="#">SB0107 (HB0685)</a>	Labor and Employment – Secure Maryland Wage Act	Oppose	Defeated
<a href="#">SB0177 (HB0134)</a>	Business Regulation – Flavored Tobacco Products – Prohibition	Oppose	Defeated
<a href="#">SB0210 (HB0508)</a>	COVID-19 Claim – Civil Immunity	Support	Defeated
<a href="#">SB0211 (HB0375)</a>	Labor and Employment and Medical Leave Insurance Program – Establishment (Time to Care Act of 2021)	Oppose	Defeated
<a href="#">SB0217 (HB0117)</a>	Maryland Personal Information Protection Act – Revisions	Oppose	Defeated
<a href="#">SB0273</a>	Electronic Smoking Device Regulation Act of 2021		
<a href="#">SB0378</a>	Baltimore City – Cigarettes, Other Tobacco Products, and Electronic Smoking Devices – Local Laws Authorization	Oppose	Defeated
<a href="#">SB0410 (HB1011)</a>	Cigarettes, Other Tobacco Products, and Electronic Smoking Devices – Local Law Authorization	Oppose	Defeated
<a href="#">SB0414 (HB0583)</a>	Climate Solutions Now Act of 2021	Oppose	Defeated
<a href="#">SB0473 (HB0056)</a>	Labor and Employment – Leave with Pay – Bereavement Leave	Oppose	Defeated
<a href="#">SB0486 (HB0581)</a>	Labor and Employment – Employment Standards During an Emergency (Maryland Essential Workers' Protection Act)	Oppose**	Passed
<a href="#">SB0496 / CH0039</a> <a href="#">(HB0612)</a>	Recovery for the Economy, Livelihoods, Industries, Entrepreneurs, and Families (RELIEF) Act		
<a href="#">SB0524 (HB0739)</a>	Environment – Multifendant Oil and Hazardous Substance Pollution Cases – Effect of Settlement	Oppose	Defeated
<a href="#">SB0661</a>	Environment – Maryland Oil Disaster Containment, Clean-Up and Contingency Fund and Oil Contaminated Site Environmental Cleanup Fund – Funding, Reallocation, Reimbursements, and Study	Support	Passed
<a href="#">SB0727 (HB1326)</a>	Maryland Healthy Working Families Act – Revisions and Public Health Emergency Leave	Oppose	Defeated
<a href="#">SB0728 (HB0923)</a>	Labor and Employment – Worker Safety and Health – Injury and Illness Prevention Program	Oppose	Defeated
<a href="#">SB0763 (HB0996)</a>	Alcoholic Beverages – Class A Licenses – Retail Grocery Establishments (Healthy Food Accountability Act of 2021)	Support	Defeated
<a href="#">SB0848</a>	Maryland Wage and Hour Law and Maryland Wage Payment and Collection Law – Revisions (Maryland Wage Protection Act)	Oppose	Defeated
<a href="#">SB0883 (HB1324)</a>	Tobacco Tax and Sales and Use Tax – Out-of-State Sales of Premium Cigars and Pipe Tobacco and Tobacco Smoking Devices	Oppose	Defeated
<a href="#">SB0912</a>	Maryland Wage and Hour Law and Maryland Wage Payment and Collection Law – Antiretaliation Provisions	Oppose	Defeated

\*HB1294 – Opposed and then neutral after Amended

\*\*SB486/HB58 – Able to amend worst sections out of bill

# WMDA/CAR

3rd Annual

# GOLF OUTING



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1:00 p.m. Boxed lunch outdoors with contest prize distribution

**\$169 per Golfer/\$600 for Foursome**

\$169/Golfer includes Greens Fee, Cart fee, bag drop, Grab n Go Breakfast and Boxed Lunches. Each Golfer will get two Drink tickets redeemable for Alcoholic/Non-Alcoholic Beverages at the Beverage cart.

Refreshments will be available on the course. WMDA/CAR will assist in pairing individual registered golfers to make a foursome if requested.

### REGISTRATION INFORMATION

Golfer #1:	<input type="text"/>	Email:	<input type="text"/>	Phone:	<input type="text"/>
Golfer #2:	<input type="text"/>	Email:	<input type="text"/>	Phone:	<input type="text"/>
Golfer #3:	<input type="text"/>	Email:	<input type="text"/>	Phone:	<input type="text"/>
Golfer #4:	<input type="text"/>	Email:	<input type="text"/>	Phone:	<input type="text"/>

Please assist in making a foursome if less than 4 golfers listed above.

Contact Person:  Company Name:   
Mailing Address:  City:  State:  Zip:

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*Continued from page 4*

and diesel vehicle will be around for a long time, but volumes will decrease as we see more electrification of transportation network and expansion of public transportation. I would not be surprised by a 25%-30% decrease in sales of fuel by 2030. There are Electric vehicles out there now that need service, start working on them and training technicians.

Change is hard, but successful businesses deal with it, we can slow it down, but we cannot stop it and those that plan now will be ahead of the game. Make your plan and evaluation now, call me if I can help in any way (except money – LOL).

We can influence legislators with member participation and action. Quit saying it will not make a difference and PARTICIPATE! Contact your legislator and tell him/her that you are overly concerned with carbon legislation in general and labor bills.

WMDA/CAR worked extremely hard to stop the bills that affected all our member's bottom line. All the bills we testified on (31) would have cost members thousands of dollars, either in lost sales or cost of doing business, and added employee requirements for leave and hourly wage for essential workers.

One thing became perfectly clear this legislative session with legislator pushing social and environmental issues – Gasoline and diesel fuel consumption will

be reduced by a variety of means. Raising fuel prices, incentives for electric vehicles, changing public transportation and state vehicles over to electric, charging fees on carbon fuel vehicles by mileage estimates, all aimed at reducing carbon fuel usage.

#### **Power Point on TCI**

I will send a power point on Transportation Climate Initiative (TCI) separately, via email and will post it on WMDA CONNECT.

Take 5 minutes and look at it to understand the impact on our businesses and contact your legislators and tell them what you think. They get emails year around and all 3 of our jurisdictions are involved with this program. Not good for us or residents!

#### **Home Page (maryland.gov)**

Click on link to Maryland General Assembly home page, far left-hand top of page and click on members, find my representative, lookup, type in address, your state and

federal representatives will come up and you want state, and email will come up.

#### **Home - Delaware General Assembly**

Find my representative is on home screen when you go to website-easy look up.

#### **<https://dccouncil.us/councilmembers/>**

Click on pictures and information on council member comes up.

Any questions email or text Kirk [kmccauley@wmda.net](mailto:kmccauley@wmda.net) or 301-775-0221. ■



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# Has Repair Pal Ruined it for the Rest?



By Sandi Weaver  
BA Auto Care, Inc.

**Earlier this month** a company contacted WMDA/CAR hoping for advice and assistance with an app they are designing. They are designing an app for all things car related including pricing for repairs. My first thought was not another Repair Pal but I picked up the phone and I spoke to one of their developers. Once he explained what their goal was I then rattled off all they would have to overcome to get repair shops onboard. I made it very clear that most repair shops have been burned badly by Repair Pal and they would need to something exceptional with the repair shops in mind to get buy-in.

Their app will have more than just the cost of repairs available. Their plan is to be a one stop auto guide for users including insurance, repair estimate, maintenance guide and more. Unlike Repair Pal, they won't be giving a range for the pricing, they would like repair shops to submit pricing. WAIT, what? I proceeded to list off the potential problem with this approach; warranty, quality of parts and not many shops are willing to give an estimate without seeing the car first, etc.

One thing that really stood out to me when I met with their team their drive to learn our perspective and learn as much as possible so they can create something that will not only help the general public with their automotive related needs but they truly cared how it can benefits shops as well. They want to know what makes one shop's price higher or lower and give them a chance to list things like warranty, what is included in the price and anything else that might help sell a customer on a particular shop, hoping to weed out those just shopping by price. It's not small feat but nothing worthwhile ever is.

I know nothing about creating an app or the amount of time and effort that goes into making one, I do hope this group of local designers are able to find a way to help our members with new customer acquisitions and offer valuable information to the motoring public. If anyone can do it, I think this team is the one. It was a pleasure speaking with them and hearing their passion for helping others. ■



*They are designing an app for all things car related including pricing for repairs.*



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# Work Comp Insights: Premium Audits

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**While workers' compensation requirements** can differ between states, many policies include a routine premium audit process. Different from most other lines of commercial insurance (e.g., property coverage) – in which potential exposures can be identified upfront and premium expenses are final – workers' compensation premiums paid at the beginning of policy periods are provisional amounts.

In other words, these premium expenses are purely estimates based on an organization's projected payroll and operations for the upcoming policy period. That being said, the purpose of a premium audit is for an insurer to evaluate an organization's actual payroll and work performed at the conclusion of a policy period to determine whether the initial premium amount was appropriate.

Depending on the results of a premium audit, an organization may either owe additional expenses to their insurer or have funds returned to them. Review this guidance to learn more about premium audits, how to prepare for an audit and next steps following an audit.

## Premium Audits Explained

To better understand premium audits, it's first important to note how workers' compensation premiums are calculated. An organization's premium is based primarily on three key elements:

- **Employee classification rates** – First, employees are assigned class codes based on the work they perform and the perceived level of risk associated with that work. These codes are tied to specific employee classification rates. The higher the rating, the riskier the employee's job role is. For example, a roofer would receive a greater rating than a carpenter due to the risk of falling from height. Such rates are typically determined by the National Council on Compensation Insurance, but some states utilize different systems.
- **Payroll** – Next, an organization's overall payroll must be considered. In the scope of calculating workers' compensation premiums, for each employee classification rate, an organization pays per every \$100 of payroll. Keep in mind that an organization's classification rates and total payroll are the two elements used to generate its **manual premium**. This means that the equation for an organization's manual premium is  $(\text{employee classification rate(s)} \times (\text{payroll}/100))$ .
- **Experience modification factor** – Lastly, an organization's experience modification factor – also known as the mod factor – is calculated using loss and payroll data from the last three policy years, excluding the most recently completed year. From there, the organization's actual losses are compared to its expected



*...premium expenses are purely estimates based on an organization's projected payroll and operations for the upcoming policy period.*



losses by industry type. A mod factor greater than 1.0 is a debit mod, which means that an organization's losses are worse than expected – resulting in an elevated premium. A mod factor less than 1.0 is a credit mod, which means an organization's losses are better than expected – resulting in a discounted premium.

Putting these elements together, the general equation for a workers' compensation premium is an organization's manual premium multiplied by its mod factor. However, given that the initial premium payment takes place at the beginning of the policy period, the elements of the manual premium equation are only estimates.

After all, throughout the course of the policy, employees' job roles or work tasks could change – altering their classification rates. Further, the final payroll amount could end up being different for a number of reasons (e.g., promotions or layoffs). This is why premium audits are necessary.

Premium audits occur at the end of a policy period – usually within 60 days of the policy's expiration. These audits allow insurers to check whether the manual premium calculation was accurate.

If either element of the

manual premium equation is different from initial estimates, the insurer will recalculate the policy premium cost. Based on how these elements change, this new calculation may either entail the insurer billing the organization for additional premium expenses, or the insurer refunding the organization for the cost difference between premium totals. A premium refund can take place in the form of a check or – in some cases – a credit applied to the next policy premium.

Some states require premium audits for all workers' compensation policies, while some only require audits for organizations with estimated annual premiums above a specific threshold (e.g., \$10,000). State-level departments are responsible for performing routine evaluations to confirm that insurers conduct any required premium audits.

Premium audits can take place remotely – such as via mail or telephone – or in person. Large organizations with higher premium expenses or more complicated manual premium equation elements (e.g., several different employee classification rates) often require in-person audits, whereas smaller organizations with lower premiums usually engage in remote audits. However,

organizations that belong to certain high-risk industries may be required to have in-person audits, regardless of size or premium cost.

Auditors can either work for the insurance company providing your workers' compensation coverage or be hired through a third party. In any case, these audits do not happen by surprise – they are planned ahead of time to allow the organization to prepare.

### Preparing for an Audit

There several ways that your organization can prepare for a successful premium audit. First, it's important to have a detailed, organized record of the following documents for your auditor:

- **Tax information** – This includes W-2 forms, 1099 forms, Form 941, Form 944 and your organization's federal tax return.
- **Payment and payroll records** – This includes your accounting ledger, payroll journal, overtime payroll records, material and labor payments, state unemployment tax reports and individual earnings records.
- **Employee information** – This includes a detailed outline of job duties for each employee, their classification rates and their work schedules.

- **Insurance certificates** – This includes certificates of insurance for any independent contractors or subcontractors hired. Remember that if the contractors your organization hires don't supply their own workers' compensation insurance, you may have to provide coverage for them.
- **Additional business information** – This includes your general ledger, sales journal, cash receipts, sales tax records, mod factor worksheet, a detailed summary of business operations, and information on each of the organization's owners and partners (if applicable).

In addition to supplying these documents in an organized manner, it's critical to make sure all of the information your organization gives the auditor is truthful. Providing false

information (e.g., incorrect payroll, false job descriptions, phony tax returns, fake insurance certificates or incomplete financial reports) could lead to prosecution by your state's insurance department for insurance fraud.

As such, always check to confirm that your organization's documentation is accurate and honest. In the case of telephone and in-person audits, be sure that a knowledgeable individual is available to answer any questions that the auditor might have.

#### After the Audit

Once the audit is completed, the auditor will send your organization a report detailing their findings – such as whether any classification rates need to be changed or whether the payroll estimate was correct. From there, you will know if your organization must pay more

premium charges or will receive a premium refund. If you agree with the auditor's findings, it's best to take any necessary actions (e.g., paying extra charges or updating classification rates) immediately.

On the other hand, if you disagree with the auditor's report, you can file a dispute. Make sure you contact your insurance company directly for instructions on how to properly dispute a premium audit. Most insurers require you to send audit disputes in writing within a specified period of time, describe the problem in detail (with adequate reasoning) and suggest an alternative solution. The insurance company will then carefully review your dispute and determine whether an audit revision is necessary.

Typically, any obligation to pay extra premium expenses will be put on hold until the dispute is



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resolved. If your insurer does not address your dispute in the way you wanted, you can appeal their consensus to your state's workers' compensation board. It's best to consult legal counsel for further guidance in this scenario.

### **PAYGO Policies**

To minimize the risk of having to pay large audit balances at the end of a policy period, some organizations opt for pay-as-you-go (PAYGO) workers' compensation policies. PAYGO policies allow organizations to pay their premium costs in real time rather than at the policy's inception, with premium calculations based on actual payroll information.

Nevertheless, PAYGO policies do not excuse organizations from the premium audit process. Organizations with PAYGO policies must still have routine audits done to ensure their premium calculations are correct. However, the findings from premium audits tied to such policies usually result in fewer added expenses than those of traditional workers' compensation policies.

### **Closing Thoughts**

Overall, it's crucial for your organization to have a clear understanding of the premium audit process and how it can impact your workers' compensation costs. More than anything, make sure your organization is fully prepared for an audit – never ignore an insurer's audit request.

The majority of workers' compensation policies include a contractual obligation to allow an audit to take place for as long

as three years after the policy's expiration. Failure to comply could result in the termination or nonrenewal of your policy.

Access Payroll Audit Tools today at [www.ameritrustconnect.com/resources/payroll-audit-tools](http://www.ameritrustconnect.com/resources/payroll-audit-tools).

To get a Workers' Comp quote in minutes, visit <https://www.ameritrustconnect.com/association/wmda>.

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*opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2021 Zywave, Inc. All rights reserved.*

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# Thank You Ben Brown: A WMDA/CAR Legend

*...it was evident that the long-time Association friend was respected and loved by so many. And each of them had a favorite Ben Brown story.*

**When Berry Brown called me** to tell me that his Dad had passed away, at the age of 97, I was sad and stunned. He never acted his age. Every time I saw him, he talked WMDA/CAR membership and insurance business, brought me up to date about the happenings and families of Association members, and would tell me about past and future trips to Florida (where he would drive alone and non-stop)!

As I started calling former staffers and long-time Association members, it was evident that the long-time Association friend was respected and loved by so many. And each of them had a favorite Ben Brown story.

Ben had many loves in his life. His love and passion for his wife, Anna Mae, was always on display. She was from Maine, and I so enjoyed sharing Maine/New England memories. Ben had a beautiful family summer home on the coast.

Ben loved his seven children and I got to know them at summer picnics around his swimming pool and at Christmas parties (always on Anna's birthday). We all have known and worked with Berry for decades. Berry worked with his Dad and with the Association and he has always exhibited his Dad's best qualities.

Ben loved his country and was a true Patriot. In 1943 he was drafted into the Army and became a B-29 tail tail-gunner, flying 33 successful missions over Japan. Though the numbers of gunners dropped over the years, he took great pride in seeing his former Army "brothers" at reunions.

Ben loved sports. He could talk about any pro or college team and would love to keep up with the sports my three children played. In high school he was a star on his track team. Throughout his life he was an avid golfer.

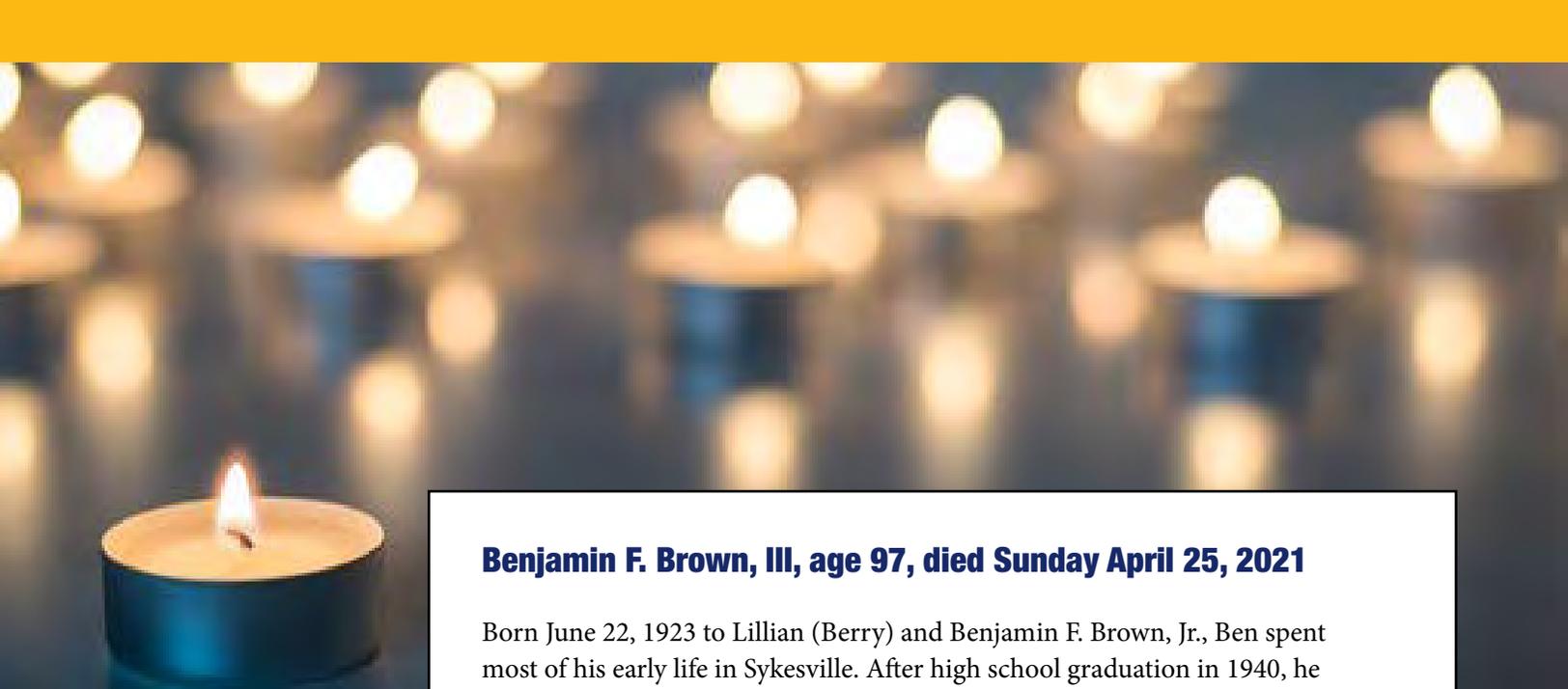
Ben was a learned man, who received his Juris Doctor from the George Washington University School of Law in 1951.

It was then that he started his long-term relationship with WMDA/CAR. He was hired as the Director of Membership, where he was responsible for a spike in Association membership.

Ben started his insurance agency, his professional love, and focused on Association members, selling workers' comp, garage keepers liability and health insurance policies.

One of his greatest loves was always WMDA/CAR. Whether it was Lobby Day, Training Day, an awards banquet, a Political Action Committee dinner, the C-Store Show or a convention and trade show, Ben was always the first sponsor. He always had a hospitality suite at the convention (even when he hosted the only such suite before oil companies, distributors and suppliers followed his lead). Whether he hosted the only suite or whether there were 10-15 other suites, you always knew that Ben's suite would be the last one to close.





## **Benjamin F. Brown, III, age 97, died Sunday April 25, 2021**

Born June 22, 1923 to Lillian (Berry) and Benjamin F. Brown, Jr., Ben spent most of his early life in Sykesville. After high school graduation in 1940, he worked in the Fingerprinting Division of the FBI, where he met Anna Mae Dole. They married in 1943, the same year Ben was drafted into the Army. As a B-29 tail-gunner, he flew 33 successful missions over Japan before returning stateside to family life and school. Ben received his Juris Doctor from the George Washington University Law School in 1951. Rather than practice law, he enjoyed many business interests including his insurance agency (his first and foundation company), hospitality, art, antique dealing and importing, and retail. Ben was an excellent golfer. He was a lifetime member of the PG Country Club, president of the PG Lions Club, and a member of the Salvation Army board of trustees. Ben was preceded in death by his parents, his wife Anna Mae, and his brother Lee Berry (Mike). Ben is survived by his 7 children: Berry (Joanne Marth), Mark (Suzanne Chase), Craig (Ellen Lepore), Blair (Mary Louise Loeffler), Marian/Dolly, Margaret (John Iacangelo), and Elizabeth (Ron Arthur); 17 grandchildren; and 9 great-grandchildren.

Memorial contributions to the Salvation Army are most welcomed.

Ben was a huge supporter of WMDA for several decades and will be missed dearly. May his soul rest in peace.

Sincerely ,  
WMDA/CAR

When I told my three children that we lost a friend, they each had their own special memories. Leah remembered the Christmas bears that still come out every holiday season. Christy remembered the holiday fruit cakes and the sweets in his trade show booth and hospitality suite. And Roy remembers the stories and fun times in Ben's hospitality suite.

I had the privilege of working with Ben for 37 years. He deservedly was awarded every Association's award (including Friend of the Industry, Membership Award and Hall of Fame). Year after year he brought in members, helped us (as Chairman of the Supplier Committee) grow the trade show, promoted our efforts, sponsored our events,

testified in Annapolis on our issues, and gave us tremendous financial support.

I can honestly say that I do not believe any individual has done more for WMDA/CAR than Ben Brown. We have lost a legend and more importantly we have lost a friend. May God bless you, Ben Brown.

Roy Littlefield

# Importance of Keeping a Business Blog

When it comes to enhancing the performance of your website, content is a make-or-break factor. The quality of your website copy determines how well it appeals to both audience and search engines. In our previous blog, we reported that the [importance of value-driven messaging](#) is one of the powerful digital marketing traits that has been solidified by the COVID-19 pandemic.

## 1. Improved Website Performance

Did you know that a blog is one of the major influencers of website performance? Search engine algorithms are programmed to generate a list of high-quality results to satisfy users' search needs, and they prioritize websites with fresh, unique content. Websites that remain static, with little to no copy updates, can be flagged as inactive and lose their rank in search results. You are far too busy to be revamping your website copy every month, and the good news is that posting a weekly or monthly blog is enough to keep your site active.

Blogs can also be rich in keywords, which makes your site more visible to potential customers. For example, if a consumer in your area performs a search on "how to do an oil change at home," they could find the blog you wrote on that very topic, which leads them directly to your website. Suddenly, that random consumer looking to save a few dollars is now aware of your brand and can contact your store when they have an automotive need that they can't solve at home. By anticipating your potential customers' online searches, you can generate blog content on those same topics.

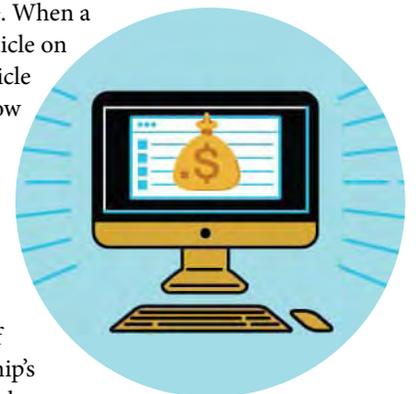
## 2. Industry Expertise

Educational content converts better than direct advertisements. Consumers see educational content as a sign that a brand is trustworthy and looking out for their customers' best interest, not just out to make a dollar. Blogging is one of the best platforms to deliver educational resources because you have the breadth to dive deep into topics and really demonstrate your industry expertise. When a website visitor clicks on your blog and sees article after article on best practices for car maintenance, choosing the right vehicle model for their family, and options for financing, they know that your dealership will have their back throughout the buying process.

## 3. Connection Building

Demand Metric reports that 70% of consumers would rather read a blog to learn about a business than see advertisements. Your blog can be an excellent reflection of your dealership if you take the time to inject your dealership's personality into your words and craft a brand "voice." This human touch creates an outlet for online shoppers to connect with your dealership on a more personal level and form a loyalty to your brand.

"I'm incredibly busy. How do I find the time to write a blog?"



*"I'm incredibly busy. How do I find the time to write a blog?"*



*The more passionate you are about a topic, the easier you'll find it to channel your interest into a blog – and the more interesting that blog will be!*

We understand your hesitation to add another task to your packed schedule. Maintaining a productive requires both time and proactive thinking, which is why we have created a list of helpful tips to make the blogging process easier for business owners:

**Pick a topic you're passionate about.** Think about an industry topic you could talk about for hours. Maybe it's car detailing or exciting 2021 brand models. The more passionate you are about a topic, the easier you'll find it to channel your interest into a blog – and the more interesting that blog will be!

**Start with an outline.** If you don't have time to sit down and write a full blog all at once, draft an outline of the main points. You can come back later and fill it out. The outline will help you remember everything you want to say.

**Create a content calendar.** If you have experience with writing, you'll know that a significant chunk of time is spent just thinking of what to write about. By keeping a content calendar, you always know which topic is up next. You can also plan ahead

to align your blogs with current events (more on this later).

**Solve customers' pain points.** Don't know what to write about? Think of common pain points for your customers that you can address. These may include recognizing the signs of worn brake pads, understanding the start-to-finish process of buying or leasing a car, or determining whether new or used tires are a better investment for their wallet.

**Run a blog series.** Some topics require a deeper dive. Instead of trying to cram as much information as you can into a single publication, spread it out across several blogs. The more specific each blog is, the better for your audience and your SEO. Plus, you can interlink the blogs to encourage readers to progress from one entry to the next, keeping them on your website longer.

**Incorporate current events.** Did your business recently celebrate an anniversary? Are you attending an upcoming trade show or expanding your business? These are all blog-worthy events because they add diversity to your blog content and give you the opportunity to really showcase

your dealership's character. This is where a content calendar can really help you track these important events!

**Don't stress out on keywords.** Yes, keywords are important for your blog. No, you don't need to spend hours cultivating a keyword list on Google Adwords. In fact, overusing keywords penalizes your blog performance because the copy becomes unnatural and difficult to read. Instead of focusing on keywords, write about a topic you have a lot of knowledge on, and the keywords will flow.

It's unlikely you will be able to sit down and write out a full blog in five minutes. Depending on topic and length, you may find it takes anywhere from half an hour to an hour or two. Please don't let this deter you – the benefits of blogging far outweigh the time and energy required to keep a consistent blog. As you get more accustomed to blogging and incorporate the above tips, you'll find the process becomes easier and faster. ■

*Learn more about Net Driven digital marketing solutions by visiting [www.netdriven.com](http://www.netdriven.com).*

# Infrastructure Funding Update



By Roy Littlefield IV

**In April, President Biden released** the first phase of his “Build Back Better” proposal, the “American Jobs Plan,” focusing on the infrastructure components of the White House’s recovery efforts as well as addressing climate change, environmental justice, and job creation. WMDA/ CAR being represented by SSDA-AT plans to be heavily involved in funding discussions.

The package includes \$2.3 trillion in spending over eight years with a \$621 billion investment in transportation and the resiliency of our infrastructure. Specifically, the proposal provides \$115 billion for bridge, highway, and road investments. This is intended to be in addition to a surface transportation bill. Currently there have been no details provided on the federal share of project costs.

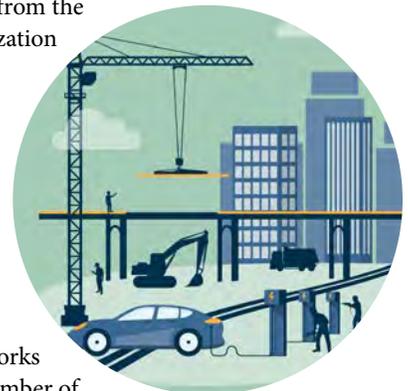
The Administration is also releasing a “Made in America Tax Plan” to ensure corporations are paying their fair share in taxes and to encourage job creation at home. The proposal includes an increase in the corporate tax rate to 28% and measures designed to prevent offshoring of profits to fund the infrastructure spending, according to the White House. Republicans reduced the corporate tax rate to 21% from 35% as part of their 2017 tax law.

Biden’s “Build Back Better” proposal is expected to be broken out into two parts. The first package focuses on traditional infrastructure projects. The second will address domestic issues such as universal pre-k, national childcare and free college tuition and is expected to be released in a few weeks.

SSDA-AT is watching closely as the Senate Committee on Environment and Public Works and the House Committee on Transportation and Infrastructure continue to move forward with their transportation reauthorization efforts. It is unknown how events will unfold at this time. The corporate tax increase pay-for will be very problematic for Republicans. We continue to push for a bipartisan approach in hopes of avoiding a partisan reconciliation process.

Additionally, educating members of Congress on the value of preserving the 80/20 split for highways and transit of contract authority from the Highway Trust Fund as part of the highway bill reauthorization is of utmost importance right now. SSDA-AT also feels that the additional funding in the proposal offered by the White House today should be predominately invested in highways and bridges due to the massive backlog of infrastructure needs in this area. Everyone has seen the importance of highways throughout the pandemic and Congress cannot allow highway investment to become an afterthought.

On April 22nd, Senators Shelley Moore Capito (R-W. Va.), Ranking Member of the Environment and Public Works (EPW) Committee; Roger Wicker (R-Miss.), Ranking Member of the Commerce, Science, & Transportation Committee; Pat Toomey (R-Pa.), Ranking Member of the Banking, Housing, & Urban Affairs Committee; Mike Crapo (R-Idaho), Ranking Member of the Finance Committee, and John Barrasso,



*The Administration is also releasing a “Made in America Tax Plan” to ensure corporations are paying their fair share in taxes and to encourage job creation at home.*

# GOVERNMENT AFFAIRS

Ranking Member of the Energy and Natural Resources (ENR) Committee, released a \$568 billion infrastructure framework.

The framework suggests partnering with state and local governments on spending, encouraging private sector investment, and that the funding should flow through existing formula programs and discretionary programs. The framework recommends paying for the program by shoring up infrastructure related trust funds, ensuring all users are paying (ex: electric vehicles), and repurposing unused federal spending. The proposal also stresses that the Tax Cuts and Jobs Act should be preserved and avoid any corporate tax increases.

SSDA-AT is happy to see the Republican Ranking Members are working together and striving to offer a negotiation tool to develop a bipartisan reauthorization bill. We also appreciate their efforts to ensure that roads and bridges receive increased funding over current levels.

We look forward to working with the White House and Congress to achieve robust highway and bridge investment before the September 30th deadline.

WMDA/CAR believes that an infrastructure bill is a jobs bill that cuts across party lines. SSDA-AT has opposed any proposed taxes in past infrastructure

proposals that would be harmful to the industry. SSDA-AT has been involved in several funding discussions and meetings in Washington. SSDA-AT believes there are a variety of other funding options available that would not be harmful to the industry including repatriation of overseas money. SSDA-AT strongly believes that all users of infrastructure must pay their fair share, not just the highway users. WMDA/CAR will monitor and consider all transportation proposals brought forth in the 117th Congress.

With Congressional work on infrastructure/surface transportation reauthorization heating up, SSDA-AT is also working on efforts to support the DRIVE Safe Act (H.R.1745, S.659) this Congress.

This legislation that would establish an apprenticeship program to train 18-20-year-old qualified drivers who satisfy the common-sense safety, training, and technology requirements to

operate in interstate commerce. The bill would remove the single biggest regulatory barrier underlying the truck driver shortage while equipping young people with skills for jobs whose median pay is \$54,585, plus health and retirement benefits.

Previously introduced in both the 115th and 116th Congresses with strong bipartisan support, the DRIVE Safe Act would enable 18-20-year-old apprentices – who have obtained their Commercial Driver's Licenses to drive trucks in intrastate commerce – to drive trucks safely in interstate commerce.

WMDA/CAR urges co-sponsorship of the DRIVE Safe Act and support for the legislation's consideration for inclusion in an infrastructure package or surface transportation reauthorization. In April, SSDA-AT sent several letters to Congress about the DRIVE Safe Act and we continue to push for co-sponsors to the legislation. ■

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# Washington Overview



By Roy Littlefield III

**April 30 marked President Biden's 100th day** in office. Since the President signed the \$1.9 trillion COVID relief package in mid-March, the Administration has been full steam ahead to put the President's next ambitious sets of policy goals on the table.

With press attention ping ponging between a range of topics, I thought it would be helpful to take a quick step back to look at where the big ticket items currently stand.

## The President's Budget Proposal

Recently, President Biden released an outline of the discretionary spending portions of his proposed budget for the 2022 federal fiscal year (which will commence on October, 1, 2021).

Looking ahead to FY2022, the President and Congress will be in a different position than they have been in recent years in that they will no longer be subject to the discretionary spending caps that have been in place over the last decade as the result of the Budget Control Act of 2011. These provisions will be expiring at the end of the 2021 fiscal year.

At this point the President's current outline is just that – an outline. It doesn't yet include the level of detail that is expected to come later. The current price tag of this portion of this portion of the President's budget is \$1.52 trillion (remembering again that this is only discretionary budget items and does not include Medicare, Medicaid and social security).

One of the most notable things about the President's top line numbers is that they break from a decades long trend of increasing military and domestic spending by similar increments. The President's proposal would increase discretionary non-defense spending by 16% while only increasing discretionary defense spending by 1.7%. The increase is below the 3-5% increase that many Republican members of Congress have called for. On the other side of the aisle, a number of progressive Democrats have opposed any increase in military spending and instead called for cuts.

The most significant increases would be to the budgets for the Departments of Commerce, Education and Health and Human services and the Environmental Protection Agency (EPA) – with a targeted focus on allocating resources to addressing health care, education, income inequality and climate change issues. Interestingly, on the climate change front, the Republicans in the House, under the leadership of House Minority Leader Kevin McCarthy have announced that they will be rolling out their own proposal for climate change legislation next week to coincide with Earth Day. Initial details of such proposal have not yet been released.

Of course, the release of the President's outline is just a first step down a long road towards Congress passing a budget by the end of September and as we've often seen Congress is free to ignore all or part of the President's proposal. That said, with both chambers of Congress controlled by the same party as the President, the outline does delineate a starting point and, importantly, tees things up for reconciliation in



*...the President and Congress will be in a different position than they have been in recent years in that they will no longer be subject to the discretionary spending caps...*



the event any of the President's other proposals (discussed below) are facing an impasse due to the Senate filibuster (particularly since centrist Democrat Senator Joe Manchin has stated he will not support the elimination of the filibuster).

### **American Jobs Plan**

At the end of March, the Administration unveiled a \$2.25 trillion infrastructure and public works proposal. The proposal itself has drawn some criticism for its inclusion of a number of items that don't traditionally come to mind when you think about infrastructure – including funding for workforce development, elder and disability care and schools. The proposal also encompasses more traditional infrastructure priorities like funding for bridges, roads, rail and broadband.

Since the proposal's release the Administration has been making a hard push to garner bi-partisan support. Earlier this week, the President met with a bi-partisan group of lawmakers to discuss the proposal.

While the Administration has said repeatedly that it is open to negotiation and hopes that infrastructure legislation will be bi-partisan – the biggest sticking point will almost certainly be over the pay-fors for any potential infrastructure package. The President's proposal includes a number of tax changes that the Administration says would pay for the entire package over a

15 year period. These changes include increasing the corporate rate from 21% to 28% and establishing a minimum 21% tax on foreign income of US companies. Senator Manchin whose vote the Democrats can't afford to lose has indicated that he opposes an increase in the corporate rate to 28% but that he might support an increase to 25%. Sen. Manchin has also expressed that he thinks an infrastructure package should be bi-partisan rather than be passed through reconciliation. However, the Senate Parliamentarian did recently rule that Senate Democrats have two more chances to pass legislation through the reconciliation process this year – by first by including reconciliation instructions in a revised 2021 budget proposal and then through the 2022 budget proposal. Given the sticking points over taxes, if the caucus can keep all of its members on board, there is a very real chance that they will try to pass some or all of the infrastructure proposal through on a simple majority.

The President is also facing pressure from certain members of his own party who have expressed that they will not support any tax changes that do not include a repeal of the cap on the deduction for state and local taxes. The White House has indicated that it is open to the inclusion of a repeal of the SALT cap but that such a change would need to be then offset by additional revenue raisers. Note that at this point none of the

negative estate tax changes set forth in Senator Sanders' recent bill nor the loss of the step up in basis proposal advanced by Senator Van Hollen are in the American Jobs Plan. Many believe these adverse tax changes will be used as a partial way to pay for the next likely bill – sometimes referred to as the human or social infrastructure bill – the American Families Plan.

### **American Families Plan**

As a companion to the American Jobs Plan, the President has also announced that he will be dropping another proposal for investments into health and families – which will be known as the American Families Plan. Such proposal could come out as soon as this month.

Certain members of the progressive wing of the Democratic caucus have already expressed their interest in consolidating elements of the American Jobs Plan and the American Families plan into a single piece of legislation in order for more bi-partisan elements to pressure support for other more liberal agenda items. However, speaker of the House Pelosi has indicated that she anticipates keeping the legislation arising out of the two proposals separate. Of course, all of this is difficult to predict without having yet see the American Families Plan.

As always, the WMDA/CAR and SSDA-AT will continue to monitor these items and keep you apprised of developments. ■

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# Having a Voice – Representing Our Members

## Our Industry is facing not only the overwhelming effects of COVID-19 but issues that affect the core of our business.

- Maryland, Delaware, and District of Columbia belong to the Transportation Climate Initiative (TCI) with a goal of reducing carbon fuel use up to 30% by 2030.
- New cars manufactured are installing telematics in vehicles that only send information to their dealerships – no option to the car buyer.
- Ban on menthol cigarettes (already a law in Massachusetts)
- California bans gas powered cars by 2035.
- Baltimore council member wants to ban new service stations in the city.

This sounds like a Steven Spielberg horror movie, but these are real issues that face our industry!

These issues will be or already are in the legislative process and will affect every business WMDA/CAR represents. Outside and inside sales, and car count in our shops. Legislators are looking to raising funds for their next election. They are also looking at supporters who provide those funds and support their efforts.

We are working hard to protect our members and associates and your contributions are essential to that process. The devastating effects of COVID -19 and combining that with real legislative issues that affect all our members is difficult to absorb but they are a real danger to our businesses.

### Now is the time to support the WMDA PAC and protect your business.

We suggest \$150 per location however, any amount is welcome. Please send contributions to:  
WMDA PAC  
1532 Pointer Ridge Place, Suite F  
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You may direct any questions about legislation to Kirk McCauley at [kmccauley@wmda.net](mailto:kmccauley@wmda.net).

Your fellow business owners and PAC officers,  
Rick Agoris, PAC Chairman  
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#### CONTRIBUTION RULES:

1. Maryland currently is in a 4-year election cycle which began January 1, 2019 through December 31, 2022.
2. No individual or corporation can contribute more than \$6,000 to any single candidate or a state PAC over the 4-year election cycle. (The maximum contribution to the WMDA PAC cannot exceed \$6,000 in total during this cycle.)
3. Your contribution to WMDA PAC can be a personal or corporate check. Political contributions are not considered a business expense or tax deductible.

# WMDA/CAR

3rd Annual

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Registration form on page 6.

\$169/Golfer includes Greens Fee, Cart fee, bag drop, Grab n Go Breakfast and Boxed Lunches. Each Golfer will get two Drink tickets redeemable for Alcoholic/Non-Alcoholic Beverages at the Beverage cart.

Refreshments will be available on the course. WMDA/CAR will assist in pairing individual registered golfers to make a foursome if requested.

### FOOD DRIVE

Accepting donations  
at check in



MARYLAND  
FOOD BANK  
UNTIL HUNGER ENDS.

**REGISTER TODAY!** Email: [ssripadabu1@wmda.net](mailto:ssripadabu1@wmda.net) Call: 301.390.0900, ext. 115 **WWW.WMDA.NET**