



AN OFFICIAL PUBLICATION OF THE WASHINGTON DC, MARYLAND & DELAWARE SERVICE STATION & AUTOMOTIVE REPAIR ASSOCIATION

VOLUME 19/ISSUE 4 APRIL 2020

KIRK'S CORNER

How will Your Business Survive COVID-19?



By Kirk Mccauley, Director Of Member Relations & Government Affairs

These are times that our members have never been through and the best business plan could not account for. I know that your employees are your biggest asset and the 2 relief measures below EIDL, and PPP should help you retain them. We can only hope that this health crisis is starting to abate in coming months. WMDA/CAR will keep you updated by the day on events that matter to your employees.

I don't have a crystal ball but in the short term the Economic Injury Disaster loan program (EIDL) https://covid19relief.sba.gov/#/ and the Paycheck Protection Program (PPP) https://tinyurl.com/PaycheckProtectionProg is throwing businesses a lifeline. One is a loan to help pay

costs of doing business, rents, insurance, account payables and the PPP will cover 21/2 months' worth of Payroll costs. This is a no brainer. SBA handles these loans

through any federally insured lending institutions (your bank or credit union) that handles SBS 7a loans. PPP is a forgivable loan if you use 75% for payroll costs and retain your employees or hire back any that were laid off. Basically, free money, all lending fees have been waved.

Do not wait, talk to your bank and get the process started.

On the first of April two federal leave bills took effect: Emergency Family & Medical leave Expansion Act and Emergency Paid Sick Leave. Click on links below to explain both these emergency bills and what they mean to you.

https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave

Good for all 3 jurisdictions: Letter for essential employees on page 4, just fill blanks and add your Governors or Mayor name.



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All 3 of the areas WMDA/CAR represents are under emergency declarations and have gouging laws in effect.

Continued from page 1

Maryland:

Programs from MD commence https://tinyurl.com/MDcommerce

Executive order on permits and licenses https://tinyurl.com/MDpermitslicenses

Price Control order MD https://tinyurl.com/MDpricecontrol

Delaware: executive order & store sign requirements

https://governor.delaware.gov/health-soe/ninthstate-of-emergency/

https://tinyurl.com/DESpanishSign

https://tinyurl.com/DEEnglishSign

Price Control Order DE https://tinyurl.com/DEpricecontrol

District of Columbia:

UST's During Emergency Declarations https://tinyurl.com/DCstoragetank

Price Control Order DC https://tinyurl.com/DCpricecontrol

Words of Caution:

All 3 0f the areas WMDA/CAR represents are under emergency declarations and have gouging laws in effect. In general, they limit the mark-up to 10% over your normal margin. I sure don't qualify for law interpretation, but it seems Delaware is the only one that applies to wholesale and retail. Maryland and District of Columbia both refer to retail markup not going above 10% of normal mark up.

The attorney Generals of all 3 jurisdiction would not think twice about making an example of a retailer gouging. Costly and a business killer with the location splashed across the headlines. Keep track of your costs and price accordingly.

Legislation in Maryland, Delaware and District of Columbia

Everything is on hold at present, Maryland says they want to come back in May, but I don't think that will happen and Delaware has not said when they will return. District of Columbia is in year around but is not meeting currently.

In Maryland, Governor Hogan must decide

if he will veto 2 bills that raise tax on tobacco, digital advertising, online streaming service, movie downloads, cable TV and much more. Hb732 and HB932 would both take effect July 1, 22020. I think these bills stand a very good of being vetoed, along with SB1028.

With general assembly getting ready to adjourn early because of COVID-19 the democratic lead house and senate passed SB1028. Without any public hearings or input, they snuck a bill in when no one could testify or provide input.SB1028 was protested by some of their own for violating the open meeting rule.

This proposed constitutional amendment, if approved by the Maryland voters at the November 2020 election, modifies the state budget process by allowing the general assembly to increase appropriations made by the governor and add items to appropriations for executive branch agencies, beginning with the fiscal 2024 budget bill. The total appropriation for the executive branch approved by the general Assembly cannot exceed the total proposed appropriation for the executive branch submitted by the governor. As under current law, the budget becomes law immediately upon passage by both houses, without further action by the governor. The proposed amendment also explicitly authorizes the general assembly to add items to appropriations for the general assembly and the judiciary, beginning with the fiscal 2024 budget bill.

Shame on them for acting in protest free setting and shame on them for acting when there was so much else to be done, with very little time. Come the next Maryland general elections in 2022, all the businesses that are affected by these legislators need to send a message: We can no longer set back and worry about losing a customer because he or she might be offended by our position. We need to elect legislators that have had a business and will not treat business as their personal piggy bank.

I have 6 sisters and they always like to play the song "WE ARE FAMILY" at family functions, that's the way I feel about our members, suppliers, associates and fellow employees. We don't always agree, and we have our squabbles, but we are a force as a Whole.

Together we can overcome challenges of this coronavirus and legislators who keep picking our pockets.

Stay safe and get over to your local lender now!

March 30, 2020

To Whom It May Concern:

This letter is to certify that the person in receipt of this letter, residing at is an employee or contractor and is directly involved in essential work consisting of

and as such is

providing this service as a function of an essential business as defined by the executive order by issued March 23, 2020.

The relevant section of the Interpretive Guidance issued by the Office of Legal Counsel, No. COVID19-04, dated March 23, 2020 is excerpted below.

- 2. Businesses, Organizations, and Facilities That May Remain Open. The following is a non-exhaustive list of businesses, organizations, and facilities that are included in the federal critical infrastructure sectors. The Order does not require these businesses, organizations, and facilities to close...
- g. The Energy & food Sector includes, but is not limited to:
 - ii Companies engaged in the production, refining, storage, transportation, distribution, and sale of oil, gas, and propane products, including gas stations and truck stops
- I. The Food and Agriculture Sector includes but is not limited to
 - iii. Convenience stores
- m. The Transportation Systems Sector includes, but is not limited to:
 - xiii. Automotive supply stores and repair shops.

The person in possession of this letter is an employee or independent contractor of propane, fuel station, convenience store, takeout food service, auto repair business, or auto parts store. This person's presence outside or on the road is a legal exception to current travel restrictions.

If you have questions, please contact me immediately.

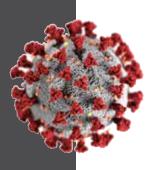
Sincerely,

President or HR Representative Title Phone, email

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The most common question: "Is there loss of business income coverage if a governmental authority (civil authority) requires businesses to close because of COVID-19?"



Coronavirus - How the Insurance Industry is Responding

Day, Deadrick & Marshall Insurance has fielded an influx of calls and inquiries in the last two months from both WMDA Members and clients of many other industries regarding how, if at all, their commercial insurance policies may respond to a government mandated shutdown of regular business operations.

The most common question: "Is there loss of business income coverage if a governmental authority (civil authority) requires businesses to close because of COVID-19?"

No, there is no business income coverage. This is the short answer. Before loss of business income responds there must be damage to property leading to the cessation of a business. This requirement applies to business income dependent property losses (supply chain) and civil authority losses covered by business income policies. Additionally, there is a specific property exclusion applicable to viruses that may (generally will) apply.¹

With that being said, we at DDM are not claims adjustors. We do not make decisions on claims. We encourage you to still contact your respective carriers with any potential claim to see how they will respond. This includes any possible Worker's Compensation claims.

Can We Expect Any Relief, and When?

- Many insurance carriers are allowing for an extension on premiums due, between 30 and 60 days in some cases. We suggest that you reach out to your respective insurance carriers to speak with their billing department in an effort to request an extension.
- The \$75 million Maryland Small Business COVID-19 Relief Loan Program will be available to companies with 50 or fewer employees who have lost revenue because of COVID-19. Businesses who are eligible can apply for up to\$50,000 in low-interest loans, per the secretary of the Maryland Department of Commerce. The state will also offer businesses a 0% interest rate on the loans for the first 12 months. These loans can be used to cover the same sort of regular operating costs such as payroll, rent, utilities, etc.²
- Luckily, Gas Stations have been deemed 'essential' businesses by the Federal Government: "Retail fuel centers such as gas stations and truck stops, and the distribution systems that support them." As have Auto Repair shops, "Automotive repair and maintenance facilities." So despite an almost certain drop in your current business, the good news is that those businesses have not been forced to shut down completely.

Please feel free, whether you may be a current customer of ours or not, to call Day, Deadrick & Marshall Insurance at 301-937-1500 and have a conversation with us regarding any specific questions you may have during these difficult and trying times. We will remain open with a limited staff until the mandate is lifted by Governor Hogan's Office. ■



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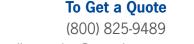
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Approved Version: 01/20

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Christopher Boggs, Executive Director of the Independent Insurance Agents and Brokers of America (Big "I") Virtual University

² Maryland Department of Commerce, https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-fund-programs

³ U.S. Department of Homeland Security, https://www.cisa.gov/sites/default/files/publications/CISA-Guidance-on-Essential-Critical-Infrastructure-Workers-1-20-508c.pdf

Keeping your Social Media on the Road to Success

Best Practices for Managing Social Platforms for Auto Repair Shops

By Jess Ross, Social Media Specialist, Net Driven

It's 2020 and social media is more important than ever for small and large businesses alike. While you may not think that social media is an aspect of your business landscape that you should be utilizing, statistics show otherwise. In the third quarter of 2018, there were more than 2.27 billion monthly active Facebook users which is a 10% increase year over year. Not only is Facebook where your customers are spending the bulk of their technological lives, but when utilized the right way, can significantly impact your business with little to no cost to you. The following steps in managing your social media will help you make the most of your posts.

Consistency is Key

Just like the team

of technicians and

mechanics in your

shop, consistency

media posts. The

businesses with

consistent social

posts are the ones

who see the best

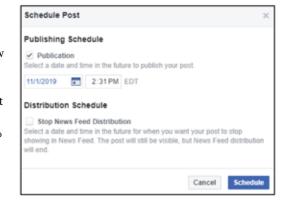
return on their

efforts.

is key in your social

Just like the team of technicians and mechanics in your shop, consistency is key in your social media posts. The businesses with consistent social posts are the ones who see the best return on their efforts. You want to consistently be in the eye of your customers, meaning you don't want to make a social post once a month. A consistent social presence would include at least 2 to 3 posts weekly. It might seem tedious to stay consistent with your social media, but it can be very easy if you use the right tools. Facebook has a scheduling tool that is extremely user-friendly and can be used to schedule posts in advance. This means that you can sit down for an hour or so every few weeks and schedule your posts to go out whenever you want, making the burden of posting content multiple times a week significantly less.

Studies show that every 60 seconds on Facebook: 510,000 comments are posted, 293,000 statuses are updated, and 136,000 photos are uploaded. How do you ensure that your posts and photos are getting the most attention possible? Look at the facts. The highest Facebook traffic occurs between 1:00 and 3:00 PM. Also, engagement is 10% higher on Thursdays and Fridays than on other days of the week. Use these statistics to optimize your return.



Consistency does NOT mean spam

Attempting to be consistent can very easily cross the line into spamming. Spamming your customers' timelines may not only lead to them unliking your page all together, but it makes every post less likely to receive engagement.





Keep Content Relevant

Creating and posting social media content can be daunting, but it doesn't have to be. The key is not to think about it too hard and to stick to what you know. Not only will it keep the content relevant to your industry, but it will make it easier for you to post the content that your customers are expecting from you. For example, would you expect a restaurant to post about oil changes? No, but this is the place for your automotive shop to shine. Share knowledge on car care that makes you a trusted service provider in your community. While certain things like motivational pictures, celebrity gossip, and memes not relevant to your industry may receive likes and shares, they don't drive traffic back to your page for the right reasons. Keep your content relevant and your customers will continue to come back to your page for the information you would want them to get from you.

Personality is Key

"Don't just give your customers something to talk about, give them somebody to talk about."

-Jay Baer, Social Media Expert

What Baer means by this is that you want your social media content to feel like its coming from



another human being, not from some robot behind a computer screen. Giving your social presence personality is one of – if not the – most important part of a social media strategy. Some major brands are starting to do this as well. Take Starbucks for example. They are known for replying back to tweets written to them, and when responding, sounding like the customer's friend.



Engaging with your customers shows them that you actually care about their responses or insights into your business and gives them more of a reason to trust you. If you don't think this is important, statistics show that it is. Studies show 80% of people on social



media choose to follow brands based on whether their content feels and sounds authentic. Other ways to show your shop's personality on social media is through personal photos and stories. Hire a new mechanic? Do a profile on your new employee to welcome him or her to the shop. Did a member of your staff get married? Wish them a wonderful wedding day on your page with

a photo of your staff celebrating. These types of posts typically see very high engagement and put a face on the business behind the page. Luckily, sounding and being authentic is as easy as being yourself – making using social media even easier!

Adopting these strategies and learning from them will help you use social media to its fullest potential to help your shop thrive. The best part? If practiced correctly, social media

can be a free source of marketing and advertising for your shop that costs no more than a few hours of your time. So get behind that computer and set up your Facebook business page today to get your auto repair shop on the road to success.

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Staying Calm in the Storm

By James L. Parsons, Jr., Lynott, Lynott & Parsons, P.A.

Due to the Coronavirus (COVID-19) pandemic, we are all being forced to dramatically rethink how we do business. Many of us are wondering how we will survive the economic fallout from this crisis. In these difficult times, we must do our best to keep calm, and take actions to best position ourselves for the difficult times ahead. With that in mind, the following is a list of actions and guidelines that you should consider implementing, if you have not done so already:

Take advantage of the Federal and State Assistance Programs

By the time that this article is printed, everyone has likely heard about the federal relief programs available such as the CARES Act, the Paycheck Protection Program, SBA Economic Injury Disaster Loans and Loan Advance, SBA Debt Relief, and SBA Express Bridge Loans. Under the Paycheck Protection Program:

- Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.
- Loan payments will be deferred for six months.
- If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses following loan origination.

The State of Maryland is another possible source of help, offering the following

- Maryland Small Business COVID-19 Emergency Relief Loan Fund This \$75 million loan fund (for for-profit businesses only) offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum.
- Maryland Small Business COVID-19 **Emergency Relief Grant Fund** – This \$50 million grant program for businesses and non-profits offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020.

The information regarding these programs is readily available on line. Your tax advisor, bank, and/or payroll company may be able to provide additional guidance and assistance. The funds available for these programs are limited, so it is important to act quickly to provide your business with the best chance of obtaining the benefits of these programs.



Work With Your Landlord/Supplier/Vendors to Address Anticipated Payment Issues

Your landlords, fuel supplier and vendors are aware of the difficulties that you are facing due to the pandemic and the economic fallout from it, and they are likely facing their own challenges. Your inability to make a payment, or a delay in making a payment, may be better received if you provide advance notice to the recipient.









If you have not done so already, you should initiate communications with your landlord, supplier and vendors, but do not make any promises that you know that you will be unable to keep. No one has a crystal ball, but it may be helpful to make revenue projections using the best information that is now available to negotiate a reasonable payment plan. Many landlords are currently working with tenants to provide rent abatements and restructuring of rent payments. These arrangements may involve a temporary abatement of rent with an amortization of the abated rent over the remaining term after the abatement period, but may need to be revisited depending upon how the economic impact of the crisis plays out.

Keep Your Work Environment Safe for Customers and Employees

Gas stations, auto repair facilities, and convenience stores qualify as essential businesses that (as of this writing) may remain open in Maryland. The privilege of remaining open carries with it the responsibility of maintaining a safe environment for your customers and employees. Employees who have symptoms must stay home,

and social distancing procedures should be implemented and enforced. The CDC offers the following guidance:

- If an employee is confirmed to have COVID-19 infection, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). The fellow employees should then self-monitor for symptoms (i.e., fever, cough, or shortness of breath);
- Educate employees about how they can reduce the spread of COVID-19;
- Implement flexible sick leave and supportive policies and practices;
- Determine how you will operate if absenteeism spikes;
- Consider improving the engineering controls using the building ventilation system, such as increasing ventilation rates and or increasing the percentage of outdoor air that circulates into the system;
- Support respiratory etiquette and hand hygiene for employees, customers, and worksite visitors;
- Perform routine environmental cleaning and disinfection;
- · Perform enhanced cleaning and

disinfection after persons suspected/confirmed to have COVID-19 have been in the facility.

The details on these guidelines is available on the CDC's website at https://www.cdc. gov/coronavirus/2019-ncov/ community/guidance-businessresponse.html

Be Mindful of Mental Health Implications

It is no secret that the pandemic is creating additional stress and anxiety for most everyone. Be aware of coping strategies, such as:

- Limiting sources and rate of news consumption;
- Stay connected with friends and family;
- Take care of yourself through adequate sleep, physical exercise, and a healthy diet;
- Find activities to do to distract you from current events (chores, movies, TV programming, etc.);
- Help others by doing things such as shopping or running errands for elderly or others in need.

The challenge that we face may seem overwhelming, but this crisis, like all things, will pass. Stay focused, take advantage of opportunities for assistance, and take each day one at a time. ■

...federal relief

available... the

programs

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Protection

the Paycheck

Program, SBA

Economic Injury

Disaster Loans

and Loan Advance,

SBA Debt Relief.

and SBA Express

Bridge Loans.

CAR TALK

Spring Cleaning



BA Auto Care, Inc.

...little things we

help protect our

environment while

we have more time

can still do to

on our hands.

When I sat down to write my article this month, I desperately wanted to write about anything but Covid-19. This has proven to be very difficult for me as it is effecting every single aspect of my life, as it has everyone.

April 22nd is Earth Day and this will be our first year in over ten years we aren't going to be participating Howard County GreenFest so I thought I would share little things we can still do to help protect our environment while we have more time on our hands.

Pick up Trash: I've noticed a lot of litter on the streets around our shop recently. We will spend time this week

picking up trash and making our neighborhood a little cleaner.

Plant a tree: We can always use more trees. Trees not only turn carbon dioxide into oxygen and clean the air, they also help to absorb water in flood prone areas.

Plant a garden: This seems odd to do at an auto repair shop but we have had great reactions from customers. One year we set up soil and seeds and customer's planted veggies in their used coffee cups. We also have two large pots out front each year with tomatoes. Customer's pick-off the ripe ones and take them home or eat them like candy. Off the break room we have a small island in the parking lot where we grow hops, green beans and carrots.

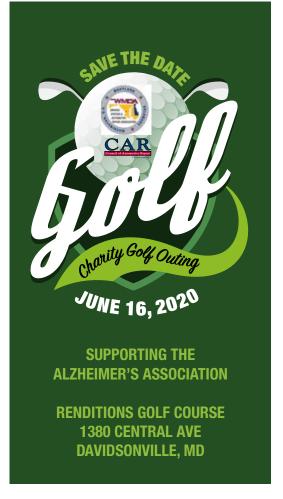
Drain the oil that is left in each oil bottle, this can be 1-2 fluid ounces! 5-10 ounces per oil change! By draining bottles for 72 hours, we not only use the drained oil but now the bottles can be recycled.

Spring cleaning: Take advantage of this time to get your shop spruced up and organized, ready for the busy summer time. When our restrictions are

lifted, a lot of people are going to jump in their cars and take off for some fun. Having your shop ready to handle the rush will make for a smooth transition.

Until next month, stay safe, stay healthy and keep being there for your customers any way you can.











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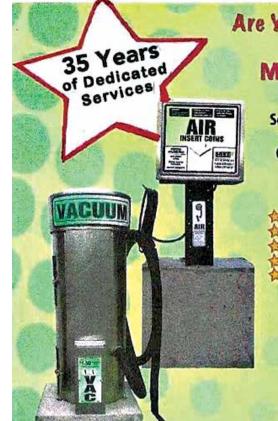
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Gas Stations and Auto Care Providers are Essential Services



By Roy Littlefield IV

As we continue in these difficult and uncertain times, we remind both the federal and state governments about the importance of keeping the lights on in gas stations and repair shops.

As many state, local and municipal governments issue directives for assistance in preventing or slowing the spread of COVID-19, properly defining "essential services" is critical. Essential services are those services that are necessary in order to ensure public welfare; as well as the continued provision of critical resources to address emergencies and to protect human health.

The gas station and motor vehicle maintenance, repair

and service industry is clearly an "essential service". Despite the importance of social distancing, the public continues to need the ability to obtain basic human needs such as food and medical care.

Ensuring that their vehicles are able to operate such that citizens reach grocery stores and medical facilities is clearly an essential service. Further, the retail and wholesale facilities that provide the parts and services necessary to repair and maintain those vehicles must also be considered essential or these essential repair services will become obsolete.

Police, fire, EMT, telecommunications, shut-in care-givers, public transportation, delivery services (including food, medicine and fuel service distribution), all provide vital access to essential goods and services. All of these functions depend on the continued safe functioning of automotive vehicles of all classes.

Providers of motor vehicle parts and goods perform essential services including but not limited to:

- Fleet maintenance services for first responders (fire, police and ambulatory services)
- Battery installation for health care professionals deemed as essential personnel
- Ride share services for dialysis patients unable to transport themselves
- Transportation for anyone requiring medical care

The vehicle parts and services industry is committed to serving our citizens, enabling the continued provision of other essential services in these trying and uncertain times.

Motor vehicle supply and repair facilities provide vehicle and roadside services essential to maintaining critical operations and the flow of commerce. In addition to gas stations, it is imperative that motor vehicle supply, motor vehicle repair and related facilities be encouraged to support the safe and efficient operation of transportation services. Community members providing critical care and services should be assured they won't be impeded by a flat tire or vehicle problems that could be quickly addressed by motor vehicle care professionals. Our industry stands ready to help ensure aid can reach the places it is most needed.

SSDA-AT has been helping to coordinate state and local policies that take into account the important role of motor vehicle supply and repair facilities and ensure these essential businesses remain available to support the work of other crucial businesses.









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EDITORIAL

Working Together Through a Pandemic



...we joined forces

Oil Change

Lubricant

with the Automotive

Association, the Auto

Care Association,

the Independent

Manufacturers

Association, the

California Automotive

Carwash Association,

Service Association.

the Service Station

Dealers of America,

and the Independent

Association to speak

Automotive

Professionals

in one voice...

Business Coalition,

the International

the Automotive

By Roy Littlefield

In these uncertain times, Federal and State governments are announcing new rules and regulations for the public and for businesses as they try to lead the country through this health and economic crisis.

WMDA/CAR and SSDA-AT represent thousands of small business trades that cannot switch their core functions to remote operation during this disaster outbreak of COVID-19. From automotive to commercial services that keep our most common form of transportation safe, these employers and their employees need immediate support to protect their health and safety, their

customers' health and safety, and their short and long-term economic viability.

The crisis is here. Now. Consumers are scared. Our members struggle with the uncertainties of a pandemic. Many of their businesses are down 40%-75%. Their operating margins can not sustain such losses. When small businesses fail, millions of employees become unemployed, with no other source of available income; while thousands of business owners declare bankruptcy. In the meantime, they suffer daily with excessive emotional distress from loss of income and shortages of critical services such as affordable health care, and affordable, safe childcare due to sudden and prolonged school closings.

As the fear of a crisis became a true crisis, we joined forces with the Automotive Oil Change Association, the Auto Care Association, the Independent Lubricant Manufacturers Association, the California Automotive Business Coalition, the International Carwash Association, the Automotive Service Association, the Service Station Dealers of America, and the Independent Automotive Professionals Association to speak in one voice to President Trump, members of the House of Representatives, Members of the Senate, regulators, State Governors and large city Mayors urging immediate disaster relief for aftermarket small businesses and their employees. This coalition of aftermarket associations has worked together for years on issues ranging from filing Magnuson Moss violations with the Federal Trade Commission to working together on industry legislation.

In our communications, we put forth a series of proposals to reach a much needed solution—SBA funding, a 100% deduction for business taxes for the 2020 tax year, allowing employees to qualify for Federal-State Unemployment Insurance Program benefits, provide a Federal Child Care subsidy, mortgage assistance plans, and Federal assistance for health care costs.

On March 13, President Trump issued an Executive Order declaring the Coronavirus (COVID-19) pandemic a national emergency. Key takeaways from this declaration include:

- Trump declared the emergency under the 1988 Stafford Act, freeing up FEMA funds to address COVID-19 (\$40 billion).
- Trump also declared the emergency under the National Emergencies Act, allowing, HHS to modify or waive regulations for Medicare and Medicaid.







Congress enacted a three-phase response to the crisis:

Phase 1: On March 6, H.R. 6074 became law. The Coronavirus Preparedness and Response Supplemental Appropriations Act appropriated \$83 billion for developing a vaccine and for preventing spread of the virus.

Phase 2: The Families First Coronavirus Response Act became law on March 18. The Act appropriated \$100 billion in worker assistance, including emergency paid sick leave, food assistance, and unemployment payments.

Phase 3: On March 25 the Senate passed H.R. 748, a major economic package in excess of \$2 trillion. The Act sets loans and support to major industries and small businesses; as well as direct payments to individuals and families.

Members of Congress and the President showed great support for the true small business backbone of our nation's economy.

It is important for Association members to now understand their responsibilities and the tax implications these laws and the subsequent regulations could have on their businesses.

This will be a very fluid period as regulations are quickly promulgated for the 5 new laws the President has signed. I urge you to utilize Association resources. Call either Roy or me with questions. If we don't have an answer, we will find it. We will send out our Legislative newsletter at least once a week. If you are not on the email list, send me your email address. Between the Legislative newsletters, the magazine, and e-newsletters, we will try to stay current with new and changing regulations. The over 40 state and regional industry associations we regularly communicate with will keep us posted on state directives. We have a law firm on retainer to interpret and spell out your responsibilities and obligations. And we have begun a COVID-19 response page on our website, to give you the latest developments on new laws, regulations, and answers.

These are uncertain times, but our country and the Association's members have overcome many difficult challenges in the past, and I have no doubt we will persevere through this one. I encourage you to stay strong, operate your businesses smartly, and do everything you can to help your customers, employees, and families be safe.

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