

# NOZZLE & WRENCH



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

VOLUME 20/ISSUE 1  
JANUARY 2021

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- >> The Secrets of SEO & SEM
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## KIRK'S CORNER

# Round 2 PPP



By Kirk Mccauley,  
Director Of Member  
Relations &  
Government Affairs

**One of the largest components** of the now-signed second stimulus bill is \$284 billion to support small business through a revised Paycheck Protection Program (PPP) lending program that will tighten qualification requirements but loosen taxation and eligible expense rules.

Companies that received the first round PPP stimulus loans can receive second round loans but will be limited to companies with fewer than 300 employees, down from 500 in round one, who can show at least a 25 percent drop in gross revenue for any one quarter this year versus what they did in 2019.

### How much can I Borrow

Paycheck Protection Program loans are capped at 2.5 times the monthly payroll, and wages. The bill requires that 60 percent of any money borrowed go to wages for a loan to become grants and would not have to be paid back. The new bill also creates a simple one-page forgiveness sheet for loans up to \$150,000 to help streamline the process for the companies to show compliance.



60% for payroll leaves 40% that can be spent on protective gear, computer software, cloud computing services, accounting costs, human resources and more. Your accounting service should have all the details and help with loan applications and compliance with forgiveness application.

*Continues on page 4*

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*PPP 2 loans will be completely tax free if forgiven and you can deduct business expenses paid for with PPP 2 money.*

*Continued from page 1*

### **Tax Changes**

PPP 2 loans will be completely tax free if forgiven and you can deduct business expenses paid for with PPP 2 money.

### **First Timers**

If a business did not previously receive a PPP, then first PPP rules would apply, and the 25% gross revenue drop would **not** apply. PPP round 2 is an extension of the original bill and double dippers have a different set of rules. Talk to your accountant about differences.

### **When Can I Apply**

In the bill it requires SBA to issue regulations for small business support no later than ten days after the bill was signed into law (December 27, 2020). They will officially reopen when SBA issues those regulations and that should be no later than January 6, 2021. The Program will run until March 31, 2021. I will put out an email blast when I see regulations and that could be before this reaches you.

I have tried to give you a view of what applies to our business and in no way is it complete. This is a huge bill and you really need your accountant to see what other benefits might apply – **Example: restaurants have benefits in this bill for more support and they deserve it but do our food service entities inside of stores qualify under NAICS listings for additional benefits?** Look at it this way, eventually we are all going to pay for this, it might be two or three years down the road but taxes on businesses will go up to pay for bills of this nature and indeed the virus itself. Businesses that did not apply will receive the same tax bill as those that received a loan/grant. Remember, early bird gets the worm.

### **Minimum Wage Maryland, Delaware, District of Columbia as of January 1, 2021**

Minimum wage in Maryland will go to \$11.75 for employers with 15 or more employees. Employers with 14 or fewer employees will go to \$11.60 . Prince George's County will also go to \$11.75 and \$11.60 as they now follow Maryland.

No change in Montgomery County , DC, or Delaware. I have attached Minimum wage laws for all and required poster where available.

### **DC minimum wage**

[https://does.dc.gov/sites/default/files/dc/sites/does/page\\_content/attachments/Minimum%20Wage%20Poster.pdf](https://does.dc.gov/sites/default/files/dc/sites/does/page_content/attachments/Minimum%20Wage%20Poster.pdf)

### **Delaware**

<https://laborfiles.delaware.gov/main/dia/olle/Labor%20Law%20Poster.pdf>

### **Maryland**

<https://www.dllr.state.md.us/labor/wages/minimumwagelaw.pdf>

### **Montgomery County**

<https://www.dllr.state.md.us/labor/wages/minimumwagelawmont.pdf>

### **Prince Georges County**

<https://www.dllr.state.md.us/labor/wages/minimumwagelawpg.pdf>

### **Massachusetts, CT, RI, and D.C. Commit to Transportation Climate Initiative**

Governors Hogan and Carney did not sign, but committed to working towards TCI goal. On December 21st governors of Massachusetts, Connecticut, and Rhode Island, and the mayor of the District of Columbia signed a [Memorandum of Understanding](#) (MOU) committing to TCI. Governor Hogan and Carney did not sign the MOU, but signed an accompanying [statement](#), signaling that they will continue to work on the development of the details of the regional program while pursuing state specific initiatives to reduce emissions and provide clean transportation solutions.

The [Transportation and Climate Initiative](#) (TCI), at its core, is an attempt to raise gasoline and diesel fuel prices through taxation to force people to drive less, and to use the tax revenue to subsidize expensive electric vehicles, bike paths, infrastructure and purchases, etc. To sell this idea the major proponent, the Georgetown Climate Center, has exaggerated the expected results and the benefits, while camouflaging the costs. Delaware, Maryland, New Jersey, New York, North Carolina, Pennsylvania, Vermont, and Virginia have participated actively in developing the TCI program and may join the program in the future.



*Maryland  
Legislative  
session opens  
January 13, 2021*

*Delaware  
Legislative  
session opens  
January 12, 2021*

*District of  
Columbia is in  
all year*



While Maryland Governor Hogan and Delaware Governor Carney did not sign memorandum of understanding, they did sign on to accompanying statement that basically says we are with you and will work towards these goals. Both say they will collaborate with the other states. So, while not signing MOU and signing the statement, they have committed themselves and state personal to work towards the MOU and a \$.17 cent increase in gas per gallon costs the first year implemented by their own estimates. Go to below website to voice your objection to increased gas and diesel cost to all consumers.

<https://www.stopnewgastaxes.com/>

### **Baltimore Ban on Plastic Bags**

Ban on retailers using plastic bags (T-Shirts) takes place on January 13th. The bill passed in 2019 but the delay was for businesses to use up inventory. Fine can be \$1,000 after 2 warnings. City council said the intent of the bill is twofold, clean up the bay and encourage consumers to bring their own bags. Retailers can supply a paper bag at a 5 cent charge with the retailer keeping 4 cents and 1 cent going to city.

The council made the bill effective on the same day the Maryland legislation opens to send a message they said and set an example. You would think



Baltimore has bigger fish to fry than T-shirt bags!

**Maryland Legislative session opens January 13, 2021**

**Delaware Legislative session opens January 12, 2021**

**District of Columbia is in all year**

We are being told now that all session will be virtual. Not sure how that will work for given testimony on bills, but I am sure we will need members to testify. Testimony will most likely be limited (depending on senate or house and committee chairman) to several opponents and proponents? I will let you know when we need business owners to testify and most likely you can testify from your office. Easy and convenient – No Excuses LOL.

We should know on the first day of session in Maryland if house and senate decide to overturn Governor Hogan's veto of house bill



HB732. HB 732 would tax digital advertising, add a substantial tobacco tax to traditional and electronic smoking products.

### **Bag Ban in Delaware**

Plastic bag ban has gone into effect January 1. Plastic bags are no longer available at larger stores (7,000 square feet and larger) as well as smaller stores (3,000 square feet or more) with at least three locations. Additionally, retailers subject to this plastic bag ban must have an At Store Recycling program for bags and film. This may be confusing to consumers. Read the [final regulations](#) and [Retailer FAQ](#) on the bag ban.

This ban will affect few if any of our location because of the square feet and/or number of store requirement.

Any question can be addressed to Kirk at [kmccauley@wmda.net](mailto:kmccauley@wmda.net) or text or phone 301-775-0221. ■

**DELAYED UNTIL  
JULY 9, 2021**



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# DVIs

*After attending the Bolt On Technology's online class WMDA/CAR offered, I realize how outdated our DVI software is.*



By Sandi Weaver  
BA Auto Care, Inc.

**I am on the hunt for new DVI software** and I thought I'd bring you along for the ride. After attending the Bolt On Technology's online class WMDA/CAR offered, I realize how outdated our DVI software is. We are currently using RO Touch mainly because it is part of RO Writer and it's easy to use. It is very basic and is lacking in many features. While I started writing this I received an email from RO Touch showing all their new upgrades. Having just received this email, I was searching elsewhere for all the features that would help us excel at engaging customers.

Here is my list of must-haves:

- Easy for technicians to use.
- Be able to take pictures and videos.
- Easily be able to email it to customers (we have not been able to do this easily with our current version of RO Touch).
- Text messaging and automated text status updates.
- Easy for customers to view.

There are so many options available and the time it takes to review each one it time consuming. Here's a short list of things to look out for when demoing DVI software.

- What device they require – not all will work with Apple products as they have a delay in sending information.
- Safety of your customer's information-data isn't shared and is yours if you decide to cancel.
- Customer Support – Things always go at some point, having great customer support important.
- Easy to use for everyone and easy to view from a mobile device.
- Pricing – Not all features are included in every subscription.

While I'm sure there are more things to matter to each individual shop, these are a good starting point for anyone.

Side note: Bolt On Technology's stands out in the crowd of DVI software with their commitment to the auto repair industry as a whole. Offering training in all areas of DVI process with excellent suggestions on how to make the process work for you and your customers. ■





Our mission is to make your life as a small business owner a little bit easier.

In January 2021, a new SIMPLE.FAST.DIRECT. online insurance purchasing website will launch from AmeriTrust intended to do just that -- maximize your time and minimize the wait. In just minutes, you and fellow WMDA members seeking workers' compensation coverage will be able to apply, receive a competitive quote, and make the initial payment online. Watch for more details about this exciting AmeriTrust enhanced web experience January of 2021.

**If you are interested in receiving a workers' compensation quote before the new website launches, or if you simply prefer to pick up the phone and call an Underwriter direct, you do not have to wait!**

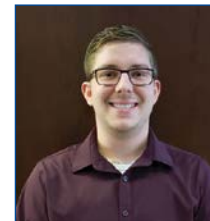
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# WMDA/CAR Virtual Training Conference

## FEBRUARY 26-28, 2021



### FRIDAY, FEBRUARY 26

#### The Employment Practice Pitfalls

9:00am–11:00am **MANAGEMENT**

Speaker: Christine V. Walters, JD, MAS, SHRM-SCP, SPHR, FiveL.net

#### State Police Update

9:00am–11:00am **TECHNICIANS**

Speaker: Sgt. Pickett, Maryland State Police, Automotive Safety Enforcement Division

#### Strategies to Reduce WCOMP

9:00am–10:00am **MANAGEMENT**

Speaker: Brian Risen, CPCU, ARM, ALCM, AmeriTrust Connect

#### Low Car Count

9:00am–11:00am **SERVICE ADVISORS/MANAGEMENT**

Speakers: Patrick McGee & Christopher Boyajian, Bolt On Technology

#### Succession Planning – What's Your End Game?

10:00am–12:00pm **MANAGEMENT**

Speaker: Bryan Stasch, Automotive Training Institute

#### Becoming Great on the Phone

11:00am–1:00pm

**SERVICE ADVISORS/CUSTOMER SERVICE**

Speaker: Cecil Bullard, iforabe.com

#### Virtual Hands-on Digital Inspection Experience

12:00pm–2:00pm **TECHNICIANS/SERVICE ADVISORS**

Speaker: John Burkhauser, Bolt On Technology

### SATURDAY, FEBRUARY 27

#### Diagnosing Pulse Width Modulation for Power, Control and Sensing Circuits

9:00am–11:00am **TECHNICIANS**

Speaker: Gary Smith, DiagNation.com

#### Inspirational Managers and Leaders

9:00am–11:00am **MANAGEMENT**

Suzanne Izzard, Crocus Coaching & Development, U.K.

#### Coaching & Counseling for Employee Success

9:00am–12:00pm **OWNERS/MANAGERS**

Speaker: Rick White, 180-BIZ

#### Art & Science of a Successful Service Advisor

10:30am–12:30pm **SERVICE ADVISORS**

Speaker: Bryan Stasch, Automotive Training Institute

#### Simple Secrets to Great Phone Skills

11:00am–1:00pm **SERVICE ADVISORS**

Speaker: Geoff Berman, Automotive Training Institute

#### Why Developing Leaders On Your Team Should be your #1 Goal

11:00am–1:00pm **MANAGEMENT**

Speaker: Mick Carbo, carbocoaching.com

#### What has Your Business Done for You Lately?

12:00pm–2:00pm **MANAGEMENT**

Speaker: Dan Gilley, RLO Training

#### Succession Planning, a Legal Perspective

12:00pm–2:00pm **SHOP OWNERS/MANAGEMENT**

Speaker: Stuart A. Schwager, Attorney, Lerch, Early & Brewer, Chtd.

#### Diagnosing Difficult Fuel & Oil Deposit Related Drivability Concerns

1:00pm–3:00pm **TECHNICIANS**

Speaker: Gary Smith, Diagnation.com

### SUNDAY, FEBRUARY 28

#### How to Become a Talent Magnet

9:00am–11:00pm **MANAGEMENT**

Speaker: Rick White, 180BIZ

#### Low ARO

9:00am–11:00am **SERVICE ADVISORS/MANAGEMENT**

Speaker: Steve Arbakov, Bolt On Technology

#### Lack of Customer Communication

9:00am–11:00am **SERVICE ADVISORS**

Speakers: Ron Shanas & John Linden, Bolt On Technology

#### Processes and Efficiency in your Business

9:00am–1:00pm **SHOP OWNERS/MANAGEMENT**

Speaker: Cecil Bullard, iforabe.com

#### ADAS – Collision and Repair Shop Roles

11:30am–1:30am **MANAGEMENT**

Speaker: Keith Manich, Automotive Training Institute

#### Homemade is the Best! How Can I Grow My Own Techs?

9:00am–11:00am **MANAGEMENT**

Speaker: Jim Bennett, Automotive Training Institute

#### CAN Bus, FlexRay and Communications Network Fundamentals

9:30am–11:30am **TECHNICIANS**

Speaker: Gary Smith, Diagnation.com

#### Creating Your Legacy

12:00pm–2:00pm **MANAGEMENT**

Speaker: George Zeeks, Automotive Training Institute





# WMDA/CAR Virtual Training Conference

FEBRUARY 26-28, 2021 **REGISTER TODAY!**

## CONTACT INFORMATION

Contact Person: \_\_\_\_\_ Company Name: \_\_\_\_\_

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Phone \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**REGISTRATION FEES** – Sign up by Jan. 31 and pay the Member rate  
(Rates include access to webinars all 3 days)

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

Member Registration Fee: \_\_\_\_\_ @ \$99/individual, \$299/shop

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# SPONSOR/VENDOR EXPERIENCE

# WMDA/CAR Virtual Training Conference

## FEBRUARY 26-28, 2021



### EVENT PACKAGES AND FEATURES:

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  - Branded Sponsor Hub
  - Session Sponsor
- Gold \$1,000**
  - Sponsor Directory listing
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  - Session Sponsor
  - **PLUS:** Virtual Expo Booth
- Platinum \$1,500**
  - Sponsor Directory listing
  - Branded Sponsor Hub
  - Session Sponsor
  - **PLUS:** Virtual Expo Booth
  - **PLUS:** Event-Wide Signage

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**Sponsor Directory listing:** Listed in the sponsor directory so prospects can find your branded sponsor hub page and allow you to capture leads.

**Branded Sponsor Hub:** A page dedicated to your business and directly integrated with the communities you sponsor. Capture leads, host meetings, and more.

**Session Sponsor:** Maximize exposure and collect new leads by wrapping the audience dashboard of sessions you sponsor in your brand's logo and messaging.

**Virtual Expo Booth:** Set up shop in our virtual expo hall. Give live demos, hold meetings, capture new leads, and much more.

**Event-Wide Signage:** Stay top-of-mind for event attendees by being featured across the platform's event navigation interface, also be included in all Marketing for this event – emails, digital marketing tools etc.

### CONTACT INFORMATION

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Vendor Page Administrator: \_\_\_\_\_

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

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_

State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

### PAYMENT INFORMATION

Total Amount Due: \$ \_\_\_\_\_

Check Enclosed (Payable to WMDA)

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Exp. Date: \_\_\_\_\_ Billing Address Zip Code: \_\_\_\_\_

Account # \_\_\_\_\_ CVW Code: \_\_\_\_\_

Account Name (print): \_\_\_\_\_

Signature: \_\_\_\_\_

or  Checking this box is my electronic signature

### SUBMIT FORM VIA:

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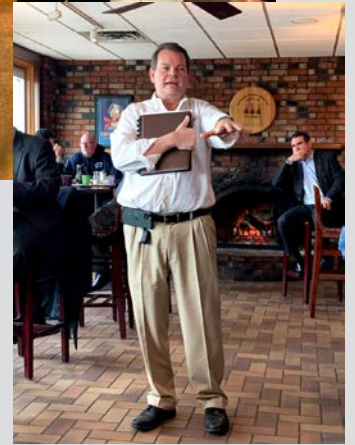
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2020

# Year in Review in Pictures

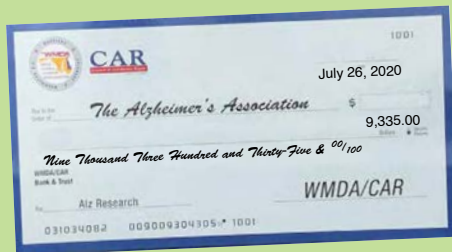
## General Membership Meeting





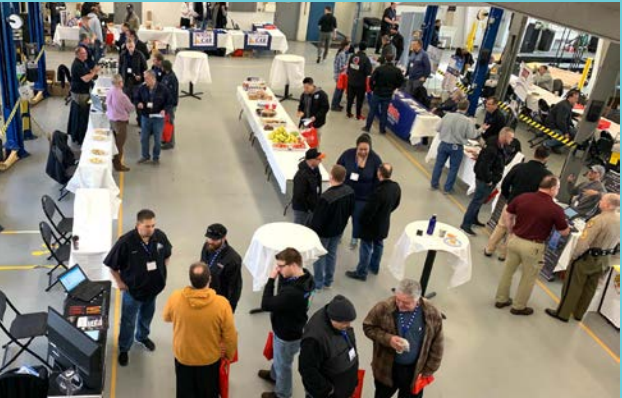
2020

# Year in Review in Pictures





# TRAINING DAY 2020



# The Secrets of SEO & SEM

**The arrival of COVID-19 has changed the entire landscape** for tire dealers over last year. Although the national closure of much of the economy of has ended, an emphasis on social distancing and other containment measures aimed at slowing the spread of the virus have radically altered people's daily routines.

Much of this can be seen in the massive migration to online shopping for virtually every need in their life and tires and repairs are no exception. As dealers work to remain relevant for their customers throughout this pandemic, maintaining a strong digital presence through Search Engine Optimization (SEO) will be one of the most important steps your business can take. SEO is the process of increasing your site's position and page rank organically through effective keywords. Hands down, SEO is the most effective way to increase traffic to your website and, since customers are increasingly turning to search for their purchasing options, your shop needs to be visible to these consumers.

SEO is critical for your business because there are over 180,000,000 registered websites worldwide today. As a result, people rely heavily on search engines to find exactly what they are looking for when it comes to shopping. Studies have shown that If they don't find it on the first page of results, they simply adjust their search terms and start from scratch instead of continuing their initial search on subsequent results pages. What makes it even tougher is that over 94% of people who use Google not only limit their review to the first page of search results, but most click on one of the first three results at the top of the page. A staggering 83% of people worldwide use Google, but this concept applies to every search engine. That's why you need to have an SEO strategy to make sure your website doesn't appear on the 12th page of results instead of the first page!

## Optimizing SEO and SEM

People who are searching for the exact products what you offer and see your site on the first page of results are considered ideal visitors because they are the most likely to convert into customers. When it comes to finding a shop, 97% of online users perform a search to find local businesses. To compete in an ever-changing digital market, it's crucial to build SEO into your marketing strategy with features such as:

## High-Value, Targeted Keywords

Unique, keyword-rich content increases site rankings in relevant searches. A keyword is an idea or topic that defines your content. In human speak, its what people type into search engines. But there are three different categories of keywords to consider:

**Generic Keywords:** Generics are just as they sound – they're generic. So, this might be things like "tires" or "fix flats" or "auto repairs." They are basic, which means a lot of folks will be searching for them and there will be a lot of competition, but they will also generate a lot of volume.

**Broad Keywords:** These are the bread and butter of SEO because they narrow

*As dealers work to remain relevant for their customers throughout this pandemic, maintaining a strong digital presence through Search Engine Optimization (SEO) will be one of the most important steps your business can take.*







the competition. While “tire” or “repairs” are basic, adding specificity like “truck tires” or “Japanese auto repair” help you zone in on the specific searches your customers will be making without losing a lot of volume.

**Long-Tail Keywords:** Long tail keywords are the sentences users type into Google when they’re really on the hunt. While their specificity may lower your overall traffic, the likelihood of conversion increases as the user making this search is looking for exactly what you’re offering. Examples of long-tail keywords might be things like “Goodyear light truck tires” or “Toyota auto repairs.”

### Keyword Placement

It’s no secret that you want to use a keyword a handful of times on your page, but you may not know that the location of your keywords also makes a difference. Specifically, you want to mention your main keyword at least once at the top of your page because Google’s rankings system puts more weight on terms that appear at the top of a webpage.

### Title Tags

Once you’ve got your keywords sorted out, title tags are one of the most important on-page SEO factors. The title tag tells search

engines what the page is about and that the page on your website is relevant for that keyword or keyword phrase. Title tags should be unique for every page. In search results, search engines will highlight your keyword phrases if a user has searched for those terms. This increases visibility and click-through rate. Always use a dash in between your keyword phrases like this “tires-SUV-Goodyear” and be sure to avoid duplicate title tags. For best results, keep title tags at 55-characters (or less) including spaces.

### Streamlined Business

**Listings:** Consistency across business listings – both online and in-store – helps customers find your business.

### Updated Inventory Listings:

With stock levels tight and so many prospects shifting the research phase of any purchase to online-only searches, it’s more important than ever to have all of your inventory posted online and updated frequently for maximum accuracy.

### Turbocharging Search Through SEM

While organic (non-paid) SEO is the foundation of your online marketing, Search Engine Marketing (SEM) is what can turbocharge it through paid search

ads. Since paid search ads drive traffic to your website and directs visitors straight to your service and inventory pages, SEM dramatically improves visibility of your business online while boosting your lead conversion rate.

Beyond helping with your organic SEO on all the key search engines, SEM also allows you to extend your messaging and visibility across a variety of online platforms to create a 360-degrees of visibility to potential customers. Key SEM best practices include:

**Pay-Per-Click Ads:** Pay-per-click (PPC) has become one of the most popular and effective marketing channels. It offers a level playing field for all companies, regardless of their size to advertise to the world. If you have the budget, you can create a PPC marketing campaign to do anything from promoting specials, highlighting your COVID-readiness, to lead generation to drive more sales. PPC ads appear in the top search engine slots with paid ads and you pay for the space only when a user clicks thru to your site.

**Geo Targeting:** If you have a local business, another way to advertise online is by geo targeting. This means using location to help local searchers find you and many people are now adding a “near me” qualifier

to their searches to narrow the results to local shops. For instance, if your business is in downtown Portland, Oregon, you might mention that fact, or perhaps say that your location is right by the Broadway Bridge in downtown Portland. You can also use geo location in paid advertising to serve up ads only to folks in your town or city.

**Dynamic Remarketing Ads:**

Re-engage previous visitors as they browse across the web and bring them back to your site with ads that reflect past searches and areas of interest. Since there is so much comparison shopping going on and it's such a key component of the tire buying process, it's important to not lose new leads in the early stages of a prospect's search. Sending out reminders who have already engaged through intriguing display ads is a great way to ensure no leads fall out of the funnel. Try showing them a



deal or a specific offer to get them to connect with your sales team.

Remember, organic (non-paid search) SEO is always the most effective way of leveraging search, but it's a "long-tail" strategy that takes months or years to build so it's important to start now. In the meantime, you can also add SEM into the mix to help boost your visibility and sales. ■

*This article was written by the team at Net Driven. Learn more about Net Driven's digital marketing solutions by visiting [www.netdriven.com](http://www.netdriven.com).*

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# A Busy Legislative Season Ahead



By Roy Littlefield IV

**As we winded down 2020**, WMDA/CAR being represented by SSDA-AT took part in a series of virtual government affairs meetings gearing up for our legislative actions in 2021. We anticipate a wrath of legislation to impact our industry in 2021 on both the state and federal levels.

In December, SSDA-AT took part in the 2020 Highway Users Virtual Annual Meeting. The event featured key Congressional lawmakers and policy experts who gave a post-election analysis, and discussed issues including the highway reauthorization, COVID relief, and other major issues facing the industry. Legislators discussed transportation policy and the funding landscape and offered insights into the 117th Congress.

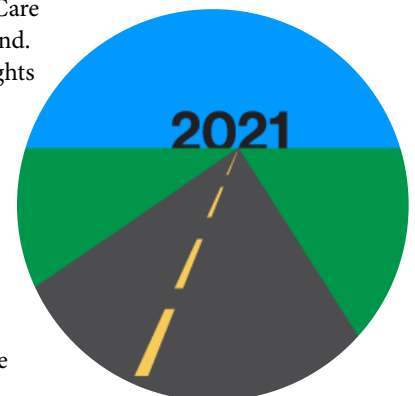
During the meeting SSDA-AT spoke with, Senator Tom Carper (D-DE), House Transportation & Infrastructure Committee Chairman Peter DeFazio (D-OR), Representative Earl Blumenauer (D-OR), Senate Commerce, Science & Transportation Committee Chairman Roger Wicker (R-MS), House Ways & Means Committee Chairman Richard Neal (D-MA), and Representative Sam Graves (R-MO).

In 2021, Congress will address highway funding and WMDA/CAR is concerned with some of idea being proposed including an indexed gas tax, a vehicle miles traveled tax (VMT), and several tire and auto part taxes. SSDA-AT will remain in contact with these Congressional leaders on our positions.

In December SSDA-AT took part in a webinar, with SBLC Strategic Policy Director and Paley Rothman employment law attorney Jessica Summers on the implications of the 2020 election from an employment law perspective, including which of President-Elect Biden's workplace related campaign promises we are most likely to see movement on, which of President Trump's past actions the Biden Administration will target for change, and the impact that the balance of power in Congress will have. We could see quite a few changes in these areas under a new administration and WMDA/CAR will be ready to weigh in for our members.

WMDA/CAR also took part in a webinar with the Auto Care Association discussing legislative insights for 2021 and beyond. Top Forecaster and Futurist Jason Schenker shared his thoughts on the webinar and many pending issues were discussed including a new lawsuit that has been filed on the newest Right to Repair bill to pass. The law will now have to be defended by the Massachusetts State's Attorney. SSDA-AT will provide materials as needed in this case.

Nearing the end of the month, SSDA-AT took part in another Highway user meeting to discuss priorities for highway reauthorization in the 117th Congress. SSDA-AT supports prompt passage of a long-term highway and surface transportation reauthorization bill that includes robust and guaranteed long-term highway funding, distributed predominantly by formula, with significant growth in funding for the highway program. SSDA-AT



*SSDA-AT took part in the 2020 Highway Users Virtual Annual Meeting. The event featured key Congressional lawmakers and policy experts who gave a post-election analysis, and discussed issues including the highway reauthorization, COVID relief, and other major issues facing the industry.*

# GOVERNMENT AFFAIRS

strongly encourages preservation of the 80/20 split for highways and transit of contract authority from the Highway Trust Fund, due to the truly massive needs that exist on our highways and bridges, as outlined by the USDOT's Conditions and Performance Report on Highways, Bridges and Transit that identified a \$786.4 billion backlog of highway and bridge investments.

Just before Christmas, Congress passed another COVID relief bill. In a huge legislative victory for SSSA-AT, included in the bill was a five-year extension of WOTC (Work Opportunity Tax Credit) to January 1, 2026. Another victory was that included in the bill was \$45 billion total for transportation funding. Other highlights of the bill include:



- PPP second draw for businesses with 300 or fewer employees that experience a 25% reduction in gross receipts in any quarter in 2020 as compared to the same quarter in 2019).
- Expansion of the forgivable purposes for which PPP loan funds may be used.

- Expanded PPP loan eligibility for 501(c)(6) (with certain limits based on lobbying activity – see Small Business Title summary attached for details).
- Simplified PPP forgiveness process for loans under \$150k.
- Confirmation that expenses paid using forgiven PPP funds may still be deductible (reversal of IRS position).
- Extension and expansion of the Employee Retention Tax Credit (ERTC).

SSDA-AT will continue to review the nearly 6,000-page bill and the impact it will have on our members. Although the bill was not as robust as SSDA-AT was advocating for, we are pleased that Congress was able to compromise and pass a bill. ■



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# SSDA-AT Issues FTC Challenge to GM Customers

*The four national trade Associations urged the Commission to take action against GM for this MMWA violation based on the intention to mislead the public regarding their rights under MMWA.*



By Roy Littlefield III

SSDA-AT, the Tire Industry Association, and the Automotive Oil Change Association have written to the Federal Trade Commission, concerning an internal General Motors (GM) customer acknowledgment form for disclosure of non-GM products.

This form was recently brought to our attention, and is a clear attempt by GM to actively discourage consumers from using non-original parts based on incorrect information regarding the quality of non-original equipment replacement parts; and further mislead the public into believing that use of non-OEM part would in itself void their new car warranties. There is little doubt that this form which is being used today at a dealership is a clear violation of the Magnuson-Moss Warranty Act (MMWA), which prohibits the conditioning of warranties based on the use of non-original equipment part.

The four national trade Associations urged the Commission to take action against GM for this MMWA violation based on the intention to mislead the public regarding their rights under MMWA. Our groups have brought similar actions to the attention of the Commission, but with limited success. Obviously, the absence of enforcement has provided the manufactures with encouragement to continue to mislead the public and to attempt to use a new car warranties as a tool for capturing increased market share in the aftermarket without regard for the anti-tying provisions included in MMWA.

After stating the obvious, “Non-GM parts are not covered under the GM New Vehicle Limited Warranty,” the following blanket statement that, “**They also may damage the vehicle, compromise its compliance with safety standards or void the GM warranty itself**” is purposely murky and misleading. Consumers reading the warning would be convinced that the simple act of using a non-OE part would create a right for the manufacturer to void the warranty. GM fails to mention that under the MMWA, the manufacturer would need to demonstrate that the aftermarket part caused the vehicle failure for the warranty to be voided. This is a critical disclosure that must be provided to provide context to the manufacturers statement regarding the new car warranty. The statement further states that use of non-OE part might compromise vehicle safety standards where this no proof that this occurs frequently with non-OE parts.

The statements made in the document are clearly meant to direct a consumer away from using any aftermarket parts on their vehicle, and to cement this falsely-created apprehension in the consumer’s mind. The document concludes with the







statement at the bottom of the form stating: **“Note: A copy of this signed form must be kept in the Customer New or Used Sales Jacket and/or Vehicle Service History File”**. The connotation here is obviously that the consumer’s poor decision choice will reflect badly on them and stay with them throughout their continued engagement with the dealership service department.

Additionally, in connection with the warranty for certain Chevrolet models, GM has required owners to have a routine tire rotations at least every 7,500 miles performed by only GM dealers and authorized tire service centers (owner’s manual) or “authorized tire dealers for your brand” (warranty booklet), all which are brand service designations. Limiting tire rotation service to authorized tire service centers/tire dealers is also anti-competitive in that it restricts tire services to companies that sell tires. Most aftermarket automotive service facilities don’t sell tires or carry constant stock if they do. For example, over 80% of professional fast lube operators rotate tires, but less than 40% sell them. Moreover, even if it were acceptable to eliminate service professionals due to lack of tire sales, no process exists for aftermarket automotive service center to be “authorized” tire service centers by GM or every tire manufacturer, which is what would be required of most aftermarket centers given GM

installs a variety of tire brands.

GM’s tire service restrictions are also nonsensical as applied to the major tire manufactures’ dealer network, wherein there may be multiple levels to consider. For example, Goodyear has a Tire & Service Network (TSN) that

of sale between the tire dealers, automotive repair shops, and fast lube facilities where millions of tires have been safely and properly rotated without any OEM factory training from a vehicle of tire manufacturer. Restricting the common maintenance service to

Vehicle Care 261	
<p><b>Wheels and Tires</b></p> <p><b>Tires</b></p> <p>Every new GM vehicle has high-quality tires made by a leading tire manufacturer. See the warranty manual for information regarding the tire warranty and where to get service. For additional information refer to the tire manufacturer.</p> <div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;"><b>Warning</b></p> <ul style="list-style-type: none"> <li>Poorly maintained and improperly used tires are dangerous.</li> <li>Overloading the tires can cause overheating as a result of too much flexing. There could be a blowout and a serious crash. See <i>Vehicle Load Limits</i> &gt; 153.</li> </ul> <p style="text-align: right;">(Continued)</p> </div>	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;"><b>Warning (Continued)</b></p> <ul style="list-style-type: none"> <li>Underinflated tires pose the same danger as overloaded tires. The resulting crash could cause serious injury. Check all tires frequently to maintain the recommended pressure. Tire pressure should be checked when the tires are cold.</li> <li>Overinflated tires are more likely to be cut, punctured, or broken by a sudden impact — such as when hitting a pothole. Keep tires at the recommended pressure.</li> <li>Worn or old tires can cause a crash. If the tread is badly worn, replace them.</li> </ul> <p style="text-align: right;">(Continued)</p> </div>

they recommend on the dealer search. When you expand the search criteria to all results, there are other “Goodyear” locations that are not part of the TSN. Are they all authorized? Only the TSN dealers are authorized? And what about the thousands of other independent tire dealers who are qualified to rotate tires but may not be part of any manufacture network? DO GM’s restrictions mean Michelin tires can only be rotated by a Michelin dealer? Goodyear and Bridgestone have company-owned stores, would they be part of the “authorized tire dealers” category or the only authorized tire dealers for those brands?

There are easily 100,000 points

262 Vehicle Care
<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;"><b>Warning (Continued)</b></p> <ul style="list-style-type: none"> <li>Replace any tires that have been damaged by impacts with potholes, curbs, etc.</li> <li>Improperly repaired tires can cause a crash. Only the dealer or an authorized tire service center should repair, replace, dismount, and mount the tires.</li> <li>Do not spin the tires in excess of 56 km/h (35 mph) on slippery surfaces such as snow, mud, ice, etc. Excessive spinning may cause the tires to explode.</li> </ul> </div>

the GM dealers or “authorized” anything is the definition of anti-competitive.

Under a vehicle care “Warning” heading, the owner’s manuals for affected models, like 2020 Chevy Colorado owner’s manual excerpts provided below,

*Under a vehicle care “Warning” heading, the owner’s manuals for affected models, like 2020 Chevy Colorado owner’s manual excerpts provided below, state the following: “Only the dealer or an authorized tire service center should repair, replace, dismount, and mount tires”.*

**Tire Inspection**  
 We recommend that the tires, including the spare tire, if the vehicle has one, be inspected for signs of wear or damage at least once a month.

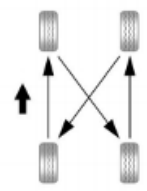
Replace the tire if:

- The indicators at three or more places around the tire can be seen.
- There is cord or fabric showing through the tire’s rubber.
- The tread or sidewall is cracked, cut, or snagged deep enough to show cord or fabric.
- The tire has a bump, bulge, or split.
- The tire has a puncture, cut, or other damage that cannot be repaired well because of the size or location of the damage.

**Tire Rotation**  
 Tires should be rotated every 12 000 km (7,500 mi). See *Maintenance Schedule* ⇨ 315.

Tires are rotated to achieve a uniform wear for all tires. The first rotation is the most important.

Anytime unusual wear is noticed, rotate the tires as soon as possible, check for proper tire inflation pressure, and check for damaged tires or wheels. If the unusual wear continues after the rotation, check the wheel alignment. See *When It Is Time for New Tires* ⇨ 276 and *Wheel Replacement* ⇨ 281.



Use this rotation pattern when rotating the tires.

Do not include the spare tire in the tire rotation.

Adjust the front and rear tires to the recommended inflation pressure on the Tire and Loading Information label after the tires have been rotated. See *Tire Pressure* ⇨ 268 and *Vehicle Load Limits* ⇨ 153.

Reset the Tire Pressure Monitor System. See *Tire Pressure Monitor Operation* ⇨ 270.

**Maintenance Schedule**

**Owner Checks and Services**

**At Each Fuel Stop**

- Check the engine oil level. See *Engine Oil* ⇨ 230.

**Once a Month**

- Check the tire inflation pressures, including the spare. See *Tire Pressure* ⇨ 268.
- Inspect the tires for wear. See *Tire Inspection* ⇨ 275.
- Check the windshield washer fluid level. See *Washer Fluid* ⇨ 241.

**Engine Oil Change**

When the CHANGE ENGINE OIL SOON message displays, have the engine oil and filter changed within the next 1 000 km (600 mi). If driven under the best conditions, the engine oil life system may not indicate the need for vehicle service for up to a year. The engine oil and filter must be changed at least once

a year and the oil life system must be reset. Your trained dealer technician can perform this work. If the engine oil life system is reset accidentally, service the vehicle within 5 000 km (3,000 mi) since the last service. Reset the oil life system when the oil is changed. See *Engine Oil Life System* ⇨ 232.

**Extended Idle Use**

When the vehicle is used in a way that requires extended idle time, one hour of use shall be deemed the same as 33 miles. See *Driver Information Center (DIC) (Base Level)* ⇨ 114 or *Driver Information Center (DIC) (Uplevel)* ⇨ 116 for hourmeter.

**Passenger Compartment Air Filter**

The passenger compartment air filter removes dust, pollen, and other airborne irritants from outside air that is pulled into the vehicle. The filter should be replaced as part of routine scheduled maintenance. Inspect the passenger compartment air filter every 36 000 km

(22,500 mi) or two years, whichever comes first. Replace if necessary. More frequent replacement may be needed if the vehicle is driven in areas with heavy traffic, areas with poor air quality, or areas with high dust levels. Replacement may also be needed if there is a reduction in air flow, excessive window fogging, or odors.

**Air Conditioning Desiccant (Replace Every Seven Years)**

The air conditioning system requires maintenance every seven years. This service requires replacement of the desiccant to help the longevity and efficient operation of the air conditioning system. This service can be complex. See your dealer.

**Tire Rotation and Required Services Every 12 000 km (7,500 mi)**

Rotate the tires, if recommended for the vehicle, and perform the following services. See *Tire Rotation* ⇨ 275.

**Wheel Replacement**

Replace any wheel that is bent, cracked, or badly rusted or corroded. If wheel nuts keep coming loose, the wheel, wheel bolts, and wheel nuts should be replaced. If the wheel leaks air, replace it. Some aluminum wheels can be repaired. See your dealer if any of these conditions exist.

Your dealer will know the kind of wheel that is needed.

Each new wheel should have the same load-carrying capacity, diameter, width, offset, and be mounted the same way as the one it replaces.

Replace wheels, wheel bolts, wheel nuts, or Tire Pressure Monitor System (TPMS) sensors with new GM original equipment parts.

<b>Warning</b>
Using the wrong replacement wheels, wheel bolts, or wheel nuts can be dangerous. It could affect the braking and handling of the vehicle. Tires can lose air, and cause loss of control, causing a crash. Always use the correct wheel, wheel bolts, and wheel nuts for replacement.
<b>Caution</b>
The wrong wheel can also cause problems with bearing life, brake cooling, speedometer or odometer calibration, headlamp aim, bumper height, vehicle ground clearance, and tire or tire chain clearance to the body and chassis.

**Used Replacement Wheels**

<b>Warning</b>
Replacing a wheel with a used one is dangerous. How it has been used or how far it has been driven may be unknown. It could fail suddenly and cause a crash. When replacing wheels, use a new GM original equipment wheel.

**Tire Chains**

<b>Warning</b>
If the vehicle has 255/55R20, 255/65R17 AT, 265/60R18, 265/65R17 or 265/70R16 size tires, do not use tire chains. There is not enough clearance. Tire chains used on a vehicle without the proper amount of clearance can cause damage to the brakes, suspension, or other vehicle

(Continued)

state the following:

“Only the dealer or an authorized tire service center should repair, replace, dismount, and mount tires”.

In order to perform required routine tire rotations, the tires must be dismounted and mounted. The inescapable logic of GM’s brand service limitation on dismounting and mounting tires means only the cited brand service providers may provide the required tire rotations. Further supporting the company’s logic that only dealers or authorized tire service centers are allowed to do tire rotations and any other service requiring tire removal, GM also includes a brand tire parts commandment in the owner’s manual: “Replace wheels, wheel bolts, wheel nuts, or Tire Pressure Monitoring System (TPMS) sensors with new GM original equipment parts.”

In 2020 GM Chevrolet Warranty Booklet, under the heading “Tire Service”, GM limits service providers to “[a]ny authorized Chevrolet or tire dealer for your brand of tires,” and then orders owners to retain receipts covering performance of regular maintenance because “[r]eceipts can be very important if a question arises as to whether a malfunction is caused by lack of maintenance or a defect in material or workmanship.”

Additionally, the same warranty booklet declares the use of any non-GM part to be a non-covered “equipment alteration,” in one instance referring to the warranty-negating standard as use alone and in another referring to it as where components are



**Things to Know About the New Vehicle Limited Warranty 15**

components. Examples of the types of components that might be serviced in this fashion include: engine and transmission assemblies, instrument cluster assemblies, radios, compact disc players, batteries, and powertrain control modules.

**Warranty Repairs – Recycled Materials**

Environmental Protection Agency (EPA) guidelines and GM support the capture, purification, and reuse of automotive air conditioning refrigerant gases and engine coolant. As a result, any repairs GM may make to your vehicle may involve the installation of purified reclaimed refrigerant and coolant.

**Tire Service**

Any authorized Chevrolet or tire dealer for your brand of tires can assist you with tire service. If, after contacting one of these dealers, you need further assistance or you have questions, contact the Chevrolet Customer Assistance Center. The

toll-free telephone numbers are listed under *Customer Assistance Offices* ⇨ 35.

**Aftermarket Engine Performance Enhancement Products and Modifications**

Some aftermarket engine performance products and modifications promise a way to increase the horsepower and torque levels of your vehicle's powertrain. You should be aware that these products may have detrimental effects on the performance and life of the engine, exhaust emission system, transmission, and drivetrain. The Duramax Diesel Engine, Allison Automatic Transmission™, and drivetrain have been designed and built to offer industry leading durability and performance in the most demanding applications. Engine power enhancement products may enable the engine to operate at horsepower and torque levels that could damage, create failure, or reduce the life of the engine, engine emission system, transmission, and

“damaged or otherwise affected by the installation of a non-GM part”(emphasis added). Those terms would include non-GM brand wheel nuts and other parts that may be necessary to complete a tire rotation or other service where the tires must be removed.

The auto care industry has worked diligently over the last century to maintain a competitive service and repair environment for consumers. However, over the past twenty years, as automobile manufactures and their dealerships have sought to extract ever more profit from ancillary sales, manufacturers have been more aggressive in trying to convince consumers that vehicle maintenance and repair should be the sole domain of the vehicle dealership. While we have appreciated the Commission's willingness to listen to our concerns, we strongly urge that appropriate action be taken as soon as possible in order to mitigate confusion and distress for consumers. The battle of a competitive vehicle service and repair environment is rapidly growing more difficult and more heated, and we believe the Commission should resolutely assert itself in defense of the MMWA.

In a letter dated November 23, 2020 and received on November 30, 2020 Louis C. Greisman, Marketing Practices Division, Bureau of Consumer Protection, Federal Trade Commission, confirmed securing our complaint and asserted, “we take very seriously the concerns you raised and appreciate you bringing their issues to our attention.” ■

**16 Things to Know About the New Vehicle Limited Warranty**

drivetrain. Damage, failure, or reduced life of the engine, transmission, emission system, drivetrain or other vehicle components caused by aftermarket engine performance enhancement products or modifications may not be covered under your vehicle warranty.

**After-Manufacture “Rustproofing”**

Your vehicle was designed and built to resist corrosion. Application of additional rust-inhibiting materials is neither necessary nor required under the Sheet Metal Coverage. GM makes no recommendations concerning the usefulness or value of such products.

Application of after-manufacture rustproofing products may create an environment which reduces the corrosion resistance built into your vehicle. Repairs to correct damage caused by such applications are not covered under your New Vehicle Limited Warranty.

**Paint, Trim, and Appearance Items**

Defects in paint, trim, upholstery, or other appearance items are normally corrected during new vehicle preparation. If you find any paint or appearance concerns, advise your dealer as soon as possible. Your owner manual has instructions regarding the care of these items.

**Vehicle Operation and Care**

Considering the investment you have made in your Chevrolet, we know you will want to operate and maintain it properly. We urge you to follow the maintenance instructions in your owner manual.

If you have questions on how to keep your vehicle in good working condition, see your Chevrolet dealer, the place many customers choose to have their maintenance work done. You can rely on your Chevrolet dealer to use the proper parts and repair practices.

**Maintenance and Warranty Service Records**

Retain receipts covering performance of regular maintenance. Receipts can be very important if a question arises as to whether a malfunction is caused by lack of maintenance or a defect in material or workmanship.

A “Maintenance Record” is provided in the maintenance schedule section of the owner manual for recording services performed.

The servicing dealer can provide a copy of any warranty repairs for your records.

**Chemical Paint Spotting**

Some weather and atmospheric conditions can create a chemical fallout. Airborne pollutants can fall upon and adhere to painted surfaces on your vehicle. This damage can take two forms: blotchy, ring-shaped discolorations, and/or small irregular dark spots etched into the paint surface.

**18 Things to Know About the New Vehicle Limited Warranty**

**Permanent Relocation**

This warranty applies to GM vehicles registered in the United States and normally operated in the United States. If you have permanently relocated and established household residency in another country, GM may authorize the performance of repairs under the warranty authorized for vehicles generally sold by GM in that country. Contact an authorized GM dealer in your country for assistance.

**Important:** Chevrolet warranty coverages may be void on Chevrolet vehicles that have been imported/exported for resale.

**Original Equipment Alterations**

This warranty does not cover any damage or failure resulting from modification or alteration to the vehicle's original equipment as manufactured or assembled by General Motors. Examples of the types of alterations that would not be covered include cutting, welding,

or disconnecting of the vehicle's original equipment parts and components.

**Additionally, General Motors does not warranty non-GM parts, calibrations, and/or software modifications.** The use of parts, control module calibrations, software modifications, and/or any other alterations not issued through General Motors will void the warranty coverage for those components that are damaged or otherwise affected by the installation of the non-GM part, control module calibration, software modification, and/or other alteration.

The only exception is that non-GM parts labeled “Certified to EPA Standards” are covered by the Federal Emissions Performance Warranty.

**Recreation Vehicle and Special Body or Equipment Alterations**

Installations or alterations to the original equipment vehicle or chassis, as manufactured and assembled by GM, are not covered by this warranty. The special body company, assembler, or equipment installer is solely responsible for warranties on the body or equipment and any alterations to any of the parts, components, systems, or assemblies installed by GM. Examples include, but are not limited to, special body installations, such as recreational vehicles, the installation of any non-GM part, cutting, welding, or the disconnecting of original equipment vehicle or chassis parts and components, extension of the wheelbase, suspension and driveline modifications, and axle additions.





# CAR

Council of Automotive Repair

A Division of the WMDA

## WMDA/CAR ENDORSED MEMBERSHIP BENEFITS & SERVICE PROVIDERS

*Be sure to check out these companies endorsed by WMDA/CAR.*

### ATM MACHINES

**Intelicom, Inc.**

Larry Shapero  
1-877-666-6269

[intelicom@verizon.net](mailto:intelicom@verizon.net)

### INTELCOM, INC.

### AUTO PARTS SUPPLIER

**Parts Authority**

Michael Ground  
202-829-6315

[mground@partsauthority.com](mailto:mground@partsauthority.com)



### CONVENIENCE STORE PRODUCTS

**Century Distributors, Inc.**

Lori Rodman  
301-212-9100

[lrodman@centurydist.com](mailto:lrodman@centurydist.com)



Century Distributors, Inc.

### CREDIT CARD PROCESSING

**First Merchant Services**

Dan Cohen  
1-866-511-4367, ext. 105  
[dcohen@firstmerchant.us](mailto:dcohen@firstmerchant.us)



### ELECTRICITY PROGRAM

**Sprague Energy (MAAGIC)**

Tom Gussen  
732-440-0031

[tgussen@spragueenergy.com](mailto:tgussen@spragueenergy.com)



### LEGAL SERVICES

**Lynott, Lynott & Parsons, P.A.**

James L. Parsons, Jr.  
301-424-5100

[jparsons@llplawfirm.com](mailto:jparsons@llplawfirm.com)



### OIL BUYING PROGRAM

**REIT Lubricants Company  
Chevron/Havoline**

Jamie Atkinson  
800-423-3624 | 443-309-9929 cell

[jatkinson@reitlube.com](mailto:jatkinson@reitlube.com)



### TRASH/DUMPSTER BROKER

**Premier Waste Group**

Bob Gluth 410-921-3660  
Rich Good (New Accounts) 443-534-5961  
[customerservice@premierwastegroup.com](mailto:customerservice@premierwastegroup.com)

**Premier Waste**

### WEBSITE DESIGN & MANAGEMENT

**Net Driven**

1-877-860-2005  
[sales@netdriven.com](mailto:sales@netdriven.com)



### WMDA/CAR LEGISLATIVE & REGULATORY INFORMATION

**WMDA/CAR**

Kirk McCauley  
301-390-0900, ext. 114  
[kmccauley@wmda.net](mailto:kmccauley@wmda.net)



### WORKERS COMP INSURANCE

**AmeriTrust**

Lisa Ignoto  
800.825.9489  
[Lisa.Ignoto@ameritrustgroup.com](mailto:Lisa.Ignoto@ameritrustgroup.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!*



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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  
Bowie, MD 20716

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  
Riaz Ahmad, PAC Treasurer



#### 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.