NOZZLE & WRENCH



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

VOLUME 21/ISSUE 4 APRIL 2022

INSIDE THIS ISSUE:

- >> College isn't for Everyone!
- >> Cyber Liability
- >> Six Strategies to Building Customer Loyalty

leave insurance
Program will give
employees who
work 680 hours a
year, full and part
time, 12 weeks of
partially paid family
and sick leave and
in some cases up
to 24 weeks.

Family and Medical

KIRK'S CORNER

Update on Maryland Legislation, Good, The Bad and The Ugly



By Kirk Mccauley, Director Of Member Relations & Government Affairs

I will go over full menu of bills we had in Maryland after session is over on April 11

Family Leave

SB0275 Family and Medical leave insurance Program will give employees who work 680 hours a year, full and part time, 12 weeks of partially paid family and sick leave and in some cases up to 24 weeks. Collections would not start until October of 2023 and employees could not apply for benefits until January of 2025.

Employers with fifteen and above would contribute to fund along with employees an undetermined amount until decided by

Maryland Department of Labor.

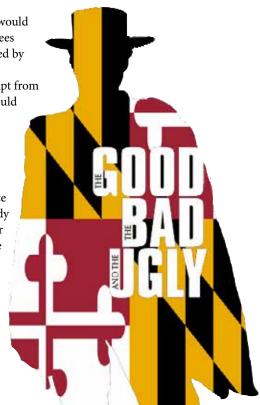
Employers with fourteen or less employees, would be exempt from contributing to employers' portion of bill. Their employees would have to pay and would be part of program. I thought different when I first read bill but after conferring with others, I believe businesses with 14 and under are in program.

I have never seen a bill with so much confusion and unknown cost. Cost percentages are suggested in SB275, but the bill heads to department of labor to do a study and produce percentages for employee and employer contribution. The study will also determine if Maryland department of labor should/or can administer this massive program efficiently or should it be contracted out.

Bottom line is nobody knows the cost or who will administer program. The state could contract it out to a company like Aflac.

One would think that a billion dollar program would have had a consultant, a cost estimate with private insurance for coverage and completed their homework in general. One

Continues on page 4





The Answer Is Yes!"

- WMDA Preferred Parts Supplier
- Aggressive and competitive pricing
- "SHOT-GUN" and scheduled deliveries to most MD, VA and DC areas
- Experienced parts professionals to answer your calls and questions
- Online cataloging/ordering websites
 - www.nexpart.com

pai.turboii.com

imcparts.com



OUR LOCATIONS



Annapolis Maryland (410) 268-6615

College Park Maryland (301) 474-1030

Glen Burnie Maryland (301) 681-3602

Laurel Maryland (240) 459-3902 Baltimore (Kelso) Maryland (443) 673-3438

> Crofton Maryland (410) 721-4477

Hanover Maryland (800) 874-8925

Lutherville-Timmonium Maryland (410) 769-0833

Baltimore (Mainline) Maryland (410) 664-8100

> Frederick Maryland (301) 990-1600

*Hyattsville (Kenilworth) Maryland (301) 779-8700

Rockville (Stonestreet) Maryland (301) 424-6270

Baltimore (Robinwood) Maryland (443) 673-3438

> Gaithersburg Maryland (301) 990-1600

Jessup Maryland (240) 542-5140

Rockville (Wyaconda) Maryland (301) 424-2010

Arlington Virginia (703) 528-1871

Norfolk Virginia (757) 962-4647

Richmond Virginia (804) 354-0766



*NW Washington D.C. Washington, DC (202) 829-6315

*SE Washington D.C. Washington, DC (202) 582-1300

DROMO

Store Hours

PRESS #9 FOR SPANISH HOTLINE

Monday-Friday 8:00am-6:00pm / Saturday 8:00am-5:00pm / *Sunday 9:00am-3:00pm





















































































JOIN THE TRADE ASSOCIATION THAT PUTS MONEY IN YOUR POCKET





SERVING THE SERVICE STATIONS, CONVENIENCE & REPAIR BUSINESSES

Over \$245,000 in Rebates to members in 6 months

JOIN TODAY AT







TABLE OF CONTENTS

KIRK'S KORNER

Update on Maryland Legislation, Good, The Bad and The UglyCover	
CAR TALK	
College isn't for Everyone!	i
NEWS FROM WASHINGTON	
Government Affairs Update	,
Editorial: Congress Passes Appropriations Bill to Fund Infrastructure	
ALSO IN THIS ISSUE	
Training Day	į
Cyber Liability	ļ
Six Strategies to Building Customer Loyalty	
WMDA/CAR Endorsed Membership Renefits & Service Providers	

ADVERTISERS' INDEX

Carroll Motor Fuels	17
CMR Insurance Agency LLC/Erie Insurance	7
Parts Authority Inside from	t cover
Petroleum Marketing Group	16
Spigler Petroleum Equipment, LLC	11
The Wills Group	19
WMDA PAC	20

WMDA/CAR

www.wmda.net

1532 Pointer Ridge Place Suite F Bowie, MD 20716 301.390.0900 Fax: 301.390.3161

Swapna Sripada

Director of Operations 301.390.0900, ext 115 ssripada2@wmda.net

Kirk McCauley

Director of Member Relations and Government Affairs 301.390.0900, ext. 114 kmccauley@wmda.net

Connect with us!



www.wmda.tradewing.com

Continued from page 1

delegate said this is like picking up a new car and telling the salesperson send me the bill when you figure out what it costs. SB235 is sitting on Governor's desk, will he veto, or will he sign? If you would like to ask the governor to veto, click here. A separate email went out with an "Action Required" heading, please read and act upon.

I do not feel qualified to explain all parts of the bill. WMDA/CAR will set up an online seminar with Christine Walters to go over bill. There are parts of the bill that could be managed in ways that might help small business mitigate the costs. WMDA/CAR will keep you informed as this program develops and we learn more. Bill number at top of article is active and will take you to final bill.

Gas tax Holiday,

has been in effect

since March 18th

and will end April

16th at 11:59 pm.

Tobacco, ESD, OTP Product Bills

SB0249, SB0099, HB1341, HB0789, SB0990 – These are five different bills that would have let counties and municipalities set their own tobacco laws, ban flavors, put higher age restrictions in place, ban ESD products, and about anything you think of other than change taxes and issue license. Died in committee.

Consumer Gouging Consumer Protection in Declared Emergency

SB0565 We would have supported this bill if they had taken our amendment to let governor decide what to put under price control in an emergency declaration. The bill

had thirteen items that would go under price control, no matter what the emergency. **Died in Committee.**

Definition of Employer

HB0299 Makes owners financially responsible for contract employees and taxes owed. Owners would be responsible paying employees and their taxes if a company that provides employees under contract does not. Would require owners to pay taxes of a contract employee if they defaulted. Would require Franchisor to be responsible for Franchisee's payroll and taxes.

Died in Committee.

SB1010 Gas tax Holiday, has been in effect since March 18th and will end April 16th at 11:59 pm.

The tax-free period ends on April 16, 2022, at 11:59 pm. At 12:00 am on April 17, 2022, raise your gas and diesel prices, adding on Maryland tax for both. Any retailer holding untaxed inventory in storage tanks must take inventory of all fuel that is un-taxed, record reading on form 779 and attach the inventory tape from ATG or stick readings. Within 30 days of the end of the tax-free period, you must submit Maryland Form 779, and pay tax on the inventory. Gas 0.3610 - Diesel 0.3685. (779 will be available online at the end of Tax Free Holiday.)

The comptroller's office made this as simple as they could and put together an array of forms, instructions, dedicated hot line, dedicated email, online seminar, and submitted amendments to the house and Senate in a matter of days. Legislators and the governor put bills in motion without any provision for fuel retailers inground inventory. When WMDA/CAR brought this to their attention, the comptroller's office stepped up and started working on all it would take to implement including those amendments to the house and senate bills. Information website link: https://www.marylandtaxes.gov/ gas-tax-holiday/gas-tax-info-forsellers.php

Reed Vapor Pressure (RVP) -Pressure Go's Down - Price Goes Up

Every year in April I get questions why the three rack prices we send out every day have a big swing is prices, one much lower or higher than the other. A quick answer is summer gas. This year could also include the insane man in Moscow. With world prices on a roller coaster up and down it might be hard to notice RVP prices unless you compare racks.

Summer gas, with lower Reed Vapor Pressure (RVP) is starting to be loaded in terminal tanks in our area .Starting in April, so terminals can then meet May 1st start date for summer gas, which runs until September 15th. This will cause an increase in gas prices unless EPA issues a waver because of extraordinary circumstances that are affecting gas prices in last couple of months.

RVP represent the volatility of gasoline. The lower the RVP the lower the evaporation it has in

Protection in Emergencywould have

is bill if they

be available on

Tax Free Holid

The comptro

this as simple as









summer temperatures. Normally we can see 10-30 cents difference in price. In our area we can also see huge swings in the three terminal prices we publish every day, as changeover is in progress. By May 1st prices are normally close at all three terminals.

Delaware Legislation

Gas Tax Holiday

SB254, Senator Pettyjohn has introduced a bill to eliminate state motor fuel tax for 30 days. Unfortunately, this bill has no provisions for fuel in USTs. As we did in Maryland WMDA/CAR sent an email to Senator Pettyjohn that they will need to address that issue if this bill moves forward. No hearing has been scheduled yet. The bill is assigned to the Senate Executive Committee.

Direct Payment

HB360. Delaware Governor Carey has other ideas and with house and senate leaders introduced this bill, which shall be known as the 2022 Delaware Relief Rebate Program, creates a "relief rebate" which is a one-time direct payment of \$300 per Delaware resident taxpayer. This relief is intended to help Delawareans

grappling with significant inflation at the grocery store and gas pump. This bill will pass both house and senate. HB360 is scheduled for hearing in the House Administration Committee April 6th. Technically still alive SB254 most likely will die in committee. HB360 is a better bill for taxpayers and easier to administer, although a little more expensive.

Discrimination Against Cash

HB 299 would address automated checkout systems and require a retailer to accept cash and have same number of payment locations for cash as there are automated, that do not accept cash. There is an exception but none for a car wash. I know most automatic rollover washes accept cash, but not all. This bill could have a much greater affect down road as artificial intelligence become less expensive.

Delaware Family Leave

The Delaware Senate approved \$\$2 to SB1, a bill which creates a paid family and medical leave insurance program funded by employer and employee contributions. This program will be funded by a payroll tax.

Workers would have to work 12 months and at least 1,250 hours.

Employers with ten or more employees will be eligible for 12 weeks of paid parental leave in first year of childbirth, adoption, or foster care placement.

Medical and family leave for employers that have twenty-five or more employees would be eligible 6 weeks of paid leave in a 24 month period for a serious health condition or a health condition of a family member and spouses, and military active duty.

Beginning January 1, 2025, employers and each employee will pay to fund a contribution determined by of Delaware Department of Labor within certain guidelines in a bill. Rates vary depending on the benefit claimed, family leave, medical leave, or parental leave.

Employee can access leave benefits starting January 1, 2026.

District of Columbia

D.C. is in a holding pattern at this moment, and we are keeping alert for Flavored tobacco and Gouging bill to move as we discussed at our meeting with D.C. dealers on March 25.

College isn't for Everyone!



By Sandi Weaver BA Auto Care, Inc.

College, college, college. That's all we hear while growing up and what high schools focus on for the majority of students. Any person working in a trade or with any knowledge of trades will tell you there is more to education than a college and it won't cost nearly as much as college. With trade school education (not just automotive) ranging from a little as 6 weeks up to two years, it also saves students a lot of time. While schooling is only part of the education needed, it still gets you working and earning money faster than going to college.

So how do we get through to high school students that they don't have to go to college? How do we get through to parents and guardians that trade school is equal to a college education?

Let's go back about 20 years to when two WMDA/CAR members, with WMDA/CAR's support, started the Pre-Automotive Academy and discuss what's changed since then and what hasn't. Billy Hillmuth and Brian England set out to educate local Howard County high school resource teachers about the automotive industry and recruit students to take part in weekend classes all relating to and

showing what being an automotive technician is all about. It included receiving a text book, classroom

educations and hands on learning. The 6 weekend course only cost the students the \$60+ the text book cost. All instruction was done for free from Billy, Brian and a few guests' instructors. The idea of the course was to give a preview of what was to come should they decided they wanted to peruse a career as an automotive technician. The problem they ran into at the schools was trades were only offered to the lower performing students, the ones who weren't heading down the college path but also

weren't as successful in school whether it was because

they weren't able to understand as easily as other students or they just didn't care about school. So there were very few students to present this academy too. Of those few students, there were the parents who looked down upon the trades and wouldn't allow their child to go into a trade, they still had to go to college. On the plus side, the students who did attend the Pre-Automotive Academy, they enjoyed the experience and most did end up in the automotive industry in some way or another (those we were able to locate).

Fast forward to 2015, Maryland started the Youth Apprenticeship program offering Juniors and Seniors in high school to work in the field they were hoping to enter while getting a head start on their education in that field. While this

So how do we get through to high school students that they don't have to go to college?

How do we get through to parents and guardians that trade school is equal to a college education?





program isn't offered to just trade, it does include them and has been shown to be very effective. Dynamic Automotive is one of the shops in Maryland who has really succeeded with the youth apprenticeship program with many students becoming automotive technicians a few years later. They are getting to the students early enough to make them successful earlier than if they finished school and then went to trade school.

Over the last 15 years or so, I have noticed the age of those wanting to train to be automotive technicians has changed from just out of high school to adults in their mid twenties. They went the college route and either got their degree and couldn't find work or they left school and got a job until they figured out what they wanted to do. This has posed a problem with the apprentices we've hired over the years. Since they have been working, they have usually moved out of their parents homes and now need a decent income to be able to attend school and work as an unskilled apprentice leading to work not just in the shop and going to school but also another job on weekends or evening



during the 8 weeks they are attending CCBC and working in the shop. We just hired a 25 year old who studied carpentry in high school (awesome, it's a trade!) then went to community college for Cyber security before leaving school to get a job in shipping until he figured out he wants to be a technician. This is just the most recent person we have hired and his story. We've also had a potential apprentice who was a barber. He still worked as a barber to support his wife while working full time with us during the day and going to school in the evenings. He just couldn't keep up with all that and ended up not doing any of it well and leaving school and working with us.



We need to take advantage of the Youth Apprenticeship program, get into our local high schools, meet with the resource counselors and encourage and educate all students in our beloved industry. The DLLR (Department of Labor, Licensing and Regulations) has made it so much easier for us to do this. We don't have to make our own program like Billy and Brian did, we just have to share our passion and excitement about cars with local students and take a chance of hiring someone, teaching them while they attend trade school and grow our own techs. Does it take some work and planning? Yes, but it can also lead you to your next A level technician.







WMDA/CAR 2022 TRAINING

POWERED BY





Saturday, April 30, 2022 • 8am-4pm

WMDA/CAR Members: \$149/person | Non-Members: \$169/person Automotive Training Institute (ATI), 705 Digital Drive, Suite V, Linthicum Heights, MD 21090 Check-in and breakfast opens at 8am

MORNING SESSIONS: 9:00 a.m.-Noon

- **Are You Prepared for Succession** Planning?
 - Presenter: Bryan Stasch, ATI
- 2 The New Back of House Superstar **Your Tech Mentor**
 - Presenter: Jim Bennett. ATI
- 3 Advisor Mistakes & How to Avoid Them Presenter: Rick White, 180-Biz
- 4 Understanding European Data, **Schematics and Diagnostic Test Plans** Presenter: Gary Smith, DiagNation.com
- **Advanced Driver Assistance Systems and Calibration (ADAS)**

Presenter: Steve Dawson, Hunter Engineering

(*Breakfast, Lunch & Snacks included with registration)

AFTERNOON SESSIONS: 1:00-4:00 p.m.

- **Overcoming Overwhelm** Presenter: Rick White, 180Biz
- 7 Understanding and Diagnosing CAN **Bus and FlexRay Networks**
 - Presenter: Gary Smith, DiagNation.com
- Simple Secrets to Great Phone Skills Presenter: Geoff Berman, ATI
- 9 Advanced Driver Assistance Systems and Calibration (ADAS)

Presenter: Steve Dawson, Hunter Engineering

10 Social Media Marketing and Writing **Effective Ads**

Presenter: Phil Walter, Net Driven

ALL-DAY SESSIONS: 9:00 a.m.-Noon & 1:00-4:00 p.m.

- 11 Basic Electrical Diagnosis Presenter: Harold Babb. CCBC
- **Maryland State Inspection** Presenter: William Hemling, CCBC

See next page for session descriptions.

REGISTER TODAY!

Attendee 1:		DN # ALL DAY #	
Attendee 3:	MORNING # AFTERNOO	DN # ALL DAY #	
CONTACT INFORMATION	PAYMENT INFORMATION		
Contact Person:	Check Enclosed (Payable to WMDA)		
Company Name:	Bill my credit card: ☐ Visa ☐ MasterCard ☐ American Express		
Mailing Address:	Evn Date: Rilling Address 7in Code:		
City/State/Zip:	Account #	CVV Code:	
PhoneE-mail:	A 131 / 130		
REGISTRATION FEES* Member Registration @ \$149/ea.	Signature: or ☐ Checking this box is my electronic signature		
Non-Member Registration @ \$169/ea.	REGISTRATION FORM SUBMISSION OPTIONS: Mail (by April 15): WMDA, 1532 Pointer Ridge Place, Suite F, Bowie, MD 20716		

Email: ssripada2@wmda.net

Training Day 2022 Session Descriptions

MORNING SESSIONS – 9:00 a.m.-Noon

1. Are You Prepared for Succession Planning?

Presenter: Bryan Stasch, ATI; Audience: Shop Owners

What's next for you and your business? Have you made the right decisions for your future and what are the steps needed to validate that you are on the path to moving your business toward that goal? Retirement, retaining ownership and having a second in command take over for you, do you have the right folks in place? During this presentation we will discuss many of the topics that a business owner must consider before they are ready for the next big steps for the business and for themselves. What you find in this class might surprise you.

2. The New Back of House Superstar - Your Tech Mentor

Presenter: Jim Bennett. ATI: Audience: Shop Owners

Come hear Jim Bennett, ATI Executive Coach and Tech Training Program Manager, discuss the importance of a Technician Mentor for any shop. Jim shares the importance of the Technician Mentor for your new techs, any apprentice techs, for the tech themselves and for you, the shop owner. Jim will talk about the importance of soft skills training and the growth opportunity being a mentor presents for the shop and all of your techs. He will share what a good mentor looks like and what a mentor needs to know to ensure success. Perfect for experienced techs looking for their next step professionally.

3. Advisor Mistakes & How to Avoid Them

Presenter: Rick White, 180-Biz; Audience: Shop Owner, Service Advisor

Half-Day Workshop AMI Certified Description: This course reviews the top mistakes Advisors typically make in a selling situation in a fast-paced, fun way shows you what you can do to avoid them! The class will be interactive and will combine instruction, stories, role-playing to showcase each mistake. At the end of each section there will be an easy to implement action list to avoid these common pitfalls. You will learn how to identify the most common mistakes made on the front counter every day and discuss best practices. You can use tools that will be provided in these situations to quarantee success.

4. Understanding European Data, Schematics and Diagnostic Test Plans

Gary Smith, DiagNation.com; Audience: Technicians

Are you missing out on an important and profitable sector of your market? In this class, you will be presented a useful; flow and basic understanding of European diagnostics including:

- DTC Structure, Descriptions, Diagnostic Resources and Tips
- VW Audi Diagnostic Overview and flow; Channel Blocks and Module Addressing Using Information Systems
- European Schematic Flow and Tracking: Interpreting European Schematics, Symbols, Terminology and Flow
- Energy Management Systems Overview
- · Engine Management Systems Overview: Valvetronic, VVT,
- Diagnostic Test Plan Overview, Guided Fault-Finding Functions

5. Advanced Driver Assistance Systems and Calibration (ADAS)

Presenter: Steve Dawson, Hunter Engineering; Audience: Technicians

The World of Autonomous driving systems and what impact that they will have on the industry. We will look into the system types, the service opportunities, the support and equipment needed and the technicians skills for calibrations of these advanced systems. We will discuss the opportunities, limitations and how it could impact your business both positively and negatively over time.



AFTERNOON SESSIONS - 1:00-4:00 p.m.

6. Overcoming Overwhelm

Presenter: Rick White, 180Biz; Audience: Shop Owner, Manager

With shops either busier than they've ever been or desperately needing more cars, dealing with the roller coaster ride of the pandemic, the challenge of finding qualified people to join your team, or the raw demands of your customers, feelings of overwhelm are in an all time high. In this session you'll learn:

- Where the overwhelm is coming from
- The very real danger overwhelm poses to your business
- · How to recognize overwhelm in your and in your team members
- About the tools you need to get out of the quicksand of overwhelm and back to chasing your dreams With your level of overwhelm down where it belongs, you'll find things run smoother, you'll get more done, and have fun again!

7. Understanding and Diagnosing CAN Bus and FlexRay Networks Gary Smith, DiagNation.com; Audience: Technicians

- Study the theory of the CAN Bus and FlexRay protocols and understand the communication methods.
- Study CAN Bus and FlexRay physical and transport lines (Wiring), voltages, termination and operating characteristics
- System Topology (Layout), Gateways and newer multi-protocol communications are covered
- Companion protocols, Flex Ray, MOST, LIN covered
- Learn diagnostic methodology using simple test approaches for locating data bus faults
- Learn the analysis of communication bus lines using lab scope waveforms for clues to the source of the problem.

8. Simple Secrets to Great Phone Skills

Presenter: Geoff Berman, ATI; Audience: Service Advisor/Manager/Shop Owners

Most businesses do ok over the phone but very few take the time to hone this skill into a profit center. An underutilized phone creates a huge revenue loss in any business. In this class, you will learn the pitfalls that most fall into and what you can do about it. You'll likely be surprised because it is much easier than you might think. Let's face it, the job of your advertising is to get the phone to ring, not to get the car in the door. That's the job of whoever answers the phone. This session will uncover the 18 components to an exceptional phone experience, which will have you converting more first-time callers in no time, while at the same time maximizing your advertising dollars and making the shop even profitable.

9. Advanced Driver Assistance Systems and Calibration (ADAS)

Presenter: Steve Dawson, Hunter Engineering; Audience: Technicians

The World of Autonomous driving systems and what impact that they will have on the industry. We will look into the system types, the service opportunities, the support and equipment needed and the technicians skills for calibrations of these advanced systems. We will discuss the opportunities, limitations and how it could impact your business both positively and negatively over time.

10. Social Media Marketing and Writing Effective Ads

Presenter: Phil Walter, Net Driven; Audience: Shop Owner/Manager

ALL-DAY SESSIONS – 9:00 a.m.-Noon & 1:00-4:00 p.m.

11. Basic Electrical Diagnosis

Presenter: Harold Babb, CCBC; Audience: Automotive Technicians

Electrical theory to prepare technicians for basic diagnosis of electrical systems. Focusing on the understanding of Ohm's Law, meter usage, reading schematics, Series and Parallel Circuit Laws with a series of practical exercises working with SFT hoards

12. Maryland Safety Inspection

Presenter: William Hemling, CCBC; Audience: Automotive Technicians

Review the applicable Code of Maryland Regulation (COMAR) and test taking strategies. Review handbook and administrative responsibilities of an inspector. Minimal out-of-class study required. Designed for automotive technicians seeking certification. Test results are not guaranteed. Course Objectives:1. Improve one's post score on the written test. 2. Demonstrate understanding of the handbook. 3. Use the handbook to find information.

Cyber Liability

By Day, Deadrick & Marshall Insurance

Day, Deadrick & Marshall Insurance has been on the forefront of quoting Cyber Liability the last few years for our clients. The risks surrounding these claims are ever changing and can be disastrous for business owners from both a FIRST and THIRD Party perspective. The Cyber Liability exposures extend to virtually all industries and the WMDA/Car Members are no different.

Quoting a Cyber Liability policy is actually quite simple to do these days and the pricing is extremely reasonable considering how large of an exposure most businesses have. Between accepting customers' credit cards, computers and electronic systems being held for ransom, and a wide array of other attacks such as email phishing, software hacking, and other cyber theft/crime – the risks have never been higher for a substantial financial loss. Here are a few basic definitions of some of those risks, all of which can be addresses with a Cyber Liability policy:

Third Party Coverages (Claims Sustained by Customers)

- *Cyber/Privacy Liability*: Defense and indemnity for claims against you related to cyber events/data breaches.
- **Regulatory Defense & Fines**: Defense and indemnity coverage for claims brought by federal, state, local or foreign governing body related to privacy regulations, data breaches, cyber events, and fines and penalties where insurable by law.
- *PCI Fines & Assessments*: Coverage for assessments, fines or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS)
- Management Liability: Defense and indemnity coverage for management should they be deemed legally responsible for a breach; Excess D&O coverage for cyber-related events only.

First Party Coverages (Claims Sustained by the Insured/Business Owner)

- Breach Response & Remediation: Coverage for response and remediation costs associated with a breach; this includes legal fees, customer notification, IT/digital forensics, and crisis media relations, among others.
- *Cyber Business Interruption*: Coverage for financial losses due to a cyber-event that causes degradation to your computer system; usually requires a time retention.
- *Cyber Extortion/Ransomware*: Coverage for the costs to respond to a cyber-extortion (ransomware) event, including forensics experts to investigate the attack, experienced negotiators, and sometimes ransom payments in virtual currencies.
- Cyber Crime: Coverage for the theft of funds from a failure in your security,
 often by a hacker stealing login credentials; this is often referred to as fund
 transfer fraud and may be covered on a crime policy.

Between accepting customers' credit cards, computers and electronic systems being held for ransom, and a wide array of other attacks such as email phishing, software hacking, and other cyber theft/crime...



- Social Engineering: Coverage for theft of funds by using deception or impersonation, where a criminal tricks you into parting with your funds; often ties into a business email compromise.
- *Client Funds*: Coverage extension to cover theft of client funds in the insured's care, custody, or control.
- Invoice Manipulation:
 Coverage for the release or distribution of a fraudulent invoice or fraudulent payment instruction to a third party as a result of a cyber-event.

These are just a few of the risks associated with the new age of Cybercrime. Stay one-step ahead of the hackers and protect your business before the bad luck falls upon you!



Six Strategies to Building Customer Loyalty

Brought to you by Netdriven

April is International Customer Loyalty Month, and while we advocate for building customer loyalty every month of the year, this is a great opportunity to focus on how well your customer retention strategy is performing.

Customer loyalty has the power to grow your business and sustain long-term growth. Not only do loyal customers come back again and again – they also spread the word among their social circles, potentially bringing you brand-new leads.

However, it's important to know the difference between *loyal* customers and repeat customers. Repeat customers choose your shop for now because it's convenient (eg, location, pricing, inventory, services) but will leave for a competitor if they think another shop is offering a better deal. Loyal customers keep coming to you because they've built a relationship with your business.

Building customer loyalty is much more attainable if you adjust your focus from retaining customers for a lifetime to convincing them to come back *next time*. After all, **37%** of consumers say it takes five or more purchases to become loyal, as reported by eCommerce platform YOTPO. Consider this: Is what you're doing now going to bring a customer back when they need auto and tire services? Think about your customer service process. What are you already doing that works well? What could you add?

In today's digital world, the opportunities to build customer loyalty start long before a customer sets foot in your shop. The customer retention process begins with the first instance of brand awareness and builds from there. Here's a list of digital tools you may already have in your roster that can convince customers to buy from you again:

Easy Website Engagement

It's not enough for a website to be responsive and up to date. Now that customers are spending most, if not all, of the buying journey online, your website needs to serve as an extension of your customer service center.

- Online appointment scheduling: While your business isn't open 24/7, you can still give around-the-clock access to your service schedule directly from your website.
- **Store locator:** If you have multiple store locations, make sure your customers can easily identify the nearest location.
- **Diagnostic center:** Many people are hesitant to diagnose a car issue because they're worried it will cost thousands of dollars to fix. With an online diagnostic center, your customers can answer a series of simple questions to diagnose the likely cause of their vehicle issue and eliminate costly surprises.

Rich Catalog Offerings

Make sure your customers know that you carry the brands and services they need. Include high-quality videos to capture buyer interest and deliver the information your customers are looking for before they ever visit your shop. We recommend that









you offer a quote feature (delivered on the website or by email or text) on tires and services to soothe buyer anxiety and demonstrate your competitive pricing.

Bonus: Include an interactive tire fitment guide to help customers understand what type of tires their vehicle needs so they can plan their purchase in advance.

Interactive Online Showrooms

Whether you're selling cars, car parts or tires, your website needs an interactive showroom to provide customers with a "try before you buy" experience. For example, if your shop prides itself on offering custom wheels, offering an online wheel configurator tool allows shoppers to see how a set of wheels would look on their vehicle – essentially taking those wheels for a virtual test drive!

Investing in an interactive browsing experience makes your website more memorable and makes customers excited to visit your platform again the next time they have a purchasing need.

Dynamic Texting

If you're not already texting your customers, we encourage you to start. Text messages have a **98**% open rate, reveals a study by

Techjury, which is even higher than email. Customers prefer texting over other communication tools because it's fast, easy, casual and can be used anywhere.

If you want to kick up your customer service several notches and impress your customers, start using a dynamic texting tool that goes beyond sending and receiving simple text messages. Dynamic texting provides your team with a streamlined communication platform to perform important touchpoint tasks, such as receiving payments, sending service and appointment reminders and providing your customers with a receipt of their purchase.

Social Media Service

These days, a lot of customers are turning to a business' social media to ask questions and share feedback. That's why we encourage businesses of all sizes to have a dedicated social media rep to monitor post comments and direct messaging apps and respond to messages promptly, both good and not so good. A complaint or poor review is not the end of your relationship with that customer it's your opportunity to reach out, hear them out and see if you can change their opinion. Oftentimes, customers are willing to come

back once they feel heard.

In short, social media is where you can turn a disgruntled customer into a loyal one.

Team Input

So far, we've nominated several digital tools, but let's not forget the crucial human capabilities that come from your team. While digital tools can capture metrics, feedback and lead data, they can't replace the ingenuity and collaboration that take place when a group of experts come together. Gather up your team and pitch these two questions for discussion: "Why do customers choose us over the competition?" "Why do customers choose a competitor over *us*?"

If your business can have a positive impact on a customer at any stage of the buying journey, that customer is much more likely to come back the next time they need your service. Over time, and with a consistent experience dictated by your digital tools, you won't need to focus so much on hard selling because customers will know what to expect from your business. So, when strategizing your customer loyalty campaign, make sure your digital presence is geared toward bringing a customer back the next time. And then the time after that.

LEGISLATIVE UPDATE

Government Affairs Update



By Roy Littlefield IV

During the month, in response to rising fuel prices, WMDA/CAR being represented by SSDA-AT signed onto an American energy leadership letter to President Biden with API (American Petroleum Institute). Our industry represents a significant part of our nation's economic and fiscal future, and our energy independence hinges on sound policy that incentivizes resource development, modernizes energy infrastructure, and streamlines burdensome regulations. SSDA-AT looks forward to collaborating with the administration on

efforts to support policies that ensure long-term American energy leadership, security, and progress, including those that result in the continued operation of existing oil and natural gas pipelines, the construction of new pipelines, the resumption of consistent, credible federal lease sales, and the immediate preparation of a new five-year program to guide future offshore leasing.

In March, SSDA-AT attended a Small Business Legislative Council (SBLC) meeting to discuss small business issues and taxes. At the meeting, SSDA-AT spoke with Reps. Lisa McClain (R-MI-10) and Andrew Garbarino (R-NY-2). Both Representatives were very receptive to us. Both are champions of small business. SSDA-AT may incorporate the members into our next lobby day.

Nearing the end of the month, SSDA-AT attended a Small Business Virtual Roundtable on Upcoming Overtime Regulations. DOL's (Department of Labor) Wage and Hour Division previously announced that it is reviewing the regulations that implement the Fair Labor Standards Act's (FLSA) minimum wage and overtime exemptions for bona fide executive, administrative, and professional employees. DOL representatives did not present a formal proposal at this time but gathered feedback at the roundtable.

SSDA-AT shared with the DOL our concerns with any changes to the overtime rules. DOL is also holding a series of listening sessions to hear diverse views of participants on revisions to the Overtime regulations. Advocacy and DOL have held many roundtables on this topic across administrations over the last 8 years. WMDA/CAR plans to be involved and submitted comments on any proposed changes to the overtime regulations.

In March, SSDA-AT representatives had an opportunity to meet with Jennifer Homendy, Chair of the National Transportation Safety Board. On Aug. 13, Jennifer L. Homendy was sworn in as NTSB's 15th Chair after being nominated on May 20 by President Biden and confirmed by the Senate on August 9. Homendy and SSDA-AT share a passion for safety and we hope to explore opportunities to work together in the future.

...our energy
independence
hinges on sound
policy that
incentivizes
resource
development,
modernizes energy
infrastructure,
and streamlines
burdensome
regulations.



Nearing the end of the month, SSDA-AT attended a DRIVE Safe coalition meeting. At the meeting SSDA-AT discussed the current state-of-play and share the latest developments on the "safe driver apprenticeship pilot program." Within the infrastructure package, WMDA/CAR worked to pass The DRIVE Safe pilot program enabling qualified 18-20-year-old CDL holders, with the proper training to drive on interstate roads. Although this will not solve the driver shortage, it is a step in the right direction.

Recently, SSDA-AT participated in a Small Business Labor Safety (OSHA/ MSHA) Roundtable in Washington. SSDA-AT plans to remain in close contact with staff of these agencies and participate in these roundtable discussions throughout the year.

In other state news pertaining to Right to Repair, United States District Judge Douglas Woodlock issued a notice on March 8th, informing of a delay to provide a decision on the Massachusetts Right to Repair court case due to "unforeseen and unforeseeable circumstances, principally involving supervening but insistent writing responsibilities in other matters." While the decision was scheduled for March 7, 2022, the judge has now stated that he would issue a final judgement no later than April 15, 2022. Right to Repair remains a top priority for WMDA/CAR. ■



EDITORIAL

Congress Passes Appropriations Bill to Fund Infrastructure



By Roy Littlefield III

On March 10th, Congress passed the 2,741 page, fiscal year 2022 omnibus appropriations bill with approximately \$1.5 trillion in funding including over \$100 billion in transportation resources.

H.R. 2471 releases funds to run the government for the remainder of Fiscal Year 2022, that is, till September 30th, 2022.

The government has been funded since October under a series of stopgap spending extensions, highway and transit formula programs have had to operate under fiscal 2021 levels and only at a pro-rated sum for the length of the stopgaps.

Appropriations Committee leaders say they have already begun writing the next omnibus appropriations bill, for Fiscal Year 2023, which must be passed by September 30th of this year.

The omnibus will finally fully fund the Infrastructure Investment and Jobs Act, specifically programs funded by the Highway Trust Fund for 2022.

WMDA/CAR is enthusiastic about this news. SSDA-AT representing WMDA/ CAR on the federal level has been focused on this issue.

The omnibus includes obligation limitations that are consistent with the levels established by the IIIA and will allow for utilization of the fiscal year 2022 contract authority; this includes \$58.2 billion for the Federal Highway Administration, provided under the legislation.

SSDA-AT is pleased that the over 20% increase in highway funding for fiscal year 2022 will finally come to pass especially in light of construction season just beginning.

The omnibus also ends the "no new starts" provision under the continuing resolution which prevented implementing new policies and programs under the IIJA.

The omnibus also includes some additional highway funding for FY 2022 from the General Fund, over and above the IIJA levels.

SSDA-AT will continue this year's fight by working to enact, by September 30th, the Employee Retention Tax Credit for the last calendar quarter of 2022 and first half of 2023; the enhanced Work Opportunity Tax Credit for fiscal years 2023 and 2024; and new WOTC target groups and other improvements we set forth when the 117th Congress began last year.

Should the White House propose a bill to enact, for example, climate change, energy programs, and the nowexpired refundable Child Credit, we'll work to include our own set of policy goals in such bill if it engenders support.

Similarly, if an American Competitiveness Act or supplemental appropriations bill are introduced, we'll look to include our goals in these measures if opportunity allows.

The omnibus will finally fully fund the Infrastructure Investment and Jobs Act. specifically programs funded by the Highway Trust Fund for 2022.









To Review:

The omnibus bill allows all \$58.2 billion in IIJA contract authority for the Federal Highway Administration to be used in 2022 - it provides an obligation limitation of \$57.5 billion, and an additional \$739 million is available outside of the control of the annual appropriations process. In addition, the bill appropriates \$2.8 billion from the general fund, and this is added to the \$9.5 billion in advance general fund appropriations from the IIJA. In total, FHWA gets \$70.5 billion in 2022, a 44 percent increase over 2021.

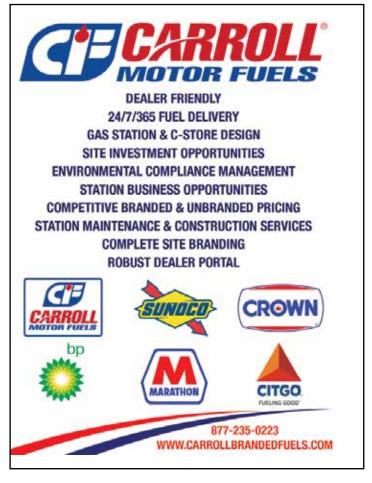
The \$1.1 billion for a formula-based bridge program is in addition to the \$5.5 billion provided by the IIJA in 2022 for a different formula-based bridge program. The IIJA money (which has already been distributed to states) used a formula based on the estimated cost to bring each state's sub-optimal bridges up to snuff - the formula was 75 percent the state's share of cost to replace poor-condition bridges, and 25 percent the state's share of the cost to rehabilitate all fair-condition bridges. The program had a \$45 million per year state minimum.

The program funded by the omnibus instead uses deck area of bridges (not cost) as its formula and refers only to poor-condition bridges (not fair-condition). First,

the \$1.1 billion is distributed to "qualifying states" that have at least 5 percent of their total bridge deck area in poor condition, and has a \$6 million state minimum and a \$40 million qualifying state maximum, and then any leftover goes to the non-qualifying states.

The omnibus bill also provides

\$250 million for additional competitive resilience grants under the new PROTECT program (in addition to the \$250 million provided by IIJA for those competitive grants). \$200 million is for resilience improvement grants and the other \$50 million is for atrisk coastal infrastructure grants.







WMDA/CAR ENDORSED MEMBERSHIP BENEFITS & SERVICE PROVIDERS

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

AUTO PARTS SUPPLIER

Parts Authority
Michael Ground
202-829-6315
mground@partsauthority.com



CONVENIENCE STORE PRODUCTS

Century Distributors, Inc.
Lori Rodman
301-212-9100
Irodman@centurydist.com



CREDIT CARD PROCESSING

TalusPay
Dan Cohen
1-866-511-4367, ext. 105
dcohen@taluspay.com



ELECTRICITY PROGRAM

Sprague Energy (MAAGIC)
Tom Gussen
732-440-0031
tgussen@spragueenergy.com



LEGAL SERVICES

Lynott, Lynott & Parsons, P.A.
James L. Parsons, Jr.
301-424-5100
jparsons@llplawfirm.com



OIL BUYING PROGRAM

REIT Lubricants Company

Chevron/Havoline

Jamie Atkinson 800-423-3624 | 443-309-9929 cell jatkinson@reitlube.com





WEBSITE DESIGN & MANAGEMENT

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



WMDA/CAR LEGISLATIVE & REGULATORY INFORMATION

WMDA/CAR Kirk McCauley 301-390-0900, ext. 114 kmccauley@wmda.net



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!



BUILDING RELATIONSHIPS THROUGH Wills Group POWERFUL BRAND EXPERIENCES

THE WILLS GROUP FAMILY IS EASY TO DO BUSINESS WITH THE UTMOST FLEXIBILITY WITH LOW-COST SUPPLY, LOANED EQUIPMENT, AND/OR UP-FRONT CASH PAYMENTS

YOU CAN COUNT ON THE WILLS GROUP FAMILY OF BRANDS TO PROVIDE ...

- BEST OPERATIONAL SUPPORT IN THE INDUSTRY
- COMPREHENSIVE PORTFOLIO OF BRANDS
- PROFESSIONAL MARKETING CAMPAIGNS
- O SUBSTANTIAL FINANCIAL SUPPORT
- O 7/24/365 FUEL DELIVERY
- O AND SO MUCH MORE!

PLEASE CONTACT ROBB HARLING AT (240) 435-5314 OR RHARLING@WILLSGROUP.COM















ELECTION 2022: WMDA/CAR PAC needs funds to Participate

Governor, Attorney General and Comptroller, along with delegates and senators are up for election in Maryland.

- **Ban on menthol cigarettes** in District of Columbia means there will be copycat bills in Maryland and Delaware this year.
- California **bans gas powered cars** by 2035, will MD, DE, or DC be next?
- Baltimore council members want to **ban new service stations** in the city, ban plastics, Styrofoam & sugary drinks. They have shut down many retailers with pad locks on doors, blaming business for crime. Police are telling our retailers you are on your own, hire security guards. They need to focus on crime, not plastic bags. The absurdity of actions like this underscores the need for new legislators.
- Labor and employee bills in all three jurisdictions would add thousands of dollars in **payroll cost** per year. While we have been successful in stopping or amending most bills, they will all be back this year.
- **Right to Repair** New cars manufactured are installing devices in vehicles that send information over wireless networks to dealerships automatically.

As absurd as some of these bills are, they are real and affect all our members. These issues will be or already are in the legislative process. We need legislators who support retail business, do not be on the side lines.

Support your PAC and PROTECT your business.

We suggest \$150 per location however, any amount is welcome.

Please send contributions to: WMDAPAC 1532 Pointer Ridge Place, Suite F Bowie, MD 20716

Your fellow business owners and PAC officers,

Rick Agoris, PAC Chairman Riaz Ahmad, PAC Treasurer

