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WISHING YOU AND YOUR FAMILY A

MERRY CHRISTMAS!

HAPPY HANUKAH!

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# HAPPY NEW YEAR!

A VERY HAPPY HOLIDAY GREETING FROM ALL OF US AT NJGCA!





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QUOTE FOR THOUGHT Christmas is not just a day, an event to be observed and speedily forgotten. It is a spirit which should permeate every part of our lives. – William Parks

## Advertise with us!

On The Road is a quarterly newsletter reaching gasoline stations, convenience stores, and auto repair shops throughout New Jersey.

This newsletter is sent to a focused market that requires your products and services. If you receive this newsletter and are interested in advertising, please contact Phil at (973) 376-0066.

For over 70 years NJGCA has been serving and protecting the small businesses that serve the motorist.



### MESSAGE FROM NJGCA EXECUTIVE DIRECTOR SAL RISALVATO PARTICIPATION AND REWARD



Besides directing the staff here at NJGCA, and leading the fight in Trenton, I have the sometimes difficult, yet sometimes fun task of being a cheerleader. For those of you laughing at the thought of me in a college sweater with a big letter on the front raising pom poms above my head...stop the thought right now!

I say cheerleader because sometimes without an extraordinary effort to cheer you on or prompt

you to be involved, many of you will sit on the sidelines and observe. I struggle with business owners willing to sit it out and let the "other guy do it".

I remember operating my first Exxon service station back in 1978. There was a never ending pile of problems to solve, customers to satisfy, employees to baby sit, and bills to pay. Maybe because I was a young 20 year old kid that was not smart enough to realize the real world, I chose to get involved with other small business owners to fight the Major Oil Companies, and also against dumb laws being passed in Trenton. I did it because I would have been embarrassed to sit it out and "let the other guy do it".

Thirty years later, I have made a career out of "getting involved." However, I have the same frustration today cheering NJGCA members to participate and do their small share to improve circumstances for their business and families. Yes, I get some of you to make phone calls or write emails when asked to do so. No, I don't succeed getting enough of you to participate. Of course I understand that you are busy and it is not a priority for you to respond. Yet, when an obvious threat is evident to your business, you seem to find the time necessary to participate and you even question why other colleagues aren't rushing to your aid. That is human nature, and I hope that someday NJGCA members will recognize the reward that is received when one participates in the fight.

Our organization is 72 years old, and has just had a very successful year. The victories in Trenton would not be possible without the active participation of a handful of dealers that worked hard to help me persuade legislators to support NJG-

CA sponsored legislation. I know that each of the members that showed up in Trenton on short notice, and made calls to legislators, were rewarded ten fold when victory was in hand. The sense of accomplishment was made better with the addition of a sense of pride.

Much has been accomplished with a little. Besides the contribution of time and effort, a handful of members also gave contributions of money to the election funds of key legislators that carried the football for NJGCA in our legislative efforts in Trenton.

Friends in the legislature need our support. If we don't contribute to them financially, then their opponents can out spend them, out advertise them, and then defeat them. It is in our best interests to help our friends in the legislature.

I am making an appeal to each of you right now to please write a check made out to NJGCA PAC. Even small contributions of \$100 or even \$50 help us buy tickets to political events that demonstrate to legislators that we are willing to help those that support us. Of course if you are able to contribute more, it will be appreciated and put to good use.

Please don't be the one that says "let the other guy do it." Please send your check now to NJGCA headquarters.

I have a heavy lift in 2010 to accomplish things in Trenton that will help your business thrive. When you contribute financially, and contact your legislator when I ask, then you make my lift easier and more likely to be successful.

Mark your calendars for March 19-21. I wish to see you and say hi at the next NJGCA Trade Show at the Meadowlands Expo Center in Secaucus.

As always at this time of year I wish all of you and your families the most blessed of Hanukah and Christmas holidays.

## MEASURE OF SUCCESS: 2009 NJGCA YEAR IN SUMMARY

This past year has been an extraordinary year for NJGCA as an organization and for NJGCA members too. With one huge legislative victory notched in the history books, another legislative victory within reach, and a successful first time trade show, the pace is set for NJGCA in 2010. The theme for next year is, "Keep the gas pedal pushed to the floor".

When 2009 began, the table was being set to have the legislature pass a "First Right of Refusal" amendment to the NJ Franchise Act. The NJ Franchise Act was past 40 years ago without this simple protection. Only 2 other states have been able to pass such legislation.

Because of this historic legislation, Shell Oil was forced recently to offer their franchise dealers in NJ the right to buy the property that their business occupied. Exxon dealers are expected to have a similar opportunity, although the circumstances remain uncertain. The remaining Oil companies that may be affected are; Sunoco, Lukoil, BP, and Gulf.

For over 10 years, legislation to compel car manufacturers to make all the information needed to make repairs available to independent repair shops has failed in every state legislature and even in the United States Congress. NJ has passed "Right to Repair" legislation both out of committee and passed the full NJ Assembly. Right to Repair is very close to passing the NJ Senate before January, and it is expected that Governor Corzine will sign this bill in to law before he leaves office.

A tough economy has strained the lives of all that operate small businesses. While many NJGCA members struggle, some thrive. Many members report that their service bays are jammed. Since motorists have been reluctant to purchase new cars, they find themselves in a position to repair their older vehicles. This is despite the fact that motorists are driving less, and require less oil changes, tires, and other service. Motorists are also increasing the intervals at which they perform required service, yet many members still find their shops busy.

Gasoline consumption continues to remain flat. Lower

prices this past year have not been enough to overcome the uncertainty in the economy enough to entice people to get back in their cars and drive. This has resulted in tighter margins as retailers continue to fight for a smaller piece of the pie at the gas pumps.

The Northeast 2009 Trade Show was an example of how two sister organizations, NJGCA and AASP/NJ can work together to achieve success. For many years these two organizations were rivals of sorts, but recently have collaborated in Trenton on issues of common interest. Both organizations are once again cooperating to put on an even better trade show next year. Northeast 2010 is scheduled for March 19-21 and should have some new additions that

will keep the show remaining fresh and bold. Plan to attend.

A new State Inspection program has been unfurled. Now 2 years behind schedule, both NJ MVC and Parsons have been unable to implement the new program smoothly. Parsons and their chosen equipment manufacturer SGS surprised everyone last Spring when they

announced that all new equipment had to be paid in full by June 30th in order for PIFs to retain the ability to perform NJ State Inspections beyond July 1 2009. SGS promised delivery of the new equipment in September with full operation by December. To date most of the equipment has been delivered, but many PIFs have still not received anything but a promise. NJGCA is using the current mess along with the State's budget woes to convince legislators to change the manner in which motorists have their cars inspected. NJGCA is advocating a PIF only system that would eliminate CIFs and save the State of NJ approximately \$56 million a year. Stay tuned.

Last but not least on the list of important news to our members is the election of a new governor. NJGCA always desires to have a positive relationship with governors and legislators of both political parties. NJGCA is thankful to Governor Corzine for signing our historic First Right of Refusal bill 5 days before Shell Oil was set to sell all of their NJ locations to a third party distributor. NJGCA will do what ever is necessary to forge a positive relationship with our new governor, Chris Christie.



## **ISSUE UPDATES**



Please see the updates below for the most recent activity in Trenton and around the State. These issues are important to all NJGCA Members!

By Chris Stark

### A Year to Remember

Many things changed in New Jersey this year. We are now the state with the strongest protections for Motor Fuel Franchisees with First Right of Refusal, we are close to becoming the first state to pass Right to Repair, we have maintained our opposition to allowing the below-cost sale of gasoline, and we now have a new Governor that says he will be more sympathetic to the struggles of small business owners.

Other things did not change this year. We are still without a ban on Zone Pricing, we still have an inspection system that includes state-run inspection facilities, Health Care Reform is still a major debate, and we still need to fight for reforms in our liquor licensing laws.

Nevertheless, it has not been a bad year in the Legislature for our Association. By taking on Big Oil, Major Car Manufacturers, and Big Box C-Stores, we have illustrated that we are committed to fighting for our members no matter what the cost. Of course there is a cost to legislative success, and the successes we have had this year cost our Political Action Committee a SIGNIFICANT amount of money. So, with no shame whatsoever, I am asking all of you today to look at the list of legislation we still need to make progress on then reach deep into your wallets and make a donation that will be returned several times over as more of these legislative tasks are completed. Please send your checks to our offices, and make them payable to NJGCA PAC.





S-1553, The Motor Vehicle Owners' Right to Repair Act will hopefully be heard in the Senate Commerce Committee in December, and it is possible that as you read this edition that it has already passed the Senate Committee. If you are an

independent Automotive Repair Facility YOU MUST stay up-to-date by reading our Road Warrior and Wildfire Alerts to know when we will be before the Senate Committee and when the entire Senate will hear this legislation. We WILL need your help in reaching out to key legislators to inform them of the necessity of this legislation. NJGCA firmly believes that without Right to Repair, independent repair facilities will be forced out of business and manufacturers will monopolize the repair industry. We all have an obligation to fight for the Right to Repair. If you have specific examples of how you have had to reject a car based on repair information and codes being withheld by the automotive manufacturers please call Chris Stark immediately so we can go over your story and possibly prepare you to testify in the Senate. If Right to Repair IS NOT PASSED by the 2nd Week of January then we will have to start over on our work in both the Assembly and the Senate.



NJGCA believes that during this transition period and into the next legislative session we can start more forcefully pushing the idea of beer and wine sales in convenience stores. While such a fight is in its infancy, we have begun talking to legislators, and we are receiving some positive response of the issue. We have a tough group of activists that we know will work against this legislation, so we are preparing briefs for the legislators to defeat our critics' arguments. Please contact Chris Stark if you believe you have a special interest in this legislation and would like to join us as we discuss liquor license reform with Legislators.

# Increased Mark-up on Cigarettes

Assemblyman Upendra Chivukula has proposed legislation that will increase the presumed mark-up on cigarette sales from 8% to 15%. This legislation will help all of our members increase their margins on cigarettes, while remaining competitive. While some in the tobacco lobby argue that increasing the basic costs of cigarettes decreases demand for them, there is little evidence to support this argument, so this legislation purely increases your ability to run both a competitive and profitable business. NJGCA will keep you updated on any progress on this legislation and will actively pursue its adoption in the next legislative session.

## Contraband Tobacco Coalition

NJGCA recently joined the Coalition to Stop Contraband Tobacco. According to its Mission Statement, the Coalition is "a group of individuals, associations, businesses, and other organizations that share the goal of enacting legislation that will eliminate underage access to tobacco on the internet, curtailing associated illegal activities and capturing the lost state excise tax revenues." We believe that for too long individuals, especially those under the legal age, have been able to cheat New Jersey out of revenue and have broken our laws through Internet purchases.



NJGCA along with members of other organizations fought against provisions of one of the health care bills that included a tax on soda and we were successful...for now. Please keep writing to your Congressman and Senators Menendez and Lautenberg and urge them not to support any tax increases on soda. For all of our members with C-Stores, significant increases in the soda tax will hurt your business so make sure that your representatives understand the consequences of their actions on your business.

## / T = Health Care Reform

One of the biggest battles happening in D.C. right now is the battle over health care reform. As a small business association, we believe that it is in our best interest to allow small businesses to pool together for health insurance, which will give purchasing and negotiation powers similar to larger corporations. NJGCA also believes that there should be significant reforms to the legal system to prevent frivolous lawsuits. However, none of these reforms are present in the legislation presented in either Congress or the Senate. Instead, these bills are filled with new taxes and fees to create a Public Option, which is a government-run health care system. Obviously there are many misconceptions and fear tactics being used by both proponents and opponents of this legislation. What you need to do is to contact your Congressman and Senators Menendez and Lautenberg and tell them to vote against any bill which fails to address tort reform and Association health care plans, and to oppose any legislation that increases taxes on your business. Do NOT ignore the health care debate, it will have many ramifications for your small business.



Assembly Bill 213, which ends the practices of zone pricing, was not voted upon in this legislative session. However, as we work through the transition period, and before the next legislature begins, NJGCA will be working with the Fuel Merchants Association of New Jersey (FMANJ) and the bill's sponsor, Assemblyman Jon Bramnick, to amend the bill. The amendments being sought will ensure that healthy competition will exist in the non-direct supplied wholesale market. Currently A-213 does not provide any protection for wholesalers, and without wholesale competition many of you will be unable to remain competitive on the retail end. We still need more people to take part in price matrix, especially for DTW prices. Please call Chris Stark in our office immediately to help us identify the discrimination in the DTW market. We will never have too many cases so please do not think that your case is insignificant. Call Chris today about the price matrix and what legislators you need to call to ensure that Zone Pricing is heard in committee during the next legislative session.

### **Gas Can Regulations**

As an FYI to our members, a few individuals have called or e-mailed NJGCA to discuss the new gas can regulations. They were concerned that the new regulations would mean that gasoline retailers would not be permitted to fill the nonchild resistant cans. While all newly manufactured must be child-resistant, there is NOT CURRENTLY a law or regulation that would prohibit you from filling an older gas can. However, gasoline retailers should be mindful that gasoline should always be dispensed into a RED container, diesel should always be dispensed into a YELLOW container, and kerosene into a BLUE container.

NJGCA encourages all our members to participate in getting our agenda passed in Trenton. If you have any questions or comments on the Issues presented here, feel free to call Chris Stark at 973-376-0066.

### -NJGCA MEMBER QUOTE-

We recently signed with Merchant Advocate, one of NJGCA's Member Benefit Partner, for our credit card processing. We were pleased with their professionalism, service and the low rates we received as a member of NJGCA. We are looking forward to the savings in our credit card processing.

- Ken Mandy, Mandy's Service Center, Edison

## NJGCA MEMBER BENEFIT PARTNERS!

NJGCA continues to revamp our Member Benefit Partners (MBPs) program to better serve your small business. Most MBPs offer discounts and special programs exclusively for NJGCA members ONLY – You cannot get these negotiated arrangements anywhere else!!

Here is a list of our current MBPs:

Tek Collect - Debt collection NCS LLC - Credit improvement **EXTEL Communications** - Improved communications offerings Firesigns1075 - Digital sign provider First Capital Mortgage - Commercial & Residential loans MYnjOffice - Office supplies (paper, forms, ink cartridges) Merchants Advocate - Credit Card Processing & Consulting Environmental Alliance - Environmental remediation services American Equipment Finance - Gas Station & C-Store Equip. & Acquisition PH2 Solutions - Quick Diagnostic Emissions Tools **ABLE-TECH** - Industry Specific Business consulting First Choice - Bay Equipment, Hardware, Lifts Service Station Vending Equipment - Air & Vacuum Machines AUTOBOSS USA - Scanners, Wheel Alignment Equip. **PrimePay** - Payroll Association Master Trust (AMT) - Health Coverage Meadowbrook Insurance - Workers Compensation The Amato Agency - Garage Keepers Dana Insurance and Risk Management - Tank Insurance S & W Services, Inc. - Gasoline Advertising Products Affinity Credit Union - Credit Union Quality Nozzle - Gas hoses, nozzles, etc. Watchdog Calibration - Pump and Meter Calibration **ATS Environmental** - Tank and Vapor Testing

## -NJGCA MEMBER QUOTE-

The Amato Agency saved me \$4,000 to \$5,000 dollars a year. They quoted me apples to apples and they were GREAT to work with. -Gordon Choyce, G & M Auto Service Inc., Edgewater Park, NJ.



## NJGCA & Association Master Trust There to Assist YOU with your Health Coverage Needs!

Association Master Trust (AMT) has been working hard with NJGCA members with health coverage requesting relief from the ever increasing cost of health care. Health care costs are affecting everyone in the United States. Our members are not immune to what is happening to health care costs across our nation. While AMT's increases are not as high as what is being seen outside of our membership, there is still an impact on our membership. NJGCA wants to help and AMT is making every effort to assist those looking to decrease their health premium costs.

In the past two months AMT has assisted approximately 40 NJGCA members in making changes to their health plans to reduce their cost. This has helped them during these adverse economic conditions, as other costs they incur have remained constant or increased.

Here are examples as to how AMT was able to lower our member's health premiums.

### **Eden Ventures:**

The owner called regarding association dues and the cost of his health coverage. He received several competitive quotes. AMT's rates were better for similar, if not the same plans. He did not wish to make any changes and is staying with both the Association and with AMT.

### <u>Mulligan Motors:</u>

Mulligan Motors contacted AMT very dissatisfied with the cost of association dues and the cost of his health plan. Upon reviewing his health plan, we discussed some ways he could save money by changing to an alternative plan design. His existing plan was AMT 80/60 PPO \$250 deductible. He requested his company's plan change to the AMT Direct Access 80/60 HD \$2,500. This change resulted in a 64 % savings for Mulligan Motors.

### D & D Service Center & Towing:

AMT contacted the policy holder who was looking to save money on his health coverage. We reviewed several options. However, he was concerned that all of his employees may not wish to alter their existing coverage enough to make a big impact on cost. Upon review of his plan, we determined this company was eligible for our base/buy-up option based on the number of employees. This would allow employees to choose either the existing plan or a less expensive option. The company had in place the Direct Access 100/60 plan and now added the Direct Access 80/60 HD \$1,500 HD. The overall savings to the company was 15%. Those that chose the Base plan realized a much greater savings.

### North Brunswick Foreign & Domestic:

AMT contacted the policy holder to assist in reducing the cost of the company's health plan. After many discussions dating back to early September, they made the decision to implement a plan change. The company changed from the Direct Access 100/60 to the Direct Access 80/60 \$2,500 HD. The company realized a 38% savings.

### **Richmond Express:**

AMT spoke with the Proprietor regarding saving some money on his health plan. We reviewed many options. He decided to move his plan from the 80/60 PPO \$1,000 deductible to the Direct Access 80/60 HD \$1,500 deductible keeping his prescription plan the same. This resulted in a 60% savings for Richmond Express.

These are just a few examples as to how AMT and NJGCA were able to assist our members in reducing or adding value to their health plans.

We have included here a partial list of the NJGCA member companies AMT has helped to reduce their premiums. The list covers late September through November:

B & V Service, Bauer's Service Station, D & D Service Center & Towing, Fowler's Gulf, Dick's Auto Electric, Gerometta's Auto Service, G & W Inc., Holmdel Village Exxon, Karl's Tire Service, Kelly's Sea Bay Sunoco, Lawrenceville Amoco, Martinsville Auto Repair, Millstone Getty, Nicks Towing Service, Inc., O 'Gorman Motors Inc., Tony's Mobil, PDQ Auto Supply of Manville, Park Sunoco, Perrotti's Exxon, Raritan Road Exxon, Richmond Express, Roxbury Automotive, Tech Transmissions, Three Tigers, LLC, Tont Service Station, Westfield Coastal, Westview Service Station, Mulligan Motors, N. Brunswick Foreign & Domestic Branch Exxon, Valley Body & Fender Repair LLC, Corbo's Garage, Highwood Mobil Service, J M A Auto Service

NJGCA will continue to work closely with AMT to reduce the cost of our member's health coverage while continuing to provide the best coverages available. If you have any questions, please contact Phil Apruzzi with NJGCA (973-376-0066) or Michael Leneghan with AMT (973-379-1090 x222). We are here for you. Just call us.

### -Glossary-

PPO: Preferred Provider Organization80/60 or 100/60: Percent Covered In Network/Covered Out of NetworkHD: High Deductible

NJGCA NEWSLETTER



## Group Health Coverage through NJGCA and Association Master Trust

These you're a large business with bundreds or thousands of employees, providing and administering a bealth benefits plan can be a huge burden. However, if you're a NJGCA member, you can now take advantage of a great group offering through the

### Association Master Trust

NJGCA member companies are eligible for comprehensive self-funded bealth and dental benefits through Association Master Trust. The Association Master Trust covers approximately 10,000 participants from thirteen trade and member association benefit trusts.



Qualifying NJGCA member firms can now enjoy all of the benefits of network services and modern claims administration. By being a member of AMT you're part of a large group, and have access the same great health benefits plans the big gays do!



To learn more about AMT's self-funded health benefits plans call today and ask for Joy at 973-379-1090 ext. 229 for further details.

Association Master Trust

66 Morris Avenue, P.O. Box 359, Springfield, NJ 07081 973-379-1090 ext. 229 • www.amt-nj.com info@amt-nj.com

www.njgca.org

## **UST: YOUR TANK SYSTEM RISK MANAGER** BY ERIC DANA



In the October issue of OTR, Jonathan Berg wrote about NJ DEP's efforts to keep NJGCA members informed of "air" inspections at your Gas Dispensing Facility (GDF).

Some things are worth repeating - The NJ DEP is planning to inspect your facility.

No problem? There are a ton of regulations affecting you and your business so, yes, keeping up with all of the details that deal with just under-

ground storage tanks (USTs), leak detection and fueling can be a challenge. What to do? Be sure to get help from one or all of three free resources.

First, the staff of the NJGCA is a wealth of information on GDF and UST issues, with years of experience working with members that have had similar situations and similar questions to yours. They've been there, they've done that. And, if by chance they don't know the answer, then they know who to call.

Same with DEP – another source of free information as long as you don't mind being "the regulated" and calling upon "the regulator". It's kind of like contacting the IRS with a question about your taxes. They are there to help ... and your reluctance to call them first is quite understandable.

That leaves us with free option number three: contact your risk manager.

Who? For any GDF or UST issue or question, your tank insurance broker should be your answer. From the fill pipe to the dispenser. From the banned coaxial drop tubes mentioned by Mr. Berg, to the debate over when Onboard Fueling Vapor Recovery can replace today's Stage II systems. We should know as tank insurance risk managers, we specialize in knowing your tank systems, and the regulations, inside and out.

You've already seen that the tank insurance application contains details of your underground tank and piping and also identifies your method of leak detection. Further, it is expected that you're in compliance with DEP's UST regulations. After all, the insurance company will hold someone accountable for the policy it issues – that is either you or your broker.

So it is not the insurance company's responsibility to be certain that you're correctly insured. That's your risk manager's job.

And if you're not correctly insured, it is reasonable to expect that you might have a problem when you file a claim. A real big problem. Remember: EPA and NJ DEP require you to have tank insurance so that the claim is PAID! Not disputed. You want the cost of cleanup covered and tank insurance provides an attorney if someone is suing you for pollution damage.

Call your risk manager. I'm applying for the job if DANA Insurance and Risk Management is not already working with you. If we are already your advisor, then your tank insurance is in experienced hands. We provide coverage to nearly 9,000 tanks.

With ten different insurance companies. For over 17 years. With plenty of references (yes, even we get asked for references).

You can buy as much tank insurance as you want ... but you should start at the lowest cost allowed by law. Know your options. Know your responsibilities. And get to know the NJG-CA's Tank Insurance program's Risk Manager. Call me to get a quote or to help solve a problem. I work for you.

Eric C. Dana, CPCU is a principal with DANA Insurance and Risk Management. Visit them at www.dana-ins.com. Eric can be reached at 1-800-821-1990 or eric@dana-ins.com. DANA Insurance and Risk Management is the NJGCA recommended provider for tank insurance.

## Lowest Cost UST Insurance ALLOWED BY LAW?!\*

### Warning

Check your tank insurance schedule carefully. Compare it with the DEP records because the DEP will also be checking.

### Guarantee

DANA Insurance and Risk Management insures over 8,500 UST systems and cannot be beaten by honest competition.

THE THE AVERAGE www.dena-ine.com cal 800-821-1999 for a quote



Recommended





## DEFENDING OUR MEMBERS. PROTECTING YOUR INTERESTS. ANSWER THE CALL & CONTRIBUTE TODAY!!

Promoting our agenda in Trenton is of utmost importance to NJGCA and our members. However, in order to truly affect the debate, we must ensure our friends in the Legislature are re-elected.

It is for this reason that your Association has established the NJGCA PAC.

For too long, the weight of funding our Political Action Committee, the arm of the Association responsible for political donations, has rested upon a few. This is not only unfair to those few members who have shouldered this burden, but means we are not utilizing our full strength to affect the debate in Trenton.

To truly understand the importance of supporting our allies, consider our successes this last year:

We defeated **BELOW COST SELLING**, which would have cost each of you thousands of dollars and put many of you out of business!

We made history in getting **FIRST RIGHT OF REFUSAL**, the most comprehensive protection of franchisees in decades, signed into law!

We have built large support for **RIGHT TO REPAIR**, which will prevent automakers from denying you the necessary technical information needed to complete repairs. Every state has tried to pass this legislation and no state has even been able to get the legislation out of committee - NJGCA has!

In each instance, we achieved these goals with the help of our friends in the Legislature!

If every member contributes just \$100 we can help to ensure victory for our allies.

We have made great progress in Trenton, but more needs to be done-I hope that you will answer the call and contribute to the NJGCA PAC TODAY!



# HORROR HIGHTLIGHT DON'T LET THIS HAPPEN TO YOU!!

In the past, NJGCA has brought you Horror Highlights to present difficult situations for members to avoid. In depicting these problems, and changing the names of those affected, we are able to present real world issues that have plagued fellow NJGCA members. This time, however, we received a letter from an NJGCA member that not only serves to be informative, but also describes an ideal Horror Highlight situation to avoid:

Hello, my name is Greg Carter. I would like to take the time to explain the problem I experienced while performing a NJ state inspection on a covert car, so that you do not find yourself in the same predicament I was in.

I am a New Jersey Licensed Motor Vehicle Inspector as well as an automobile technician and have been for the past 28 years.

I performed an inspection on a vehicle as I have numerous times in the past. During the inspection I found that the gas cap failed. I was confronted by an under-cover auditor following the inspection who informed me that the gas cap was not set to fail. After the auditor's further review of the inspection proceedings he determined that I used the incorrect test adapter to perform the gas cap test and I was citied for the violation.

My place of employment uses an ESP inspection machine with the waekon gas cap test adapters. After being informed that I used the incorrect adapter, it raised a question as how this could be possible as I chose the adapter that fit the gas cap as trained to do. I then purchased a gas cap for the application of the vehicle that was in question. Still questioning the cause for my citation, I continued to investigate how this could have happened. Much to my surprise after trying to connect the new cap to each different waekon adapter, it became apparent that two adapters fit this particular gas cap and unfortunately, I chose the wrong cap adapter during the covert inspection.

In order to not find yourself in the same position, I would recommend that while performing the gas cap test, check each adapter to make sure that the cap only fits one. If you find it fits more than one adapter contact your local regional Motor Vehicle office for assistance with this issue. Record the problem at hand as well as who within the regional office you speak with regarding the matter as this may assist you if you should receive a letter of proposed license suspension and may prevent you from having to travel to Trenton for a MVC hearing as I was required to do.

Luckily, I had NJGCA to help me when I went to the hearing in Trenton. Thanks to Debbie Hill, who advocated on my behalf, my case was resolved professionally and fairly. I was fortunate to have NJGCA on my side and get my concerns addressed, but the best defense is to not get into these types of mishaps to begin with. Please learn from my situation and take the necessary steps so you don't find yourself in an MVC hearing.

Heed this Horror Highlight!! Don't let this happen to you!! If you have a Horror Headlight you'd like to share, contact NJGCA Headquarters so we can warn our members on real-world situations to avoid. Thank you!

## RETIRING? SELLING? WANT TO STAY BUSY?

NJGCA is looking for people with experience to join our team of Territory Managers who work in the field visiting NJGCA members. Several territories are available. NJGCA has always tried to employ previous members whenever possible. Even if you are not available now, let us know if you are interested and we will keep you in mind for the future.

Contact Phil Apruzzi at phil@njgca.org



NJGCA member's workers' compensation insurance program is the difference between ordinary and extraordinary!

New Jensey Gasoline + C-Store + Automotive Association proudly sponsors Meadowbrook insurance Group for your workers' compensation insurance needs. Cell or email today and put our expertise to work for you!



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## COMMON CENTS BY DEBBIE HILL



# COMMUNITY RIGHT TO KNOW PROGRAM:

In 1984 the New Jersey Legislature declared that the proliferation of hazardous substances in the environment poses a growing threat to public health, safety and welfare. The Legislature also declared that fire, police, safety and other government officials require detailed information about the

identity, characteristics and quantities of hazardous substances used and stored in communities. The Legislature determined that the need existed for the establishment of a comprehensive program for the disclosure of information about hazardous substances in the workplace and the community. Thus was born the New Jersey Community Right to Know (CRTK) program.

Beginning in January, you will receive a form regarding CRTK reporting requirements. Survey questions must be completed and submitted yearly. These forms must be completed and returned to NJ DEP (and any other agencies requiring a copy of the form) by March 1, 2010.

In addition, the NJ DEP is offering classes on how to complete the CRTK survey. The classes will be held on January 20th & February 9th at the Public Hearing Room in the main DEP building on 401 Eat State Street in Trenton.

Failure to comply with CRTK reporting requirements may result in the issuance of penalties of up to \$2,500.00 per violation and \$1,000 per day that the violation exists.

To obtain more information on the CRTK program, visit our website: http://www.nj.gov/dep/opppc/crtk/

### **MVC-COVERT VEHICLE INSPECTIONS:**

If you do inspections at your shop there is an excellent chance that your shop will be visited by a covert vehicle. Every inspector and repair shop is supposed to get two covert vehicle visits per year. What does this mean to you? How does the math add up? If you own a shop, and have three licensed emission inspectors, you can count on the State sending up to EIGHT covert vehicles to your location each year!

If you suspect you are being visited by a covert vehicle, don't be nervous. Check over the vehicle two or three times so you don't miss the inducement. Next ask your co-

workers to look at the vehicle as well.

If you believe you are missing the inducement and can't find anything wrong, please see the checklist below with the most common problems on covert vehicles:

•Credentials: Check the Insurance Card - Is the date beyond 14 months? Does it say NY verses NJ? It is easy to overlook such a small detail.

•Failure to find the disconnected parking brake; this is true even on newer vehicles.

•Failure to follow proper protocol for the on CAN vehicles. •Pink Card procedures and dates; check the registration.

•Failure to enter on the VIR proper procedures for the Scan Tool Test

•NO mirrored tint anywhere on the vehicle

Remember to take your time to not let MVC pull one over on you!

### **MVC-ERT LICENSE EXTENSION:**

Your New Jersey Emission Repair Technician (ERT) License Certifications have been officially **EXTENDED** until June 30th, 2010.

NJGCA is offering the ETEP course that your ERTs need in order to re-certify their license.

Our program has been approved by the New Jersey Department of Environmental Protection and we will be offering the course in Northern, Centraland Southern New Jersey.

Please see Page 17 for more class information.

### **DO NOT WASTE YOUR MONEY!**

Over the last few years we have been going to Trenton assisting our members at MVC hearings. Not only will we represent you for FREE, but our experience will help you navigate the proceedings with MVC officials.

Please give me a call to see if we can resolve your situation!

*Please Call Debbie Hill at (973)-376-0066 with any questions or concerns!* 

www.njgca.org

## **MEET YOUR OFFICE STAFFERS!**

## Mary Lou Ginsberg & Dale Rotondo Office Staffers



### Many of our members simply know you both by name or as "those nice ladies who answer the phones". Tell us about yourselves.

Mary Lou Ginsberg (MG): I grew up in Springfield and I currently live in Roselle. I have a background in clerical and administrative work, but was also a small business owner in the hospitality industry for a number of years. I have a number of

pets that I love dearly; I'm a real animal lover. And I also enjoy the cinema, especially the classics.

Dale Rotondo (DR): I grew up in Bloomfield and graduated from Bloomfield High School. After school I took a number of computer classes and worked primarily in the insurance industry for a number of years. I've been married now for 32 years and have two sons. We lived in the Ironbound section of Newark for 25 years but just recently moved to Union Township. When I'm not here at work, I enjoy listening to music and watching movies with my family.

#### What brought you to NJGCA?

MG: I came onboard in 1990, right after I had sold my small business. I was looking to get back into administrative work when I heard about an opening here. At that time we were still known as the NJ Gasoline Retailers Association and I worked alongside Jerry Ferrara, the former Executive Director.

DR: Before I came on board I was working at a computer school in Newark when I decided to look for something closer to home. I saw an ad in the local paper and applied. I have now been with NJGCA now for over three years.

# Together you both help to run the shop here at NJGCA Headquarters. Tell us about what you do.

MG: I wear many hats. I run the day to day operations of the office. That can mean everything from doing the books, to making payroll, and everything in between. Each day brings new challenges.

DR: I primarily answer the phones, do member mailings, and process new members, but Mary Lou has it right -- We do a bit of everything. Most of it is clerical, but we do what is necessary to help our members and the rest of the staff.

Tell us about how things have changed at the Association over the years.

MG: I've been here for almost 20 years and I can tell you that things have changed dramatically. This isn't the same business it was even 10 years ago. Years ago, the business climate was very different and there didn't seem to be as many rules and issues

like there are today for our members. From a daily operations standpoint, today we have computers, email, and electronic documents whereas years ago everything was done by hand. It was just a different world.



DR: Even the few years I have been here I see

a big change. We used to be a bit removed from our members, but since Sal took over that's changed a lot. It seems like every other day there is a new mailing or newsletter that is sent out to keep our members informed.

### Do you think the members see these changes?

DR: Absolutely. They definitely see the fact that we are always defending them in Trenton or in the papers. I hear good feedback from members who appreciate that we are protecting their businesses.

MG: Yes, I think they do. Before we became NJGCA, things operated a little differently. Today I think we react more quickly to events in Trenton and the issues our members have. The members have noticed.

#### What do people not know about what you do?

DR: We literally field hundreds of phone calls a week from members who have questions or problems. And then we do our best to make sure those problems get solved by bringing it to the attention of the rest of the staff.

MG: Since I've been here so long, I've gotten to know a lot of these members personally. When they call, it's often like chatting with an old friend. So it really feels good to help when they call with an issue because you know they are working hard and need a hand.

#### Any advice you can give the small business owners?

DR: Yes, we are here if you need assistance. Membership does have its benefits. I encourage everyone to not only join NJGCA, but also use all of our services. If you are going to save money, how can you lose?

MG: Stick together. Things may look bad now, but over the years I've seen it much worse. Remember you are not alone and NJGCA is here to help; so take advantage of what we have to offer. ■

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## **KNOW YOUR TERRITORY MANAGER!**



Henry Darden: Territory Manager for Middlesex, Union, Part of Essex (Southern Half) Cell: 908-247-2992 Email: henry@njgca.org



Jack Leli: Territory Manager for Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, Salem Cell: 732-995-1637 Email: jack@njgca.org



Bob Quirk: Territory Manager for Bergen, Hudson, Part of Essex (Northern Half) Cell: 201-214-8836 E-mail: bob@njgca.org



Frank Stewart: Territory Manager for Morris, Sussex, Warren, Hunterdon, Passaic Cell: 973-234-7403 Email: frank@njgca.org



Don Stohrer: Territory Manager for Monmouth, Mercer, Somerset Cell: 732-539-2955 Email: don@njgca.org



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# **IMPORTANT DATES & TRAINING SCHEDULE**

### The 2010 NORTHEAST Tradeshow

Friday, March 19th - Sunday, March 21st The Meadowlands Exposition Center at Harmon Meadow - Secaucus, New Jersey

Building on the success of last year's show, NORTHEAST 2010 will be a three-day event tailored to fit the needs of professionals in the gasoline retail, convenience store, and automotive repair industries. Hundreds of vendors and exhibitors will be present, demonstrating the latest merchandise and services for your small business! YOU CANNOT AFFORD TO MISS THIS!!

### ETEP TRAINING

**Emission Repair Technician Re-Certification Class** 



NJGCA is offering the ETEP course that your ERT's need in order to re-certify their license.

Our Course includes: •New Jersey State Specific Information Course •ETEP Section 6 "OBDII Monitoring Failures" Section 7 "Light-Duty Diesel Vehicle Technologies and Testing". Five (5) nights class instruction

Everything your technician needs to Re-Certify his ERT license!!!

Class Cost (Including Manuals): •NJGCA Member rates: \$489.00 •NON-Member rates: \$629.00

> January Class - Union Tuesdays and Thursdays 7:00pm to 10:00pm

**February Class - Union** January 12th, 14th, 19th 21st & 26th February 9th, 11th, 16th, 18th & 23rd **Tuesdays and Thursdays** 7:00pm to 10:00pm

> March Class - Rumson March 9th, 11th, 16th, 18th & 23rd **Tuesdays and Thursdays** 7:00pm to 10:00pm

Call Debbie Hill at NJGCA to enroll in the classes: 973-376-0066

### **QUOTE FOR THOUGHT**

The purpose of life is not to be happy. It is to be useful, to be honorable, to be compassionate, to have it make some difference that you have lived and lived well. -Ralph Waldo Emerson

NJGCA Newsletter



## JOIN US IN WELCOMING THE NEWEST NJGCA MEMBERS!!

**Top Techs Auto Repair, Barnegat** John's Auto Service, Barrington **Bayonne Amoco Inc., Bayonne** Haci Top, Camden Country Tire & Auto, Chester Colts Neck Exxon. Colts Neck Florham Park Exxon, East Hanover K & S Valero, Elizabeth Gas For Less, Elizabeth Sunoco A Plus (2nd location), Fairfield Horner's Spirit, Galloway **Rob Jacobs Auto Sales, Galloway** Galloway Citgo, Galloway The Town Garage of Haworth, Haworth Hawthorne Auto Lab, Hawthorne Shell Mart. Irvington **Ball Street Auto Service Ctr., Irvington** First Stop Truck & Trailer Repair, Irvington **Tunnel Shell, Jersey City Red Horse Lukoil, Lebanon** Matawan Auto, Matawan Sack's Shell, Morris Plains Meineke Car Care Ctr., N. Plainfield NFL Exxon, New Foundland Heller Parkway Shell, Newark Cabezas Service Center, Newark

F &M Tire, North Plainfield L N Shell. Ocean J&B Sunoco, Old Bridge 516 Car Care, Old Bridge Avtar's Gulf Inc., Paterson **Stelton Auto Repair, Piscataway Budget Brakes & Mufflers, Point Pleasant Bradley Auto Service, Red Bank Red Bank Exxon, Red Bank** Sam's Gas Station, Ridgefield Norseman Auto Repair, Rockaway South Orange Exxon, South Orange E & R Pro Automotive, Toms River **Ohana Shell, Toms River** Family Auto Service, Trenton Elmwood Auto Center. Union Vauxhall Mobil. Vauxhall Carnevale's, Verona J&L Auto Repair, W. Keansburg MAC Sunoco, Wall Lake Exxon, Wayne 31 Food & Fuel, Flemington **Delta Service Station, Robbinville** Tomasello's Auto Repair, Ventnor Passaic Avenue Exxon, Kearney



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## LETTERS TO THE OTR EDITOR

### Dear Sal:

I would like to take this opportunity to thank Sal & staff for your outstanding efforts and concern for us little guys. Without you, First Right of Refusal never would have happened. Over a year ago you organized all of the Exxon dealers to confront the situation that we faced. It was the 1st NJGCA meeting I ever attended that led to our organization (UDNJ) and our fight for our rights. I know there's a lot of bulls\*\*t that



goes on in politics, but you guys show so much passion for the cause and I applaud you for that. You have proven that one must be proactive and not sit back to "let the other guy do it". I'm m looking forward to our next victory.

Thanks again, Scott Brownfeld Lincroft Exxon

Please Send your letters on any topic that would interest NJGCA members. Letters may be emailed to info@njgca.org or mailed to NJGCA Headquarters at: 66 Morris Avenue - Springfield, New Jersey 07081



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# Serving the Small Businesses That Serve The Motorist

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