

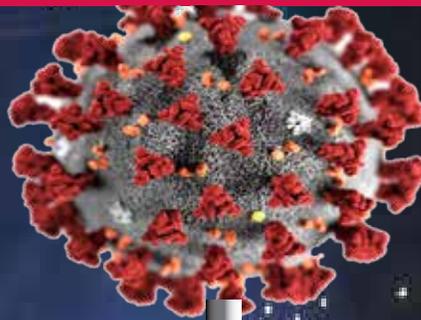
WINTER 2021



VOLUME 13 - ISSUE 1

ON THE ROAD

THE OFFICIAL COMMUNICATION OF THE NEW JERSEY GASOLINE C-STORE AUTOMOTIVE ASSOCIATION



2021



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Do I Really Have to Write About 2020?

Last January I indicated in my message to NJGCA members that I am not really fond of writing for this particular issue every year as I find it a bit boring. Such is not the case this year, as a reflection over the past year is proving anything but boring. Interesting? Yes. Different? Yes. Unimaginable? Yes. Historical? Yes. Emotional? Yes. Scary? Yes. Boring? NO!

New Year's 2020 started out good, but that was short lived.

At this time last year my wife and I were preparing to take a vacation in Cancun, Mexico. Although when we departed, we were aware that there was this "corona virus" thing mentioned a few times in the news, and was a concern in China. It was not yet here in the United States, or so we thought. By the time we returned all hell was breaking loose and it wasn't as easy to fly home as we had expected. Someone wanted to take our temperature at the airport in Cancun. Really?

A week after returning from Mexico, we spent a weekend in New York City. To celebrate our upcoming anniversary we had tickets to TWO Broadway shows and stayed at a popular hotel in Times Square. While we were there more news was buzzing about this corona virus, but we had little concern. When we returned home on Sunday night, the news was getting louder and more concerning. Talk was about closing Broadway! Hey we just returned from there and sat through two sold out shows packed with people. Were we in danger? Had we escaped?

I left the next morning with several NJGCA staff, including Eric and Michelle, for a two day trip to Washington DC. While there, we had a series of meetings scheduled with Representatives and Senators from New Jersey crammed over a two day period.

When we arrived in Washington, the heat was really turning up and we were not permitted to shake hands with anyone, including any member of Congress. This was unheard of, and signs were posted throughout the halls of Congress warning against shaking hands. This was nuts! We returned home on Wednesday night having an entirely different experience than we were accustomed to when visiting our legislators in Washington.

Two days later, unbeknownst to us, we held our final meeting at NJGCA headquarters. Almost a year later, the NJGCA staff is still working mostly from home. Yes, each of us must stop in the office for a day here and there, and Greg is in twice a week because the mail still needs to be picked up and messages left on the voice mail need to be retrieved, as well as other tasks not easily accomplished remotely over the internet.

I didn't want to dwell on the whole COVID issue for this message as we are all sick of discussing it. It is hard to ignore and not reflect on the enormity of its impact on the year 2020.

Everything about COVID is about crisis. A health crisis turned in to an economic and financial crisis, which fueled the way for what has turned in to a political crisis. Oh... and along the way both crises were fueled further by a racial crisis. Our state and our country were in turmoil, and remain so.

Having a keen interest in history, and a big interest in politics, I have found myself shell-shocked at the events of 2020. The common ground in all of this is that everyone I know, even those that had little interest in history or politics, was just as shell-shocked and confused.

NJGCA members have written and called constantly seeking advice and information that has not always been easy to give. Often, questions regarding new rules on

employment or relief programs required constant research, as information was not always released timely or completely. Of course when rules were issued, we found that just as quickly as they had been presented they were being changed. We are all in uncharted waters regarding the COVID crisis and the political crisis. Opinions run strong on both sides about the safest practices to avoid dying from the virus. Those seeking mandates that seemingly would protect themselves by practicing caution, have been countered by those who don't even acknowledge that there is a health crisis at all, and claim that any rules put in place to protect others is a violation of their rights. I have been astounded at the degree of disagreement that seems to fragment our state and our country. I am sure others feel the same sadness that I do, and wonder how we will emerge from all of this.

For me and the staff at NJGCA, we have tried to simplify our focus. Our interest is; what is best for NJGCA members? How does it work? How can we keep our members informed? How do we keep our members safe? As profitable as possible?

On top of the difficulties, inconveniences, and outright economic suffering that NJGCA members have experienced this past year, it has been difficult to share what I see from my vantage point. Several times I have mentioned to members that our industry is fortunate and we should be counting our blessings. What!!!! What blessings? How can we be thankful for an 80% loss of gasoline sales and car repairs, and a 50% loss of sales in our convenience stores? I guess I am very sensitive to the plight of others, who were shut down completely, and many businesses that have never been permitted to fully reopen. Several times over the year I expressed in my weekly message that I am glad that I am not the executive director of the restaurant association or the health club association.

While all of the businesses that are represented by NJGCA experienced huge loss of business, we were never closed and have remained open to this day. Many

businesses were closed for several months before being permitted to slowly reopen. All of this plays in to the political discord further as many believe that the governor has no right to order certain businesses shut (again, thankfully not ours). The health crisis further fueled the political crisis, and continues to do so.

As this message is being written the country seems to be heading towards some light at the end of the tunnel with regard to the COVID crisis as a vaccine has been approved and is beginning to be distributed. That can only be a good thing. Unfortunately, also as this is being written, our nation is heading into more political division as the recent election is causing serious disagreements. Arguments on both sides will have serious effects on your business. I am concerned how the political discord will play in the upcoming election for governor this year. Small businesses have experienced a hostile environment that does not seem to be getting easier. Legislators in Trenton are more sympathetic to workers and continue to burden employers with regulations and taxes.

I am certain of this – only the combined efforts of NJGCA and other Small Business trade associations keep the burden from being worse. We are a rag tag army but we fight hard. This coming November it will be important for us to elect legislators and a governor that will listen to us more than they have been listening in the past four years. Then we will have some light at the end of our tunnel.

Good riddance 2020 and welcome 2021!



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President's Message



Hello everyone -

Well, I'd like to start off by saying I hope everyone had a great holiday season. We all know 2020 was one very challenging year. It's over and done and here we are at the beginning of 2021.

We left off the last newsletter emphasizing preparation. I've been traveling all through the state, visiting many different sites, gas stations, convenience stores and bay operations, along with stand-alone repair shops. Throughout my travels and conversations there remains one constant theme: Everyone is holding their breath. The reasons vary of course. I hear some are concerned with politics, others are in financial straights and some are just tired and becoming complacent. Well, all I can say is - you are all justified in your feelings, HOWEVER we can't just sit and wait for change. YOU have to put your feet in motion and step forward. Believe it or not, there is a world of opportunity waiting for you.

It's 2021, and if you are listening to car manufacturers and our politicians; then you already know that they are predicting by 2025, there will be 500 new makes or models of electric vehicles. Some others are predicting this by 2035. No matter which dialogue you believe, its happening! My suggestion to our members...start preparing.

NJGCA has been working diligently to keep everyone informed by hosting webinars on a regular basis. We have partnered with two different EV charging companies. Did you realize or have you been informed about grant money available to you now for these charging stations? Call us, we can help you with the information you need to apply. Repair facilities, start the dialogue with your technicians about the new EV models and hybrids that will be coming across your driveway. NJGCA is working on ASE prep classes beginning sometime this spring, depending on COVID restrictions. Be the first in your area to offer these services to your techs.

Remember, there is power in numbers and power in knowledge. So, let's work together strengthening our numbers and gathering much needed information to propel ourselves into this 2021 year and make it one of the best yet.

As always, NJGCA is just a phone call away and the staff and I are always here for you.

Joe Ocello
President NJGCA
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MEMBERSHIP MEMO

By: Greg Cannon



Hello and Happy New Year!

I hope everyone was able on some level, to have fun with their families during the holidays even though it was brutally different. Huge thanks for braving 2020 and great hopes for 2021.

This year holds exciting prospects of change for our association and industry. My focus here is on our association.

It's time to freshen things up a bit and become more current. The improvements outlined below are intended to streamline our processes and make them easier for you. What will be critical and greatly help this endeavor is for our members to read the weekly emails for updates and check the online calendar on our website.

- We will be transitioning to online registration via our website for training classes and other NJGCA events. Here you'll be able to register, pay and receive confirmation for any event.
- Dues Payments: NJGCA will be phasing out Point of Sale credit card processing. You will no longer send your credit card info via fax or on the dues invoice. You will pay then online

via the member dashboard on our website. This is available right now but we plan some improvements to it. We're proud of our handling of our members sensitive data over the past decade, however, it's time to move forward in this process. If you want instructions on how to do this (get it? Due?) Please contact me. The other option will be payment by check, automatic credit card renewal or recurring bank draft.

- At some point we will phase in e-billing for the dues invoices. Our hope will be that they will include a "Pay Now" link to help simplify the payment process.

These changes will not be implemented without adequate informative updates. That's why it'll be important to read our *Road Warrior* email updates every week.

Another important mention here is to be on the lookout for our **2021 MBP Brochure**. Now more than ever it's important to save money wherever possible. Be sure to look over this valuable tool and let us know if you have any questions.

On that note I wish you all well. Stay safe, be happy.

Thank you for reading. Until next time.

Cheers!

Greg



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Have You Been Getting Our Emails?

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By: Michelle Horowitz Jackson

The team at NJGCA has been working tirelessly to make sure our members are up-to-date and well informed as to the constant changes with regards to maintaining your business during the pandemic, information on applying for loans/grants, opportunities for you to have your voices heard in Trenton and Washington on how the Coronavirus is affecting our industry, and that all of your questions are answered to the best of our ability given all the uncertainties. We are proud of the products our team has delivered for our members to use and benefit from in order to make sure our members are a cut above the rest. However, we are concerned that some of our members are either not receiving our emails or are not opening them.

If you think you might be one of these members not getting our emails, there are a couple of options you can try to start getting our emails again:

- One solution to try is to whitelist the following emails:
comms@njgca.org
alert@njgca.org
- Using more than one email platform can also ensure that you get all of our communications. Try starting another email account on another email platform to see if another platform supports our emails.

We can prepare guidance documents, host webinars, and send countless updates to you, but if you are not receiving our information, you could be putting your business at risk of being cited or have to pay hefty fines. We want to be sure all of our members are knowledgeable and protected, therefore, it is imperative that if you are not receiving our emails that you take action to be sure you begin receiving them. You need to contact us if you are not hearing from us, if we can't communicate updates to you then all the work our team has done is for nothing. If you go a week and say to yourself I have not received an email from NJGCA, then please contact us. Additionally, we are also discovering that some members have changed their email address and never updated us. If you have not been getting our emails, please send an email to michelle@njgca.org today to update your information.

If you think you may be one of the members not receiving our emails and looking to review our information on the Coronavirus, we have all of our communications, guidance documents, media mentions, and other helpful resources on our Coronavirus web page, which can be accessed by visiting www.njgca.org/coronavirus. This page contains important content that all of our members should be checking regularly for updates.

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Important Issues Affecting Your Business

By: Eric Blomgren

MINIMUM WAGE REMINDER

A reminder that on January 1st the minimum wage increased again, to \$12 an hour. An employer with fewer than six employees has a minimum wage rate of \$11.10 an hour. The minimum wage will continue to increase by \$1 a year until it hits \$15 in January 2024 (2026 for the small business rate), after which it will continue to increase every January based on inflation. NJGCA and the larger NJ business community requested that the law signed by Governor Murphy that mandates these increases be suspended for this year in order to help employers who cannot afford a mandated increase in their labor costs during a pandemic. However, the governor explicitly stated that he opposed such a change, as he was more concerned with ensuring workers see a wage increase.

COVID-19 WORKPLACE REQUIREMENTS

On November 5th, Governor Murphy issued Executive Order 192, putting in place a series of workplace requirements employers are required to follow, many of which were already in effect. All employers must:

- Require workers and customers to maintain at least six feet of distance from one another, to the maximum extent possible.
- Require everyone to wear face masks, except when an employee is at their workstation at least six feet from others, or is alone in a walled space such as an office—Note that employers may be authorized to prevent individuals who refuse to wear a mask from entering the worksite.
- Offer face masks for their employees at no cost.
- Provide approved sanitization materials for employees and visitors at no cost to those individuals.
- Ensure that employees practice hand

hygiene and provide employees with sufficient break time for that purpose.

- Routinely clean and disinfect all high-touch areas.
- Prior to each shift, conduct daily health checks, such as temperature screenings, visual symptom checking, self-assessment checklists, or health questionnaires, consistent with CDC guidance.
- Do not allow sick employees to enter workplace and follow requirements of applicable leave law.
- Promptly notify employees of any known exposure to COVID-19 at the worksite.

UNEMPLOYMENT INSURANCE TAX INCREASE DELAY

In November, the Legislature unanimously passed S-3011. This bill will delay what would otherwise be a big and sharp spike in employer UI taxes next July. Before the pandemic, New Jersey's UI Trust Fund was one of the healthiest in the nation, allowing the State to lower the employer contribution tax over the last few years. Because of the huge drawdown in reserves caused by the unemployment spike over the last few months, employers would be facing a huge mandated spike in unemployment taxes next July, all the way to the highest bracket in the law. While an increase in employer contributions of some kind is mandated, this legislation will phase in the increase over three years, rather than hitting everyone with a big spike immediately. The bill also ensures that any layoffs an employer performed in response to the pandemic would not count against the employer's UI rating. It was officially signed into law by Governor Murphy on January 4th.

CORONAVIRUS RELIEF PACKAGE

On December 27th, President Trump signed into law the latest Coronavirus response bill (H.R. 133). It totals \$900 billion. \$284 billion has been allocated to the Payroll

Protection Program (PPP). A business can take out a second forgivable PPP loan as long as they suffered at least a 25% drop in gross receipts in a 2020 quarter compared with the same quarter in 2019. They must also have fewer than 300 employees. The SBA is required to develop an even simpler forgiveness application for loans below \$150,000. The bill also overrules the IRS and will allow businesses to deduct expenses that have been covered by a PPP loan.

The EIDL loan program (Economic Injury Disaster Loans) has also been given an additional \$20 billion in funding. Business which took a PPP loan will now also be able to make use of the Employee Retention Tax Credit through July 1st. This is a fully refundable tax credit for employers equal to 70% of wages up to \$10,000 per quarter per employee (increased by this bill from 50% of wages up to \$5,000). An eligible business must have suffered at least a 50% decline in gross receipts in any quarter of 2020 compared with the same quarter in 2019 and will continue to be considered affected until their gross receipts in one quarter are greater than 80% of what they were in the same quarter of 2019. Talk to your accountant to see how much you can benefit from this tax credit, which until now was not available to businesses who took a PPP loan. Employers are no longer mandated to provide the federal paid and family leave required by the Families First Act, but those that do will continue to be repaid by the federal government through March 2021.

Other provisions include bringing back the supplemental payments to those on unemployment which had expired several months ago, although this time they are \$300 per week on top of state UI compensation, down from \$600 last year. This runs through March 14th. Another round of stimulus checks was also approved, this time for \$600 per person and per child, the amount being phased out starting at \$75,000 per year and eliminated at \$87,000 annual salary for single filers (double that for joint filers). For any employers who went through with the President's pre-election

executive order allowing employees to defer paying their federal payroll taxes, they are still required to repay those taxes but now have until December 31st to do so instead of April. Unfortunately, no liability protections for employers were included in this package. President-Elect Joe Biden has said one of his first priorities after taking office on January 20th will be to push for another relief package.

RIGHT TO REPAIR 2.0

As you remember, the Right to Repair movement was a years-long national fight in order to ensure that independent repair shops were able to access the data they need in order to fix their customers vehicles, without having to rely on the manufacturer and their dealers. The New Jersey General Assembly was the first legislative body in the nation to pass Right to Repair in 2008, but ultimately the effort stalled under the attacks of the car manufacturers. In 2012 the Autocare Association—a national trade association representing the vehicle aftermarket industry—was able to get Right to Repair on the ballot in Massachusetts, where it passed with 85% of the vote. New Jersey was next in line to pass Right to Repair, so in 2014 the manufacturers came to a national Memorandum of Understanding with the aftermarket to make the data available on terms almost identical to the Massachusetts law. In recent years, however, manufacturers are relying more and more on the wireless transmission of mountains of data about the car through telematics, and thereby getting around their Right to Repair obligations. As new cars rely more and more on this wireless data (half of new cars sold in 2018 had telematics services, 90% of 2021 models will have them), the owner will become more and more dependent on the manufacturer, with the independent shop owner being blocked out. This year, the Autocare Association led a coalition to pass an updated Right to Repair ballot initiative in Massachusetts to cover telematics data. The car manufacturers dumped tens of millions in advertising against the initiative, but voters still approved it with 75% of the

vote. A few days later, the manufacturers filed suit to stop the new law from taking effect. The main complaint of their case, however, is that because the law would apply to Model Year 2022 vehicles, they do not have time to adapt. Even if this is accurate, it could easily be addressed with a delay, not by throwing out the entire law. NJGCA is currently consulting with allies about the potential of pushing forward with legislation here in New Jersey, where the Legislature has moved bills in the past. Given how aggressive the manufacturers were in fighting this in Massachusetts, it would be a huge battle and we will need your help to get it done.

ELECTRIC VEHICLES

Government officials and environmental advocates are picking up the pace in pushing for a transition away from gasoline and diesel fueled vehicles and towards zero emission vehicles, chiefly battery electric vehicles (BEVs). Governor Murphy's Administration has made clear that their goal for the future is a sharp transition toward BEVs. Both the new Energy Master Plan (adopted by the Board of Public Utilities) and the Global Warming Response Act Report (published by the DEP) have called for 100% new light duty vehicles to be zero emission by 2035. Currently, the state is nowhere near meeting that goal—only 1.6% of new passenger vehicles are electric. As it becomes less and less likely that the State will meet the goals its policymakers have created, they will grow more and more likely to push for dramatic changes in order to force a transition. This year California Governor Gavin Newsom issued an Executive Order for the state government to enact a ban on the sale of new gasoline powered passenger vehicles starting in 2035. Apparently, this idea has been given some consideration in NJ, and expect it to be a fight in the next few years. It's one thing for the state to encourage and incentivize consumers to make a choice, it's quite another for them to step in and outright ban a product across the board.

In October, the state Senate voted 34-1 for

a bill to ensure that a service station which wants to install an EV charging station would not need to get approval from the local zoning board. In December, the Assembly combined that bill with another which seeks to make it a condition of site plan approval for any business with any kind of parking lot to install at least one Level 2 EV charger. This would be an unfunded mandate of about \$5,000 per charger, it would take up one valuable parking space, and since Level 2 chargers take about four hours to fill a battery it would not make sense for many types of businesses including convenience stores. Thankfully, NJGCA and others were able to work with the sponsor to amend this bill so that the mandate would not apply to businesses with 25 or fewer parking spaces in their lots. In December NJGCA also hosted two webinars in partnership with the EV charging company Chargepoint+ about EVs and what it might take for a business to install a DC fast charger. If you missed them be sure to visit our website or reach out to Nick@njgca.org for more information.

COVID-19 VACCINES

As I write this, vaccines to defend against infection by COVID-19 are being approved by the FDA and rolled out nationwide. There is no doubt that the first to receive the vaccines in NJ are healthcare workers, first responders, and nursing home residents and staff, which is a total population of about 725,000 people. The Murphy Administration has said that their goal is to immunize about 70% of the state's population (4.7 million people) by about mid-June. The Pfizer and Moderna vaccines require 2 shots, each 3-4 weeks apart. After the initial healthcare worker focused wave, it is expected that the focus will then be on getting the vaccines to some definition of "essential worker". According to the CDC, about 70% of all workers can be classified as essential so that may be too broad a category. "Frontline workers" are those who directly interact with the general public and represent about 40% of workers (including gas station and convenience store workers). Ultimately, the New Jersey state government will be the one deciding who gets access to the

vaccine and in which stages. After workers in certain industries, seniors and those with high-risk conditions will be eligible. By April access should be opened to any adult. In December, the federal Equal Employment Opportunity Commission (EEOC) issued guidance saying that employers can mandate that their employees be vaccinated as a condition of continued employment. However, an employer would have to allow for exemptions to that mandate if an employee cannot receive the vaccine for medical reasons or if they state that they will not receive it for sincerely held religious reasons. If an employee makes one of those claims, then the employer would have to make all reasonable accommodations to allow the employee to continue to work in some capacity but could let them go if it was determined that there was no way to accommodate them without putting other employees at risk. Given the potential risk of lawsuits as well as the lack of availability of vaccines for the near future, such a requirement may not be advisable even if it is allowable.

MARIJUANA LEGALIZATION

On Election Day the voters of New Jersey approved the legalization of the regulated retail sale and use of marijuana—now called cannabis—with 67% of the vote, joining 14 other states. In December, the Legislature passed lengthy and complex enabling legislation. The sponsors of the legislation maintained their insistence that retail stores selling cannabis can only sell cannabis and related products, meaning convenience stores or current retailers will not be able to sell any form of these products in the near future. One of the more contentious aspects of the bill related to employers and the ability to test for cannabis usage. Under the bill employers are still allowed to fire or otherwise discipline an employee for being intoxicated on the job, or for bringing any of these products onto company property. The trouble is that the current urine or blood tests can only determine whether or not a person has used one of these products within the last two weeks or so, there is no scientific test to determine

if someone is under the influence at a specific moment. The business community broadly asked that in the name of ensuring a safe workplace, the bill give employers the discretion to fire someone if they are suspected of being under the influence on the job and test positive for having consumed cannabis at any time. Ultimately the sponsors of the legislation felt very strongly that the balance should be struck on the side of protecting employees' ability to use these products on their own time and not be penalized for it by their employer, even if doing so means making the workplace potentially less safe. In order to take action against an employee accused of being intoxicated on the job, an employer will need to have someone certified as a Drug Recognition Expert (DRE) examine the employee to see if they are exhibiting symptoms of being intoxicated. Being certified as a DRE is expected to involve taking an 8-hour training course, which an employer or staff could take themselves, or else they could hire someone to come in for an analysis. Some of the specifics about how this all will work will come through regulations that have not yet been written. Legal sales of cannabis products are not expected to begin widely for about a year.

RENT PAYMENTS VIA CREDIT CARD

On January 4th the governor signed A-4182 into law, which requires that for the duration of the COVID-19 crisis, commercial and residential landlords (unless the building has only one or two units) must allow their tenant the option to pay their rent using a credit card. The landlord is allowed to pass on to the tenant all transaction fees associated with the use of a credit card. This change took effect immediately.

ELECTION RESULTS

As expected, the 2020 presidential election saw massive turnout nationwide, with most states setting records for most votes ever cast. As a percentage of eligible voters, turnout was 66.2%, the highest in over a century. Democrat Joe Biden defeated President Trump by 306-232 in the electoral college, flipping the states

of Pennsylvania, Michigan, Wisconsin, Arizona, and Georgia. He received 51.3% of the popular vote compared to the President's 46.8%, a slightly larger margin of victory than President Obama won in 2012. The main difference between 2016 and 2020 was the sharp decline in the percentage of voters choosing third-party or write-in options. Four years ago, 6% of all voters voted for an independent candidate, this year it was just 1.9%. Donald Trump increased his share of the vote in 35 states, on average by 1%. But Joe Biden received a higher share of the vote than Hillary Clinton in every state, by an average of over 4%, allowing him to slingshot ahead of the President and win the election. His term begins at noon on January 20th.

While Democrats had hoped the election would be a landslide that would win them total control of the federal government, the end results were much narrower than that. Democrats again won a majority of the seats in the US House of Representatives, though they saw a net loss of seats and their majority will be a narrow 222-212 with the outcome in one seat outstanding. On January 5th Democratic candidates narrowly won both of Georgia's US Senate seats, meaning the Senate will be a 50-50 tie with the new Vice President Harris breaking tie votes in favor of the Democrats. While Democrats controlling the Senate means that they will control which bills are allowed to be voted on and which are ignored, the extreme narrowness of their control will limit their ability to pass major legislation that would reorder the US economy since it will require the votes of moderates like West Virginia's Joe Manchin, as well as Senators on the ballot in 2022 in swing states.

In New Jersey, Joe Biden won the state's 14 electoral votes by a 57.3% to 41.4% margin, a 2-point democratic shift from 2016. Senator Cory Booker was elected to a second six-year term by a similar margin. All 12 of our state's members of the House were reelected as well, ten Democrats and two Republicans.

2021 is a big year for state government. Governor Phil Murphy will be running for a second term this November. The Republican nominee to challenge him is likely to be former Assemblyman Jack Ciattarelli. All 120 seats in the state Legislature will also be on the ballot as well. The primary election will be in June.

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Compliance Corner

Epilogue on Stage 2 Vacuum Assist Vapor Recovery Decommissioning

Decommissioning aside, there are administrative and equipment factors to fulfill



By Nick De Palma

Over the last year, NJGCA has repeatedly reported on the mandate to decommission existing Stage II vacuum assist vapor recovery systems ("VAVRS") at gasoline retail locations. In doing so, we have detailed the history and reasons behind this measure, presented documents and advisories from the NJ Department of Environmental Protection ("DEP"), and laid out the steps necessary to properly decommission your location.

Presently, all stations with VAVRS were to decommission their Stage II equipment by December 23rd, 2020. Any station that did not comply with this directive is now technically in violation of DEP's Compliance Advisory, and N.J.A.C. 7:27-16.3(h).

Please note that the decommissioning of any existing VAVRS does not implicate Stage II balance vapor recovery system ("BVRS"); which are also known as "vapor balance" systems. The BVRS Stage II systems are not mandated to be commissioned and may continue to operate.

The deadline aside, in fall 2020 we learned through our DEP contacts that approximately 500 statewide locations still had not decommissioned their locations. Undoubtedly, there were a number of NJGCA members within that group of 500 retailers.

We have now heard anecdotally from a handful of members that have not met the deadline and/or have not completed any corresponding administrative requirements in finalizing their decommissioning. That is troubling. The reasons for non-compliance are wide-ranging. Some retailers began to investigate the decommissioning process too late. Others were unable to secure a qualified contractor in a timely manner. Still others have been negatively impacted by the ongoing COVID pandemic and have been unable to meet this obligation due to financial considerations. Regardless of the reason, any station that missed the deadline may now face cumulative, compounded fines for non-compliance. That's not a great way to start the New Year and we want to help.

In light of the above, please consider the following factors:

1. If you missed the actual December 23, 2020 deadline, and your VAVRS is still in place, we can possibly help mitigate your potential liability and exposure.

Though we cannot make any regulatory predictions or violation guarantees, it is likely that DEP will "work with you" to get you into compliance through "self-disclosure." That is to say, you could potentially gain some "good will" and avoid compounding your liabilities if DEP is notified of your status.

This is very fact-driven and hinges on why you did not meet the deadline. If you have a "valid" reason for not decommissioning on time, NJGCA may be able to help you avoid compounded fines. However, to work out such logistics, we must have such detailed information. You'd likely still face an administrative fine of some kind; but it would likely be a flat-fine (issued only once) as opposed to a cumulative-fine (which gets compounded every day you're not in compliance).

If you are in the above situation, please feel free to email Nick for assistance (nick@njgca.org).

2. Decommissioning your equipment is only part of this process. You must also adhere to corresponding administrative requirements.

For example:

- All decommissioning work must have been completed by a DEP approved and certified UST contractor.
- You must have informed DEP 14 days ahead of time of the decommissioning at your location.
- The decommissioning of your VAVRS requires you to obtain a new "Air General Permit" (GP-004B) to operate your Stage I system. Your current Stage II VAVRS requires a GP-004A and is incompatible with the new decommissioned system. Do not confuse them!

Don't Let This Happen To You!



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THE ENERGY EXAMINER

FROM TRADITIONAL RESOURCES TO ALTERNATIVE ENERGY INNOVATIONS

By Michelle Horowitz Jackson



Since our debut in 2007, NJGCA *On The Road* has brought you timely updates on changes in the energy and automotive industries. Today, each new issue of *On The Road* will bring you more update and information in our *Energy Examiner*. The *Energy Examiner* will offer readers news from around the energy/transportation industry and how it will affect your small business. If you have any questions or comments on what you review in these quarterly pieces, please feel free to reach out to NJGCA.

*** ENERGY EXAMINER ***

UPDATE: ELECTRICITY & ELECTRIC POWERED VEHICLES PLANNING AHEAD FOR A POTENTIAL EV SURGE; NJGCA RESOURCES AVAILABLE

*** ENERGY EXAMINER ***

In December NJGCA hosted two webinars with ChargePoint, an electric vehicle charging infrastructure company. The webinars covered the basics of the different types of electric charging and why our industries should consider adding EV chargers to their business. DC fast chargers are the most popular option to consider, as this “fills up” the customer’s car with energy the quickest. However, depending on the type of business, it may be more prudent to install other levels of chargers to allow customers to stay at the business longer. Other factors to consider before installing EV chargers include the location of the business, the utility associated with the businesses area, and if new construction is needed or if a retrofitting option is available. Though as NACS noted in their recent “Crack the Code Experience” conference, it can cost eight times as much to do an EV retrofit as it does with new construction. Businesses should begin making these considerations now, even if they do not have an immediate plan to include EV chargers so they can be prepared when they are ready to include charging infrastructure. The webinars conducted with ChargePoint can be viewed on the NJGCA website.

*** ENERGY EXAMINER ***

UPDATE: NUCLEAR / WIND / SOLAR / GEOTHERMAL MANUFACTURING PLANT; NEW SOLAR PANELS DEVELOPED; MORE FUNDING FOR NUCLEAR

*** ENERGY EXAMINER ***

Wind:

Offshore wind developer Ørsted and German manufacturer EEW are leading a \$250 million investment in the Paulsboro Marine Terminal in Gloucester County, the largest in offshore wind manufacturing in US history. The facility will manufacture 400-foot-tall monopiles, the foundation of offshore wind turbines. The monopiles will first be built for Ørsted’s wind turbine farm planned off the coast of Atlantic City, but will then begin production for the rest of the industry. The project would also complement a state-led wind port in nearby Salem County that will be built starting in 2021 to assemble wind-farm components. Construction on the facility will break ground in January 2021, with production beginning in 2023.

Solar:

A new type of solar panel was recently developed that is said to get close to 30% efficiency. The solar panels are made of a layered combination of two effective semiconductors that work together, improving on all-silicon panels by adding perovskite. The cell in this research is a tandem cell, a single cell that has multiple wavelength phases. This new cell layers perovskite and silicon with the right amount of buffer in between to let them both work at peak efficiency.

Nuclear:

The Consolidated Appropriations Act of 2021, approved by Congress in December funds \$900 billion in coronavirus relief and appropriates \$1.4 trillion in government spending for fiscal year 2021. Included in these funds are \$1.5 billion allocated for nuclear energy research, development and demonstration activities, \$280 million for the Advanced Reactors Demonstration Program, and \$27.5 million for DOE expenses necessary for nuclear waste disposal activities to carry out the purposes of the Nuclear Waste Policy Act of 1982, including interim storage activities.

*** ENERGY EXAMINER ***

UPDATE: NATURAL GAS/PROPANE NJ FIRST TO INTEGRATE NATURAL GAS AND SOLAR POWER

*** ENERGY EXAMINER ***

Though President-Elect Biden has pledged to push an ambitious emissions-cutting agenda during his term, the sharp rise in investor appetite for environmental, social and governance investments will not affect the natural gas space too much, with opportunities even opening up for a consolidation of the sector. Natural gas will need to be included in order to provide the reliability of electricity supply that solar and wind simply cannot offer at this point.

*** ENERGY EXAMINER ***

UPDATE: HYDROGEN/HYDROGEN FUEL CELLS CA ADVANCEMENTS; HYDROGEN BUSES/SEMS; HYDRGEN STORAGE

*** ENERGY EXAMINER ***

In early December, the California Energy Commission (CEC) approved a plan to invest as much as \$115 million to increase the number of fueling stations in the state that support hydrogen fuel cell electric vehicles (FCEVs). While hydrogen-powered vehicles have not taken off in popularity like electric vehicles (which is also a slower growing industry), it does align with clean energy goals, including California Governor Newsom's plan to ban the sale of gasoline-powered vehicles in the state within the next fifteen years. Under the plan, up to 111 new hydrogen fueling stations will be built in the state by 2027, including many designed for multi-use by passenger vehicles, trucks and buses.

Though hydrogen-fuel cell vehicles may not have taken off in popularity, you may see a hydrogen-powered bus and/or semi truck before a standard sedan. This is because battery-operated vehicle sedans are less practical for overnight journeys, often with heavy loads making them less efficient. Because of the heavy loads and long journeys, trucks and semis emit tons of carbon dioxide, making hydrogen a better fit for evolving into a greener industry. However, an industry shift could require an overhaul of how it sources components, hires workers and meets standards. Of course, expanding hydrogen fueling options would again depend on the same factors that are inhibitors for electric vehicles: cost and infrastructure.

If hydrogen does become a renewable fuel of the future, storing enough to power vehicles and homes, especially as part of a larger piece of finding more sustainable energy sources, has been a dilemma. Scientists may have found a unique solution in repurposing salt mines in Utah for storing hydrogen and other renewable energy sources. Salt makes a great medium for storing and then continuing to generate green hydrogen. CNBC explains the science behind the salt caves and hydrogen as such:

“Caverns can be created in salt domes by drilling into the salt dome and injecting the rock with water, which dissolves the salt. The resulting brine is extracted, leaving a large cavity. The next step is storing hydrogen in the cavern. Hydrogen electrolyzers can convert water into hydrogen by using renewable energy from solar and other sources. The hydrogen can then be stored, and reconverted to electricity when needed.”

Though the U.S. has the infrastructure, politics often has a way of slowing projects such as these down, even with a new administration this year. In addition, there are other issues with hydrogen that need to be contended with, such as the ties to fossil fuels in order to obtain hydrogen resources and the high cost. However, in thinking about hydrogen as an option among a “menu” of renewable energy resources, these salt caves could be a possible solution for where to store hydrogen fuel.

*** ENERGY EXAMINER ***

UPDATE: FOSSIL FUELS

OIL COMPANIES MAKE INVESTMENTS IN RENEWABLES; ROOM FOR IMPROVEMENT IN NJ

*** ENERGY EXAMINER ***

It was not a great year for gasoline, with major investments being made in renewable energy, as well as decreases in travel and commuting overall due to COVID pandemic. While all major oil companies are looking at a troubling year, Exxon looks to be in the biggest danger. Data shows that they invested the least in renewable energy, with other oil companies such as BP pledging to get to net zero emissions by 2050. All eyes will be on Exxon as to if they will be the first to fall due to global climate change.

As the Trump presidency comes to a close (and ultimately, the war between his administration and the state of California), Governor Newsom announced the state will plan to ban the sale of gasoline-powered vehicles in the state within the next fifteen years. This is an effort to force automakers to switch gears and promote cleaner energy vehicles. Interestingly, President-elect Biden has not endorsed this policy as of yet, and instead has said he plans to encourage “investments and incentives, not bans,” according to his spokesman.

In New Jersey, a report was recently released from NJDEP evaluating the State’s progress in reducing carbon dioxide emissions to 80% below 2006 levels. The report found New Jersey met a short-term goal of reducing its carbon emissions in the immediate. However, according to the report, additional and drastic changes still must be made to transportation, electric generation, construction and industry for Governor Murphy to achieve his goal of 100% renewable energy by 2050. The report further calls for “steep and permanent” reductions in greenhouse-gas emissions within the “next several years” in order to achieve these goals. As previously written, New Jersey’s transportation sector is the number one offender for the highest emissions rates, with taking up 42% of the total. The transportation sector alone would need to cut emissions 88% by 2030 in order to meet the target for overall emissions reduction, requiring a massive change in how new cars, SUVs and light-duty trucks are powered.

UPDATE: NEW JERSEY

ALL NEW CARS TO BE ZERO-EMISSION BY 2035

The transportation sector is New Jersey's largest source of greenhouse gas emissions and air pollution, and Governor Murphy has made it clear that he intends to clean up the Garden State's act. In a report published by the New Jersey Department of Environmental Protection, the Murphy administration has recommended that by 2035, all new cars, SUVs and light trucks sold in the state be zero-emission vehicles. This surpasses efforts detailed in previous state initiatives that aim to have 330,000 electric cars registered in New Jersey by 2025 and two million registered by 2035. This also somewhat mirrors Governor Newsom's efforts to ban new gasoline-powered vehicles, mentioned in the fossil fuels section of this report. However, as long as infrastructure and cost issues remain, the shift from majority gasoline to electric-powered vehicles will continue to be a slow-going process. ■

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Five Reasons to Consider AMT Now

Good health benefits are essential to both employees and employers.

Many employees regard health coverage as their most important benefit because it supports financial health, personal health and wellness, and peace of mind. Employers offer health coverage to help them hire and retain quality employees and to support the health and productivity of their staff. But health benefits also represent one of the largest operating costs after payroll and years of rising healthcare costs and premiums have made it more challenging for employers to maintain quality plans and coverage levels. Fortunately, our partnership with Association Member Trust, provides more options, more value and ultimately more health for our employer members and their covered staff.

Association Member Trust (AMT) is able to provide unique value to our members because it operates, not as a private health insurance company, but as a highly cost-efficient, self-funded, not-for-profit trust. AMT's operating costs are approximately ten percent lower than traditional health insurers. Because AMT is governed by trustees who are employer members of the program, all major decisions are focused on improving the value and service provided by the program to our members. With seventeen participating associations and over 2,000 member employers, AMT is able to leverage its purchasing power to negotiate the best terms with its provider networks and claim administrators. Because AMT does such a good job controlling operating costs, they are often able to return plan surplus back to their members through dividend credits. In fact, AMT has paid over \$17 million in dividends to qualifying members since 2012.

Here are five reasons your business should talk with an AMT representative about your health coverage options:

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Many practices find plans with Health Savings Accounts particularly attractive. That's because an HSA combines a high deductible health insurance plan, typically with lower premiums, with a tax-favored savings account. Money contributed to an HSA is tax-deductible (up to the legal limit) and can be used tax-free to pay for qualified medical care. Money left in the savings account can be invested and earnings accumulate tax-free over time, making it another savings vehicle for retirement. And, unlike a flexible spending account (FSA), unused money in your HSA isn't forfeited at the end of the year; it continues to grow tax-deferred.

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3. Access to the Horizon Blue Cross Blue Shield Network – AMT contracts with Horizon to provide access to thousands of doctors and healthcare providers in New Jersey and also nationally through the Blue Cross provider network.

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5. Dedicated AMT Service Reps Who Know You – Whenever an employee has a question or a situation like a claims issue, they can get help and answers from dedicated AMT representatives.

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TRAINING CLASS UPDATE

Classes will be held at NJGCA Headquarters
4900 Route 33 West, Wall Township, NJ 07753
Call Nick at 732-256-9646 or email nick@njgca.org to register

Are you interested in getting your INL license?

Do you need an additional inspector for you PIF location?

Is there a new employee that needs to get their inspector credentials?

We can help!

Since September, NJGCA has resumed providing members and non-members with training classes on a regular basis. In doing so, and considering the ongoing COVID pandemic, we have been careful to follow indoor restriction guidelines to maintain a safe learning environment.

Unfortunately, our December training session was cancelled due to a snowstorm and we have been unable to confirm a make-up date. That is because our training classes always include the participation of the Motor Vehicle Commission to administer the INL exam immediately after our in-class instruction. As the State is experiencing a personnel shortfall, there is now a testing date backlog that we are working to overcome. Though we do not have a new make-up date (or a future session schedule) to announce in this edition of On The Road, it is important that we hear from you on your training needs. Your feedback and interest help us to gauge student participation and how many sessions we need to schedule in the future. This is especially important when hosting classes under COVID conditions, as class sizes are capped and more sessions may need to be scheduled to accommodate everyone.

If you would like to attend a training session, please email us at training@njgca.org with your interest.

Thank you!

NJGCA 2020 Turkey Drive Success

In previous years, we have leaned on the generosity of our members to be able to donate turkeys to Fulfill NJ, the food bank that serves Monmouth and Ocean counties. Unfortunately, the COVID pandemic that has ravaged the world prohibited us from organizing our regular turkey drive event, where the Young Professionals group are able to drop off turkeys to the food bank.

This year, we felt it was more important than ever to be able to help those in our state that may not be able to put food on the table. We decided to donate to the Community Food Bank of New Jersey this year in order to reach as many people affected by hunger as possible throughout the state. Also this year we decided to raise money instead of donating actual turkeys to help reduce the spread of COVID. **Thanks to our members, we were able to donate \$3,768 to the Community Food Bank.** We hope to continue to share charitable opportunities, especially as so many are feeling the various effects of the pandemic, and that our members will continue to help those in need in their communities.

Do you have children that plan to inherit your business, or are you under the age of 40 and looking to meet young professionals in the industry? Email Michelle at michelle@njgca.org and ask about joining NJGCA's Young Professionals group!



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INSPECTION PROGRAM UPDATE



By: Nick De Palma

No new news, other than there's no news -- and another extension.

By Nick De Palma

The State's "next generation" motor vehicle inspection program is now well over two years past due. In fact, we have moved past the cliché of "extra innings" and into a different type of game altogether. At this point we may actually have to wait another generation for the "next generation" program to arrive.

Officially known as the "Enhanced Motor Vehicle Inspection/Maintenance System," New Jersey's current program is operated by Parsons and was originally awarded in May 2008. At the time, the agreement between the State and Parsons was for a five-year contract, with the possibility of a three-year extension.

Simple math tells us that, this would have created (at most) an eight-year rapport, with the arrangement ending in 2016. And yet, the relationship is now twelve years old, with an ever-moving end-date placing the next generation program continually out of reach.

Our history lesson aside, it is important to note that the existing paradigm was set to expire on November 5, 2019. The State had originally begun the bid solicitation process in or around August 28, 2019, with an anticipated contract cycle to run from February 11, 2020 to February 10, 2026.

This obviously has not happened. Rather, we are now on our twelfth bid amendment; with each amendment pushing back the deadline further. To be fair, seven of the twelve "amendments" have been issued since March and the start of the COVID crisis; which has obviously created anxiety and upheaval well beyond vehicle inspections.

With the foregoing in mind, we are now told that bids will be opened on February 26, 2021. As we go to press, there is no indication if the date will again be moved. However, if the existing COVID-influenced pattern should continue, it is likely the bid opening date will be delayed.

The above update aside, we should reiterate that since 2010, NJGCA has been openly committed to moving state authorities to adopt an all-private inspection program. We are the only state left operating a "hybrid" system, and many of our neighbors (including New York, Pennsylvania, Connecticut, Massachusetts, and Rhode Island) have all adopted private inspection regimes.

We will report back when more information becomes available, but if recent events are any indication, there may be no news to report.

If you have questions or comments, please feel free to email Nick at nick@njgca.org.

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Subject: testimonial

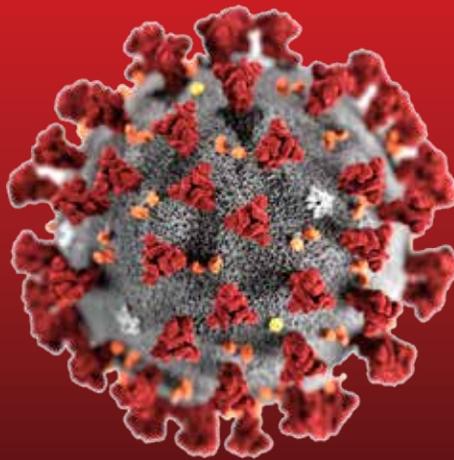
Hello Sal,

Given the challenges of small gas stations in New Jersey, we needed expert help and reliable providers for various services. NJGCA came up on a google search, and I contacted the staff. We joined and obtained excellent personalized advice, as well as a roster of companies that can fulfill all our needs from motor fuel suppliers to environmental services. We also received very wise advice from NJGCA president, Joe Ocello. We now appreciate all of the announcements, political updates, and innovations presented through webinars, such as EMV upgrades and electrical cars. Overall, we appreciate the dedication of all NJGCA staff in helping gas station operators.

Thank you.

H. Abadzi
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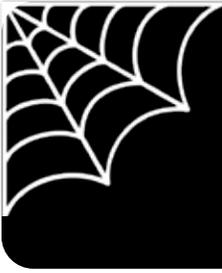
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Horror Highlight



Convenience Store Security Scramble

By: Michelle Horowitz Jackson

It was early in the morning, in late October around 12 AM, when the cashier manning the register at a Jersey City convenience store owned by an NJGCA member saw a group of customers walk into the store. Many people in the store at this time of night was not necessarily unusual; in fact, there were other customers already making purchases at the register when the group entered. It was the amount of people that immediately overwhelmed the cashier, watching at least twenty to twenty-five customers walk in all the same time. The cashier was alone on this particular shift.

All of the sudden, the group of people began frantically grabbing everything they could get their hands on in the store, putting inventory in their pants and stuffing their clothes. The cashier still had people at the register, and knew that if he stepped away from his post, he would be leaving the register vulnerable to being further robbed. Just as soon as the group of people came in, they left. Luckily, without threatening the cashier or anyone else in the store and without presenting any weapons that might have threatened anyone's lives. But they left with clothes filled with merchandise from the store; mostly snacks, candy, and soda.

Since the robbery, several measures were included to the business set-up in order to protect employees and customers from another incident. An electric lock was installed in the front entrance. The door remains locked after certain hours, and customers can place orders through a window on the side of the business, so the customer never has to enter the store at all.

A drawer was also installed under the window that prevents reaching in and can give the customer their merchandise. In COVID times, more windows are being installed in businesses to minimize contact and are especially gaining popularity in convenience stores. After the door is locked for the evening, the employee has to allow customers to enter the store by pressing a switch. If the employee feels unsafe or overwhelmed with customers, they do not have to unlock the door.

After speaking with the manager of the business, he concluded that the lesson learned from the situation is to be aware of your surroundings. Know the area in which your business resides. If your business is in a city or highly populated area, make sure your security is up to date and employees are trained to handle dangerous situations.

Learn from your fellow member. Don't let this happen to you!

By: Nick De Palma

The recent Stage II vacuum assist vapor recovery system ("VAVRS") decommissioning deadline has created a scramble among members and non-members to meet the State's compliance deadline (please see Compliance Corner in this edition *On the Road*).

The typical confusion that accompanies any new rule changes aside, even station owners who acted well in advance of the deadline have been negatively impacted by the changeover.

To illustrate this, consider the NJGCA member who was cited by DEP for dispenser hose and nozzle violations. The factual circumstances were surprising, and

worth bringing to your attention.

Our member decommissioned their Stage II recovery system two years ago as part of an entire location overhaul. This included new tank installations and EMV-compliant dispensers.

After spending considerable funds on the all-new installation (several hundred thousand \$), our member did not anticipate any environmental-related violations for the foreseeable future. However, he was recently cited thousands of dollars for failing to install CARB-certified low permeation hoses and dripless nozzles in accordance with existing DEP regulations.

This is a seemingly “small” violation and one that would not automatically capture our attention. However, what was significant about the member’s citations were how many “professionals” were involved in the installation and overlooked these important details. For our member, it is the timeline that is most concerning.

In 2017, the State promulgated regulations which mandated the decommissioning of all gasoline retail stations that operated Stage II VAVRS. In doing so, it was also mandated that dispensers use both CARB-certified low permeation hoses and CARB-certified enhanced conventional (ECO) nozzles (or “dripless” nozzles). Both measures were in accordance with CARB certification procedures CP-201 and CP-207.

Digging into the details reveals that stations were to use hoses with a permeation rate no higher than 10 (g/m²/day) grams per square meter per day and meet UL 330 requirements. The use of CARB-certified dripless nozzles was ordered to reduce the release of VOCs at dispensers.

For our member, these regulations were already in place before that station overhaul was completed. Keep in mind that New Jersey was late to order the decommissioning of Stage II VAVRS. That means the use of both low-permeation hoses and dripless nozzles were already mandated throughout most of the nation, as New Jersey was an outlier jurisdiction.

Unfortunately, none of the parties involved in the site overhaul had these regulations in mind while the station was under construction. It slipped past everyone!

Our member purchased his dispensers from a very well-known national brand supplier (with hoses and nozzles intact). The dispensers were then installed by a local New Jersey-based contractor who knew the latest specs. Lastly, the member’s compliance company (who, unfortunately for our member, were not an NJGCA MBP) repeatedly missed the hose and nozzle slip up when regularly inspecting his facility.



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Understanding Customer Service

By: Bill Rosenberg



I'm going to go out on a limb here and guess that if you are reading this you are probably involved in the automotive repair business and the owner, manager or boss of some nature has "suggested" that this should be required reading. How am I doing so

far?

OK. That's what I thought. I'm going to make another prediction and that is that you're probably already a pretty good tech and you know your stuff. Right about now, you're probably starting to ask yourself "How does he know all that?" I'm going to give you an answer you might not be expecting.

You're a pretty valuable person. Not only to yourself and your family but to where you work and that's what we're going to address here. Let's look at it this way. There are two sides to having a job. In its simplest sense, your company has an expectation of receiving value for the dollars they are paying you and you have an expectation of being paid for the time. However, nothing is ever that simple. It is a complicated relationship but I am going to give you the answer that gets us going. The reason I "know" you're a good tech is because your company has made the decision to help round out your experience which increases your worth, no matter where you go, by enrolling you in classes and "asking" that you read this column.

They wouldn't do that if they thought you weren't worth it. They wouldn't waste their time or money on you if you couldn't do the job. You are not employed by a charitable institution. They are in business to make a profit for themselves and in order to do that, they need technicians who can earn that profit for them. If you were not that person, you wouldn't be there. How's that?.... So read on!

As we get into the topic of sales and service I would like to create two distinctions in the "sales" category and then illustrate how it flows

seamlessly into the "customer service" category.

First sales: Most of us think about sales as taking care of the customer that drives in off the street. For the most part you would be correct. That would be the "external" customer. But there is another customer you need to consider first and that is who I call the "internal" customer. Not to get too deep here, but briefly, the internal customer is everyone else you work with. Unless you are the sole proprietor of a business, you have internal customers.

Here's an example. If you are in a large shop with many techs and service writers all working in their own "areas", you all have to work together as a team. That means that the person handing you the work order or transmitting it to you on a tablet has to get everything right on that form. All the details, all the notes and comments the customer made when they brought in the vehicle need to be there if you're going to have a chance at doing your job correctly. Then the person you hand off your finished job to, if it's the tire guys, the detail people or back to the service writer, they need you to have done your job correctly and completely. You are the "customer" of the person that gives you the job and the person you give it to is your customer. If you are happy with the information on the work order and the person who receives your work to carry on the flow is happy with what they got from you, then everyone is happy, including the "external" customer we weren't even talking about yet You may want to read that again.

So now let's talk about the "external" customer. Here again, nothing is simple. We are all customers when we go out and consume anything. It could be buying gas, clothes, dinner, movies or taking a vacation. We are consuming all the time. What you are going to find the more you read my writings is that in order to understand what is required to take care of that external customer and keep them happy and coming back, you are going to have to rely on your own experiences as a consumer to guide you in delivering that higher level of customer service. In other words, treat the

customer like you expect to be treated if the situation was reversed.

I'm going to ask you to step outside your job and think about how you felt during your last purchase at the fill in the blank Were you happy or were you muttering to yourself? Go on, you can do it. Was your mind not thinking about what a great person that was who took care of you or how lousy it was when you had to hunt for someone to help you and when you finally found them they gave you the wrong advice? It's not hard. You get these lessons all the time. NOW, all you have to do is turn your mind back into your business and relate it to how you treat your customers (internal & external). What would their opinion be of their last contact with you or your work? I'm just sayin'.

The one thing I will not accept is making excuses that one particular business is different from another when it comes to customer service. That you can't relate what went on at the dry cleaners or the doctor's office to the automotive business. Yes, the nature of the business can definitely be different but I can guaranty that when you break it down to the most basic fundamental, it will all come down

to the opinions we form about customer service. It is my contention that there is only one way to pursue it. I hope you will join me in these monthly articles as we explore proper sales practices and quality customer service.

* * * * *

Bill Rosenberg has spent most of his life in the automotive industry. His father had a gas station and parts house in Monticello, NY in the 1940's. He began as a salesman in the mid 70's for an auto parts distributor. In 1983 he joined BWP Distributors, a CARQUEST member and rose through the ranks to become Sales Manager, Vice President of Sales & Marketing and eventually Sr. VP. During this time he also served on several CARQUEST national committees, one of which was Training. Bill has authored and delivered customized training to thousands of aftermarket personnel including a major program addressing Quality Customer Service. He continues to collaborate with EAST Training and still writes and consults on issues of training and customer service.

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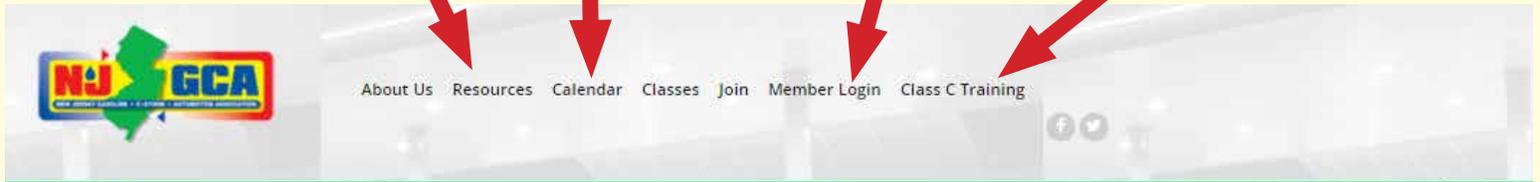
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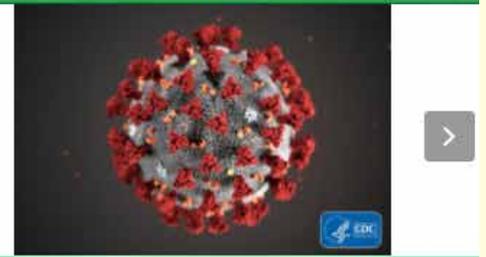
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Your Top EMV Pump Upgrade Questions Answered

By: Bill Rosenberg, Senior Vice President, Sound Payments Petro Solutions



New EMV Pump



Manufacturer's Retrofit Kit



New Pump + EMV Retrofit Kit



Used Pump + 3rd Party Retrofit Kit



3rd Party Retrofit Kit

As we get closer to the EMV liability mandate deadline of April 2021, I wanted to provide some guidance and education around the most common questions and concerns. These are some questions derived from surveys, webinars and inquiries received as to what continues to hold stations back from upgrading their pumps to support EMV.

How can I upgrade for EMV at the pump and not break the bank?

How to upgrade cost-effectively is one of the most common questions and concerns for stations. To really dive into this concern, I want to shed some light on what it could mean if a station does not upgrade. The amount of fraud targeting outdoor fuel dispensers is expected to hit more than \$450 million this year. Today that burden is placed on the financial institutions. In April 2021, station owners will be responsible for that financial burden. It is easy to get cardholder data on-line and make a fake card. With the easy options for upgrading there is no reason for stations to be put in this position. If you do not have an EMV reader, you will lose the chargeback request every time. Even if you have a video of the customer signing, the station owner will be liable because of the new mandate.

With such low margins on fuel, the financial implications could be huge. It will only take a few chargebacks with large SUVs to wipe out your profits for the day. I sympathize with you on why you must spend money upgrading your equipment to support the card associations, but you do not have any choice if you want to accept charge cards. However, you do have options as far as the solution available.

Retrofit solutions are becoming more popular because it can be 1/2 to 1/3 the average cost of a full pump replacement.

1. Purchase new pumps from a pump manufacturer that supports EMV
2. Purchase an EMV retrofit kit from a pump manufacturer
3. Purchase a new pump from a pump manufacturer that does NOT support EMV and upgrade it with an EMV retrofit kit from a 3rd party
4. Purchase a used pump that does not support EMV and upgrade it with an EMV retrofit kit from a 3rd party
5. Upgrade your existing pumps with an EMV retrofit kit from a 3rd party

The bottom line is that you have low-cost options and the consequence of not upgrading could put your station out of business.

Are there enough software vendors?

The good news is that there are more and more vendors coming to market with cost-effective options. More of a concern than lack of software vendors is lack of installers. Waiting until the last minute, could mean you are at risk of having to wait to upgrade. The number of field technicians qualified for installing new solutions is limited and as the mandate gets closer their schedules quickly book up leaving those who wait out in the cold.

If you are considering a retrofit, there are a few important points to consider when evaluating a vendor:

1. Does the vendor use a semi-integrated solution at the pump, or do they require a fully integrated solution?
2. Do they utilize Wi-Fi communication, so you do not need to break up concrete and lay new cable?
3. Does their solution allow for easier scalability? Can you plan for the future as part of your investment?
4. What is the installation process – can you upgrade one pump at a time, or do you need to shut the station down losing valuable customer loyalty and revenue during the outage?

5. How about security - is the solution tamper resistant, field hardened and is its End-to-End encryption or P2PE enabled i.e. Is the card data encrypted at the point of entry?

How can I upgrade without closing my station?

If you are planning a full pump replacement then you will have some down time, especially if it involves the pumps and tanks. A retrofit can allow you to upgrade one pump at a time. Either way you choose (pump replacement or retrofit), upgrading is well worth it because the consequence could mean a station closing its doors forever rather than just a few weeks.

Do I have to upgrade my pumps all at once?

A good semi-integrated, retrofit solution that enables EMV at the pump can get the job done for you in a matter of hours on a pump-by-pump implementation, so you do not need to shut the station down. These

new solutions also provide you with new technology like enhanced security (PCI and end-to-end encryption), QR code scanning, PIN-on-glass, MSR, and EMV chip & PIN and contactless via card tap or NFC (Apple Pay, Samsung Pay).



New systems utilize the cloud to adhere to internal systems and interfaces with standard industry protocols. Deployment and industry standardized strategy ensures a seamless transition and minimizes downtime by phasing deployment while also giving the option to temporarily run the old and new system simultaneously. Do I have to replace or upgrade my POS system?

It is true that most solutions are an “all or nothing upgrade,” and if there are issues it’s difficult to roll back to a previous working state. This is an additional cost, and it can be difficult to undo and or resolve issues that may occur during traditional upgrade. The challenge for stations is to ensure the attended POS system works with their unattended pay-at-the-pump solution and they both work with the forecourt controller. If this is a concern, you will most definitely want to consider a retrofit solution that works with your existing pumps and forecourt controller and allow you to upgrade one pump at a time.

Is it really that urgent?

I encourage you to make the decision now and move forward. If you wait to the last minute, you may have a problem getting your solution implemented in time, which will put your business at risk.



* * * * *
Bill Pittman is Senior Vice President at Sound Payments Petro Solutions. Sound Payments is an NJGCA Member Benefit Partner serving members with low cost solutions to the EMV requirements that were mandated by the major credit card companies and originally to be in effect by October 2017. The high cost of compliance extended the mandate until October 2020, and the COVID -19 crisis extended the deadline further until April 2021. Bill and his team can be contacted with any questions about upgrade options, petrosales@soundpayments.com or 844-319-5635

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NJGCA Member Benefit Partner

2020: The Year in Gas Prices

By: Eric Blomgren

Without doubt the biggest story of 2020 was the COVID-19 pandemic. The virus and the response to it affected virtually every aspect of our lives, and gas prices were no exception. Gas prices through March 4th were mostly level with where they had been since about August 2019. Over the next 20 days, the average rack price without tax fell from \$1.52 a gallon to 44¢ a gallon. It began a steady increase from mid-April to mid-June, a period of about 70 days where the price jumped about 75¢. For the second half of the year prices then hovered within a thirty cent range, between \$1.12 and \$1.43.

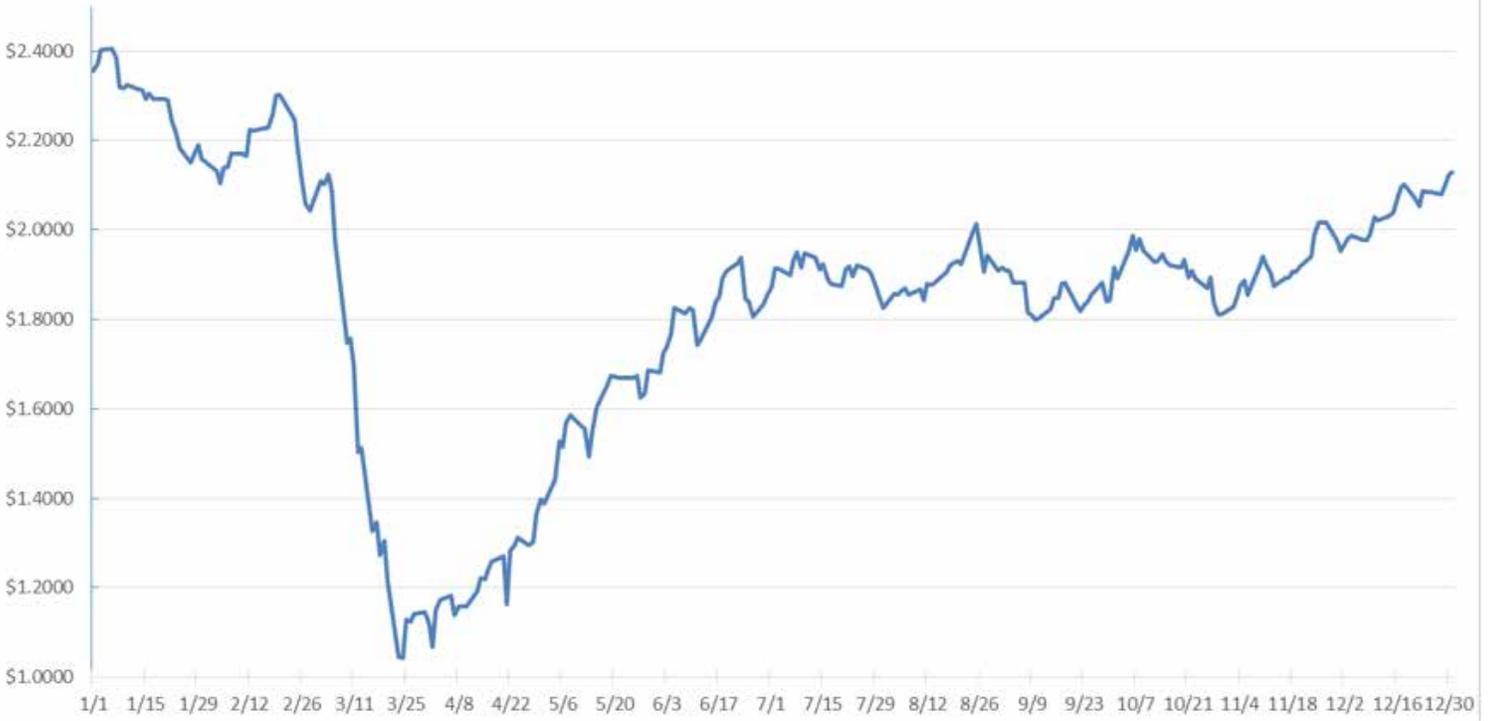
The size of this collapse in prices was not unprecedented, even within recent times. In late 2014 prices dropped \$1.40 a gallon in just over 100 days when the Saudis and Russians worked together to dramatically increase oil supplies in an (unsuccessful) attempt to smother the US fracking industry. In 2008, prices dropped by \$2.20 per gallon over a roughly 100 day period during the worst part of the financial crisis. October 2008 also saw a roughly equivalent drop of about \$1 a gallon in one month, similar to the sharp drop of March 2020.

During this period when demand for fuel plummeted, many stations were able to survive thanks to the ability to dramatically increase margins to compensate for the huge loss of business. A survey of our members sent out at the end of March found that 76% of gas stations had seen at least two-thirds of their volume disappear, with another 20% down by at least half. A follow up survey in mid-April saw 32% say that 80% or more of their volume was gone, 42% were down between 66% and 80%, and 18% down 50%-65%. Margins (tracked here as the gap between the day's OPIS average retail price and previous day's average rack price plus tax) jumped over this period from less than 30¢ a gallon to as high as a \$1.28 a gallon. There was nearly a month when the average margin was over \$1 a gallon. Once rack prices stabilized in June, margins did as well and have hovered around a more normal 30¢ a gallon (although with less volume being sold).

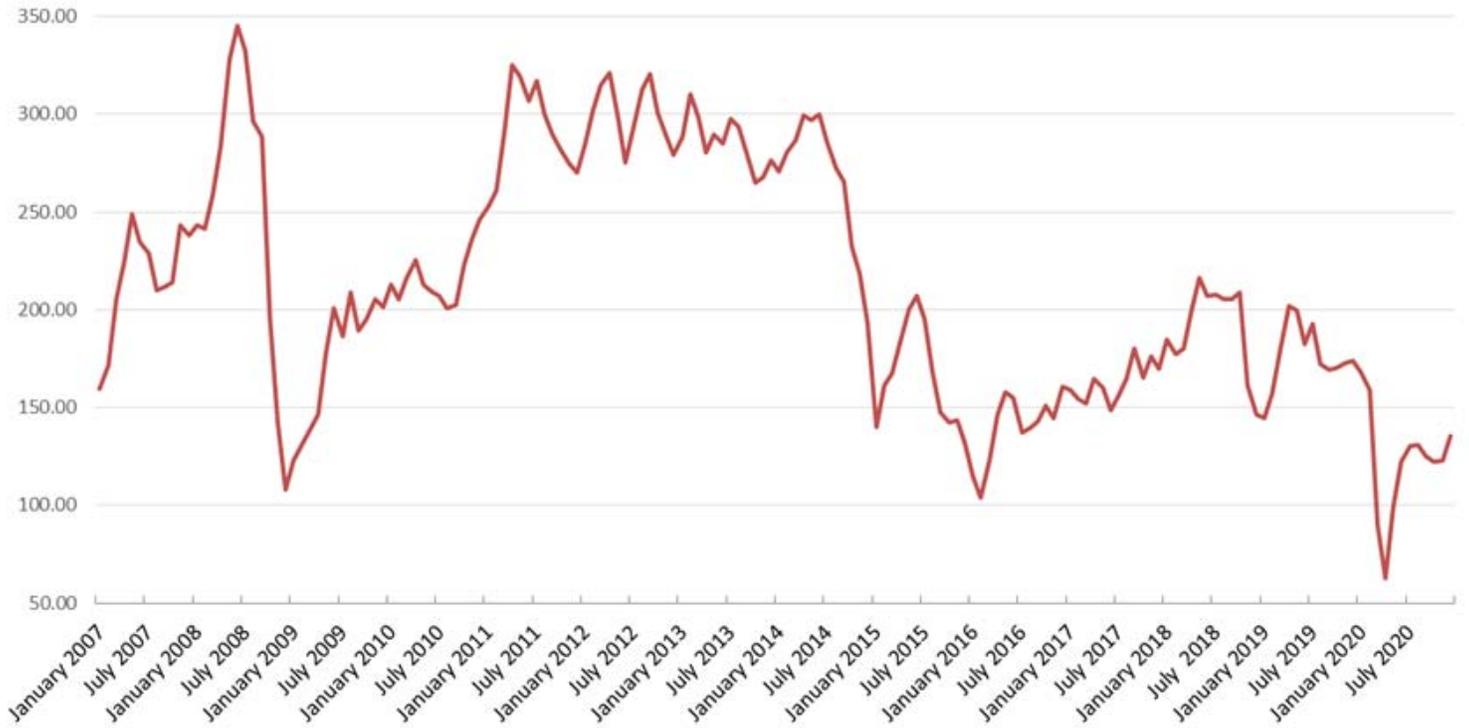
2020	Average Rack Price+Tax	From Previous Month	Avg. Margin (OPIS)
January	\$2.28	-\$0.05	\$0.36
February	\$2.18	-\$0.10	\$0.36
March	\$1.49	-\$0.69	\$0.88
April	\$1.23	-\$0.26	\$0.93
May	\$1.59	\$0.36	\$0.47
June	\$1.82	\$0.23	\$0.31
July	\$1.90	\$0.08	\$0.29
August	\$1.90	\$0.00	\$0.29
September	\$1.85	-\$0.05	\$0.36
October	\$1.91	\$0.06	\$0.32
November	\$1.92	\$0.01	\$0.30
December	\$2.05	\$0.13	\$0.28

Year	Average Rack Price + Tax	Change	% Change
2010	\$2.45	\$0.40	20%
2011	\$3.20	\$0.75	31%
2012	\$3.32	\$0.12	4%
2013	\$3.19	-\$0.13	-4%
2014	\$3.00	-\$0.19	-6%
2015	\$1.99	-\$1.01	-34%
2016	\$1.77	-\$0.22	-11%
2017	\$2.18	\$0.41	23%
2018	\$2.48	\$0.30	14%
2019	\$2.36	-\$0.12	-11%
2020	\$1.84	-\$0.52	-22%

Average Rack Price + Tax: 2020



Rack Price 2007-2020



Disruptions Coming To Your Business

By: Michelle Horowitz Jackson



2020 was the year of disruptions, and it looks like these changes are here to stay through 2021, and for the next several years at least. According to a new report from Edge by Ascential, the COVID-19 pandemic will have a long-term impact on the retail sector and will disrupt consumer shopping behaviors through at least 2025. Many of these disruptions we have seen coming for a while, and were accelerated by the pandemic. An increase in healthy food trends, a shift to online or more convenient shopping methods, and the use of technology; all saw exponential growth in areas we expected to grow much slower, and they will only continue to grow from here.

AMAZON

Amazon received federal approval to establish a fleet of drones to begin limited tests of package deliveries via drone. Receiving approval is a milestone in the company's efforts to use unmanned aircraft to deliver packages to global consumers. Don't count on seeing fleets of drones with packages crossing the skies just yet: the FAA needs to establish rules for the more than 480,000 drones currently registered for commercial operations, and issue separate rules permitting drones to fly regularly over populated areas. Companies are taking even more notice to the growing technology during the COVID-19 pandemic, as the need for noncontact deliveries continues. Amazon said it envisions delivering packages from its warehouses to customers in less than 30 minutes, and can carry packages weighing up to five pounds and fly a round-trip distance of about 15 miles.

CONTACTLESS PAYMENTS

As the COVID pandemic continues, companies are looking to alternative methods to gain customers without the threat of contracting the virus. ExxonMobil is no exception. In October, ExxonMobil announced that 11,500 stations in the United States would be upgraded to allow for contactless payments. The company installed NFC tech-

nology and QR codes in pumps at thousands of Exxon and Mobil stations across the country, allowing customers to be able to pay for gas without the need to interact with any staff. Drivers would simply need to unlock their smartphone and scan the QR code generated by the pump. Exxon has also partnered with Amazon to support payments made through the Alexa mobile assistant for an additional level of contactless payments.

AUTONOMOUS VEHICLES

Earlier this year, Nuro's R2 became the first driverless delivery vehicle to receive federal approval. The company is operating fully autonomous vehicles in Arizona, California and Texas. Though their previous attempt to roll out the R2 vehicle was delayed by the pandemic in the spring, the company will plan to launch the vehicle in Houston. In November, Nuro secured \$500 million in additional funding, bringing the company's value to \$5 billion. Nuro makes deliveries for Kroger in six Houston ZIP codes, building on a pilot program that began in Arizona two years ago.

Walmart will also partner with Nuro, but will also partner with its competition, Cruise, a majority-owned affiliate of General Motors. That pilot delivery program will begin early 2021 in Scottsdale. Cruise has been testing its self-driving vehicles in San Francisco as well as Phoenix, and according to NACS is "laser-focused on making this first pilot successful with Walmart," but has not yet said how many vehicles will be introduced into the field.

LYFT/UBER & FOOD DELIVERY

In COVID times, it's rare that we see something that we previously considered an advancement take a huge step back, but this does seem to be the case with ride-sharing apps. Lyft's ride-hail delivery service has experienced a 48% decrease in quarterly revenue while gross bookings in Uber's mobility rides unit slumped 75% to \$3.1 billion in the second quarter. However, this is the point of writing this piece to you, that reinvention and disruption is the key to staying alive, especially in these pandemic times. Lyft announced in November a new food-delivery service is in the works, and Uber's pre-COVID food delivery service,

UberEats, saw gross bookings more than doubled to nearly \$7 billion in the second quarter. Lyft President John Zimmer previously remarked that businesses are looking for a partner that will not charge huge commission percentages to offer delivery services, and Lyft drivers are looking to pick up the slack after a slow year. Lyft will attempt to underbid GrubHub, Uber and other food-delivery, third-party delivery companies which charge restaurants per order.



Source: Amazon



Source: ExxonMobil



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