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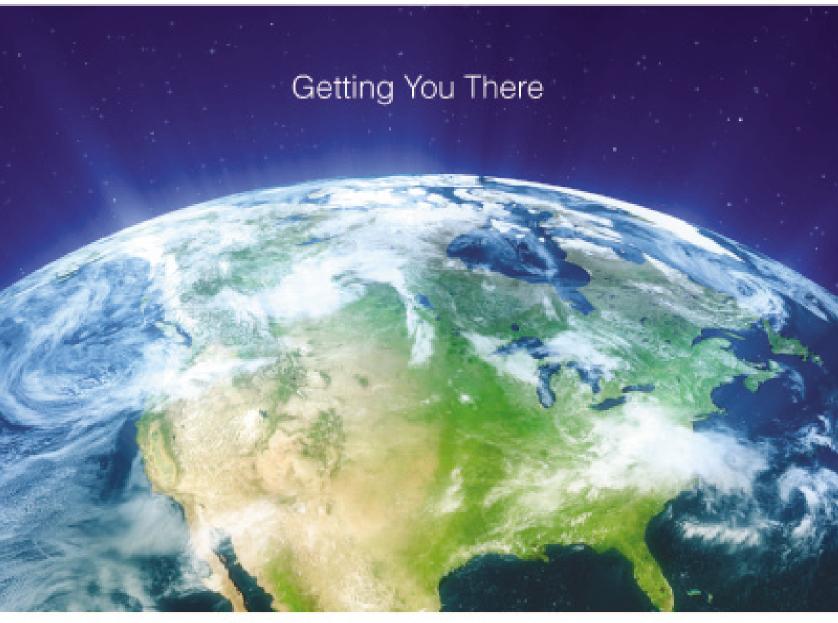
# ONTHE ROAD

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

# Voter Guide 2020



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#### Message From Executive Director Sal Risalvato



### What is Truth?

truth; noun.

1.actual state of a matter: conformity with fact reality; 2. verity: a verified or

indisputable fact, proposition, principle, or the like; 3. the real facts about a situation, event, or person.

lie; noun.

1.an intentionally false statement

lie; verb.

1.to express an intentionally false statement

mislead: verb

1.to lead in a wrong direction or into a mistaken action or belief often by deliberate deceit.

2. to lead astray: give a wrong impression

All too often the words defined above are commonly considered when responsible voters are trying to decide who they should vote for on Election Day. Although many voters do their homework and due diligence. many do not. This makes two categories of voters. There is a third category, and that is the group of citizens who are turned off by the process, are apathetic, and don't participate in the electoral process.

The first category are those citizens who do their homework. They really care about how decisions being made at all levels of government will affect their families, their businesses, and society in general. They may belong to a political party. After all, political parties are supposed to reflect the views of the people in the party. Even those who belong to a party will find that the views of particular candidates in the party differ from their own at times, and on Election Day may vote for a candidate in the opposing party. These voters tend to make it their responsibility to know the facts about issues, and the TRUTH about the candidates and their views.

that simply play 'my team versus your team'. These voters are staunch members and advocates of their own chosen political party. They may have chosen a political party because of the widely held views adopted by the party, or the party platform. Subscribing to a mutual set of values and principles unites people in a party. Yet often these voters tend to ignore TRUTH about a candidate in their own party, or worse, permit LIES about an opposing candidate to permeate the minds and opinions of others, in order to have the candidate from their own party prevail in an election.

Sadly, more people find it convenient to simply adopt the 'my team versus your team' mentality, rather than put the effort in to learning about both the issues and NJGCA has made an the candidates. effort to give members the information and tools that will help them make their choice when they cast their vote on Election Day. I will admit, that for those who are truly interested, an effort must be made to digest the facts that we have researched and placed before you. But it is important that you make the effort.

I have written often at election time how dismayed I am by the lack of TRUTH, or the misinterpretation of TRUTH in political advertisements. Besides political advertisements it is common political strategy for current officeholders to support policies that will benefit an important electoral constituency, or worse, appear to benefit the selected constituency. This would be MISLEADING to voters.

Several recent examples of this come to mind in the upcoming presidential election. These two examples are by no means the only examples of actions in the presidential election that are MISLEADING, LIES, and the absence of TRUTH.

The second category are those citizens For much of the early summer, President

Trump sent continual messages that he wanted a 'Payroll Tax Cut.' He insisted that if Congress did not pass his payroll tax cut that he would establish the tax cut by executive order. In early August, he signed an executive order declaring a payroll tax 'deferment' that would last through the end of 2020. He made much to do about bigger paychecks for the middle class taxpayer earning less than \$100,000 by cutting their taxes. Never once did he use the terminology tax 'deferment,' rather, he always referred to his action as a payroll tax cut. Never once did he inform taxpayers that the taxes that are being removed from their paychecks until December 31 would be required to be repaid. Unfortunately, that responsibility for repayment is on YOU, the employer. It would become your responsibility to collect it from your employee and remit the deferred taxes by the end of April 2021. The president's action was NOT a tax cut! Anyone who saw their paycheck go up by \$75 a week would think that the president did something great for them. However, next year after the election is over, all who saw bigger paychecks would then receive much smaller paychecks, in fact it will be considerably smaller since the original tax would be deducted again, and the deferred tax would also be deducted. The president's actions were incredibly MISLEADING and certainly were not the TRUTH. Certainly, our president knows how his executive action will function and that his payroll tax 'cut' is not a cut at all. How will Trump's assertions affect the outcome of the presidential election? This is MISLEADING at best, a LIE at worst, and certainly absent of the TRUTH.

On the other side of the election, Joe Biden has made a big deal claiming that; "if Trump gets his way, Social Security benefits will run out in just three years from now." He has made this accusation in multiple interviews and town hall events. Of course, a statement like that will scare the pants off anyone collecting Social Security now, or preparing to collect in

the near future. Biden actually has made statements that use the terminology "wipe out, bankrupt, and even defund" Social Security. Senior citizens are known to vote in higher percentages than younger voters. Seniors believing that Trump will leave them without any Social Security income might flock to the polls to vote for Biden. Nothing this president has done or represented has claimed cuts to Social Security and administration officials dispute Biden's mathematical representation. How will Biden's assertions affect the outcome of the presidential election? This MISLEADING at best, a LIE at worst, and certainly absent of the TRUTH.

Political advertisements on TV and especially direct mail are so egregious in how opponents are portrayed, that I have <mark>s</mark>aid many times that I fi<mark>nd it</mark> disgusting and repulsive. This includes candidates that I support for various policy positions. Presently, a candidate that I consider a friend and that I hope will win their election promoted advertisements against has their opponent that sew together bits and pieces of actual facts to influence opinion on how evil their opponent is. It is hard to observe candidates especially when I think highly of them otherwise when they are MISLEADING, tell LIES, and ignore the TRUTH. I don't know what becomes of otherwise intelligent and honorable people when they are facing the voters. It's as if Halloween transforms them at this time of year, disguising themselves as different monstrous individuals and are unrecognizable to those that know them.

There are many resources now that actually attempt to tell the truth in a non-partisan fashion about candidate's positions, media statements, and political advertisements. Sites such as Factcheck. org, and Politifact, are becoming more popular. Many media outlets such as TV and cable news network's now have their own fact checking segments. Some of you may be familiar with the Washington Post and their fact checking section. The Post actually awards 'Pinocchio's' to statements

and advertisements of all candidates and public officials. A candidate can earn one Pinocchio for a minor misleading fact and up to five Pinocchio's for outright LIES. Lamenting about this annual transformation won't solve the problem.

NJGCA doesn't generally expose candidate's false representations in this issue as a matter of policy. Instead, we choose to give you all of the pertinent information regarding their positions based on their answers to our questions and their votes in the legislative bodies that they currently hold.

Please take some time to study this guide and learn about the candidates that represent you. Feel free to call us or comment. Political opinions are something we are good at.





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### President's Message



Hello everyone -

Reflecting back on some of my last articles that I shared with you, there is a reoccurring theme. It seems we all are having identical thoughts and concerns surrounding

the COVID crisis we have endured this year. What's the future for our business, how will the economy flourish, and where will we stand in all of this?

I don't know about you, but I tend to try and break things down to simple formulas. A formula that is easy to comprehend and that is not so overwhelming.

Let's start with the future. We really have no control overit, and current plans may not work out, but we can have a plan "B." Especially younger people who have a longer future in this business. Do you have a business plan for the next two, five or ten years? Is your shop staying in tune with the latest technology? How about education and expansion?

Did you know NJGCA has the "tools" that you need?

Planning is not reserved for younger business owners. For those of us that are not so young you may have been planning business strategies for many years, but there is one more plan you still need. Do you have an exit plan? Are you preparing for a different type of future? As I have been traveling around the state and visiting facilities these last few months, I've noticed a few things. More and more family members are coming into the business. Daughters, sons, brothers, sisters and other extended family members are returning to the "Family Business." Being a 3rd generation businessperson myself, this warms my heart. I knowwhentimes gettough, we have all said I don't want my kids in this rotten business, but guess what? It's happening and realistically, what is so bad about it? Most of us have enjoyed a pretty good run. Yes, we have worked hard, had ups and downs and times of uncertainty. But let's be honest, is it any different no matter where you are employed? To be the best - you have to give your best. Having a family member be part of the business could be your exit plan.

Everyone is concerned about the economy. I've been doing this business for 45 years and a con-

stant concern is always the economy. Trust me, there have been many good years, some great years, and a few bad years to live through. Now more than ever you need the support of NJGCA. The support and services NJGCA provides our members is one of your greatest assets. Reach out and tell your colleagues to do the same. As I keep repeating, there is power in numbers. The more members we have, the more power we have to negotiate with national vendors, insurance companies and government officials; giving you the tools to succeed now and in the future. Call us, pick up the MBP booklet, look through it. Knowledge is power. The power is in your hands. I have been working with our Member Benefit Partners (MBPs) to help create better programs to grow your businesses and make you more profitable. These programs not only benefit you, but our vendors also.

Lastly, we are in uncertain times. We will always have uncertainty in every aspect of our lives. Let's stop focusing on uncertainty and put that energy to use in a positive direction. Seek out new opportunities and deals. Call us or our MBPs to see what's new out there. As I travel around, I find many of us are so bogged down in the daily stuff we are not taking the time to run our businesses properly. Believe me I know how difficult it can be, but this is your future and your family's future. Take the time or better yet use all of the tools and resources available to you with NJGCA for your future.

We at NJGCA have a staff that is so diverse, willing and able to assist you. I am sure by using the many facets of information NJGCA provides, you will find the benefit of membership. As I say to my grandchildren and have often said to myself, "stop, listen, ask questions and use all of the tools and gifts we have been given."

Feel free to contact me if you have a question or a suggestion – or if you would like me to stop by for a visit: joe@njgca.org

Until next time, stay positive, don't put good energy into bad things and remember, we are here to help.

I'll talk to you soon. I may be at your door next.

Joe Ocello President NJGCA Joe@njgca.org For over 41-years, the petroleum industry has associated the service stations.

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### Important Issues Affecting Your Business

By: Eric Blomgren

#### **FY 2021 BUDGET AND TAX INCREASES**

Normally the budget process in Trenton is completed at the end of June, with the fiscal year starting on July 1st. Because of the severe revenue disruptions from COVID-19, legislators decided to delay most of the work of the budget process until September, passing a stopgap budget to cover the first three months of the fiscal year. The updated budget Governor Murphy presented was very similar to the one he proposed in February. He proposed an increase in the state's cigarette tax from \$2.70 a pack to \$4.35 a pack, which would have been equal to New York state's tax and a \$1.75 more per pack than Pennsylvania's. Thankfully, legislators understood by putting NJ retailers at such a massive competitive disadvantage they would not only hurt them but hurt themselves as many more cigarettes would be purchased from other states and smuggled in. They decided to not move forward with any tax increase on tobacco products.

The budget does hike corporate and income taxes. The corporate business tax will have a surcharge on net income over \$1 million. The surcharge is an extra 2.5%, and will last until December 31, 2023. There is currently a 1.5% surcharge that was scheduled to sunset at the end of 2021. These surcharges are on top of the 9% rate for net income over \$100,000. This will give NJ the second highest corporate tax in the nation. The income tax is also being increased on income between \$1 million and \$5 million, from 8.97% to 10.75%. Income above \$5 million has been taxed at that rate for the last two years. NJ has the third highest income tax rate in the nation. Both of these increases will apply to income in calendar 2020. The state will take out new debt totaling \$4.5 billion. The state's constitution does not allow new debt without a public referendum except during an emergency, but the state Supreme Court ruled that new debt could be taken on to cover a budget shortfall that Treasurer certifies as being caused by COVID-19. The annual interest payments on that debt will cost several hundred million dollars per year for the next decade. The budget also has a \$2.5 billion surplus, which supporters said was necessary in case of a second wave.

#### **FUEL TAX INCREASE**

On October 1st, the petroleum products gross receipts tax on gasoline and diesel motor fuel was increased by 9.3¢ a gallon, making the total state and federal tax 69.1¢ on a gallon of gasoline and 82.2¢ on a gallon of diesel. By law New Jersey is required to collect a total of just under \$2 billion per year in taxes on motor fuel. With the huge drop-off in fuel sales throughout the coronavirus shutdown, combined with sales still not back to normal due to most office workers still working from home and not commuting, the Treasurer unilaterally raised the tax to compensate for the shortfall earlier this year as well as what she expects will be a shortfall through the end of June 2021. If sales recover next year then the tax may be lowered next October, or it may be increased again if there is further erosion in sales. When this provision of the law was added to the transportation funding bill a few days before the vote in 2016, it was expected that the total increase over eight years would be two or three cents, it has so far been increased 13.4¢ a gallon. The Legislature has the power at any time to remove or cap this limit, and the Treasurer has the discretion to limit the increase, but they have been totally uninterested in doing so since it would lead to less revenue to spend on road construction, would therefore and be strongly opposed by the unions and construction companies which perform that work.

### WORKERS COMPENSATION PRESUMPTION

In September, Governor Murphy signed into

law S-2380, which creates a presumption that an employee at an essential business (for which the definition is very broad) who contracts COVID-19 is presumed to have caught it on the job, and is therefore eligible for workers' compensation for any illness they have now or in the future tied to COVID-19. This broad presumption will almost certainly increase claims, perhaps in the hundreds of millions of dollars, the cost of which will passed on to the entire community through emplover premiums. While the business community was opposed to the concept of this bill, we offered a compromise to limit the presumption to the several weeks in which the Governor's stay-at-home order was in effect for the general public. Instead the presumption will be in effect for the entire time that the Governor's public health emergency is in effect, which has been in effect since March and will continue to be for months and perhaps years. This language would have matched was Connecticut and California has passed, but unfortunately both legislators and the Governor rejected this reasonable compromise. This bill was a top priority for the AFL-CIO who did not want to see any changes or delays.

#### UNEMPLOYMENT FUND TAX INCREASE

Since reforms were made to the state's Unemployment Insurance Trust Fund about a decade ago, the fund has been very healthy, and employers have even seen decreases in the contributions required of them. The historic spike in unemployment (16.8% claims unemployment in June, still 10.9% in August) have exhausted the state's trust fund. Labor Commissioner Asaro-Angelo stated that he was hopeful the federal government would be able to replenish most or all of our reserves since most states are in a similar position. Any change to the rate for employers would go into effect July 1st, and the size of a rate hike would be determined by the amount of shortfall.

#### BAG, STRAW, STYROFOAM BANS

After years of debate the Legislature passed a comprehensive bill banning and

restricting a variety of different products with an environmental impact. Under bill S-864 (which Governor Murphy is expected to sign) starting in 18 months no retailer may offer its customers a single-use plastic carryout bag. Also effective in 18 months. no grocery store (defined as a retailer that sells food products and occupies at least 2,500 square feet) may give out a paper bag. The plastic bag ban does not apply to certain types of small bags, including a bag "used solely to contain food sliced or prepared to order, including soup or hot food" as well as a bag "used solely to package loose items such as fruits, vegetables, nuts, coffee, grains, baked goods, candy, greeting cards, flowers, or small hardware items." Convenience stores may continue to give out paper bags if they are under 2,500 square feet, they are also free to stop giving out bags or charge a fee for them if they wish.

Also beginning in 18 months is a ban on "polystyrene foam food service products", more commonly known under the brand name Styrofoam. This includes cups, plates, and food containers. There is an exemption provided for foam soda spoons "used for thick drinks", for portion cups under 2 ounces, for trays holding raw meat and fish, and for food products pre-packaged by the manufacturer with polystyrene foam. However, this exemption expires two years after the ban goes into effect (three and a half years from now). That expiration may be extended by the DEP.

Effective in one year, no food service business can provide their customers a single-use plastic straw unless the customer requests it. Retailers must still maintain at least some plastic straws to provide if specifically requested. One important concession granted by this bill is that it overrides all local ordinances governing these products. Well over one hundred of the state's local governments have passed a local restriction on at least one of these products, and often there are different standards in different towns. This law will ensure a uniform standard once it goes into effect. The bill also guarantees

that any store which violates any of these provisions is guaranteed to be given only a warning for a first offense, followed by a \$1,000 fine if the offense was not corrected.

**RECYCLED CONTENT MANDATE** 

Sen. Bob Smith (D-Middlesex) has now held two hearings on his bill S-2515, which mandates certain products be manufactured using a certain amount of recycled content. This includes plastic and glass bottles and originally included plastic food containers (though they have been removed in recent amendments). Thankfully, after working with a variety of different interests the sponsor has amended the bill to ensure that the burdens of compliance are nowhere placed on retailers, only on manufacturers. We will continue to monitor this bill in case that changes, or if the recycled content mandates become so high that manufacturers will not be able to meet them and respond by not offering to sell their products in this state.

### LIABILITY PROTECTION & FEDERAL STIMULUS

One of the biggest priorities for the business community in this state and nationally is to give businesses a general immunity from frivolous lawsuits related to COVID-19. No form of liability protection, however, would be a blanket immunity that eliminates all lawsuits. The employer needs to have acted in good faith to comply as best as reasonably possible with the health and safety standards set by the government at that time. A business's willful, wanton, or grossly negligent behavior would still be liable. It was hoped that this issue would be resolved at the federal level, since Senate Republicans have made it their number one priority for the next coronavirus relief package. Unfortunately, another relief package has not been a priority for them generally. House Democrats have pushed a package that would appropriate over \$3 trillion, Senate Republicans proposed a package closer to \$300 billion, and the Trump Administration has asked for a package just over \$1 trillion. A bipartisan group of lawmakers called the Problem Solvers Caucus (co-chaired by NJ Representative Josh Gottheimer) proposed a compromise package worth about \$2 trillion. With the election near, both Speaker Pelosi and Senate Majority Leader McConnell look to be waiting for the results to come in, hoping a victory for their side will increase their bargaining power. Bipartisan legislation has been introduced in Trenton to provide a form of liability protection, but legislative leadership is still waiting to see if the problem will be solved by the federal government.

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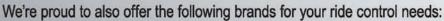
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# PROTOCOLS AND PRIORITIES: STAYING AHEAD OF THE COVID CURVE

You've been "back to work" for months. As things get back to normal, don't let complacency create a false sense of confidence – and lull you into take unnecessary risks

By: Nick De Palma



From the onset of the COVID-19 crisis, even as everyone was locked away under quarantine, NJGCA members have been working. Financial footing and labor shortfalls aside, most of you never closed your doors or limited your hours.

You operate an essential

business and, unlike other industries, you have had to figure out how to navigate the crisis without the advantage of waiting for "experts" or "officials" to chime in on what to do. Rather, you were coming face-to-face with patrons, employees, and a slew of constantly changing mandates. There was no "work from home" policy, and you did not get the benefit of sitting back for months to prepare to reopen.

All of this means that any "Best Practices" or "Return to Work" priorities that were implemented over time in other areas of the economy have long been implemented at your small business.

And candidly, that is both telling – and treacherous – for station owners.

NJGCA members should be commended for navigating all these obstacles under current public health conditions. However, just as in every crisis, the further away one is from the onset of an emergency, the more indifferent and laidback we become. That's just human nature. We slowly become "numb" to the risks and challenges.

In a COVID environment, that is a danger mindset to have; so we're offering up this "reassessment" to members on keeping your shop in peak form.

In June, NJGCA hosted a webinar on "Best Practices", which was presented by our MBP Steven Horowitz of the Horowitz Law Group. After the seminar, and in conjunction with outside re-

sources, we compiled a "Working Best Practices Guidance Document" for members to review and use in helping to protect both their employees and customers. Both the presentation and guidance document are available on our website for your review.

However, government officials from the U.S. Department of Labor ("USDOL"), the Center for Disease Control and Prevention ("CDC"), and the Office of Occupational Safety and Health Administration ("OSHA") have released additional guidance. The reason for this refinement is obvious; the more time that passes, the more health officials understand above COVID-19 and how to protect the public. These resources are readily available online.

Rather than run through a list of precautionary actions or hygiene checklists (which, again, are easily accessible, continually updated, and available to you online), it is far more important that we remind members to use these resources and not become complacent as conditions improve.

It is also important that we remind you of other, clerical and logistical factors that are nearly as important as any "Best Practices" checklist.

Staffing considerations: Keeping your staff healthy and safe is a priority. That means that routine screenings and checks are an essential component of your daily operations (temperature checks, mask requirements, etc.).

Furthermore, if an employee is sick or needs to take time off, current changes in the law mean that you must accommodate such obstacles. This is not only to protect yourself and that employee, but other staffers who may indirectly be exposed to COVID. Be sure to check State websites regularly for the latest information.

Employees should be informed and knowledgeable on hygienic strategies, required

social distancing (among themselves and patrons), the identification (and isolation) of sick colleagues, workplace sanitation routines, and related matters.

To supplement your efforts, consider implementing an employee handbook to keep everyone abreast of their obligations and priorities. Our MBPs are available to assist you draft such a resource.

Lastly, be sure to keep records and document any COVID-related employee matters. While it may seem like a nuisance, it can only help protect you if matters later become litigious.

PPE and patron protection: You are wiping down your counters, sanitizing surfaces, and doing all you can to keep your shop disinfected. Your employees are wearing masks and socially distancing.

Yet, even if you think customers are informed of how you're internally handling these priorities, you would be remiss if you didn't continually remind them of these efforts. This isn't just to keep patrons feeling comfortable enough to patronize your establishment, but to reassure them if a "second COVID wave" becomes a reality.

More importantly, customers notice when you're putting an effort into making their safety a priority. Utilizing signs, easy access to sanitizing methods (for customers and employees), and putting up notices to keep patrons apart in your waiting are a necessities.

While employees are required to wear a mask, remember that if a customer has a medical condition and refuses to wear a mask, you are NOT permitted to ask for proof of such a condition.

We are now well into reopening the economy. Life is slowly getting back to "normal" as we grow accustomed to the pandemic. But that does not mean you should allow yourself to grow indifferent. The need for vigilance continues and will not diminish anytime soon, and continual reports of a possible "second wave" can only reinforce the public's anxiety.

To stay ahead of the curve, and avoid having COVID harm your business, it is incumbent on owners to move ahead with the very same heightened sense of caution.

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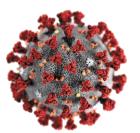
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# Average Age Of Vehicles In The U.S. Increases To 11.9 Years, And It Could Get Worse With COVID

**By: Brad Anderson** 

From the onset of the COVID-19 crisis, even as The average age of vehicles on U.S. roads is on the rise, a new study from IHS Markit has revealed.

While analyzing the average age of vehicles, HIS Markit discovered it has increased to 11.9 years in 2020, a 24 per cent increase over the average age of 9.6 years from 2002. It is also well up on the average age of 10.3 years reported in 2009.

"A lot of it has to do with quality of the vehicles on the road," aftermarket specialist with IHS Markit, Todd Campau, explained. "They are comfortable keeping that vehicle longer than they would in the past. In the mid-'90s, 100,000 miles was about all you would get out of a vehicle. Now, at a 100,000 miles a vehicle is just getting broken in."

The study revealed the average age of cars is already 12.4 years, while it currently sits at 11.6 years for light trucks.

IHS Markit believes that the coronavirus pandemic alone could see the average age of vehicles increase by four to six months as millions of people are now traveling less and working from home. Consequently, they are expected to hold on to their vehicles for longer. It is also reported that many consumers who may have been considering the purchase of a new vehicle are instead likely to continue driving their old car or trading it in for a used vehicle, Reuters reports.

"We definitely expect to eclipse the 12-year barrier," added Campau. "IHS Markit anticipates significant upward pressure on average age in 2020 and subsequent years as consumers work toward a new normal both economically and in how they use their personal vehicles in a post-COVID-19 era."

This article was previously published on the website Carscoops on July 29, 2020. It can be found by visiting the following link:

https://www.carscoops.com/2020/07/average-age-of-vehicles-in-the-u-s-increases-to-11-9-years/

### Oil-Dri offers absorbent products to clean up common automotive spills and help comply with OSHA and EPA safety regulations

**ISSUE:** In the United States, the total annual cost of slip/trip/fall injuries exceed \$60 billion and 95 million lost work days per year. They represent over 65% of all work days lost with an average exceeding a cost of \$20,000 per accident. \*source: National Safety Council

**Application:** Many of these injuries are due to leaks and spills on flat surfaces in the workplace. Keeping floors clean and dry can be a key factor in preventing injuries, improving efficiencies and uninterrupted productivity.

**Recommendation:** Oil-Dri® sorbent products provide the tools to maintaining cleaner and safer working environments, thereby, reducing the risk of slip/fall accidents.



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The NJGCA Voter Guide

## ELECTION 2020

#### **ANALYSIS PROVIDED BY ERIC BLOMGREN**

#### **How Voting Works This Year in NJ**

The fear of COVID-19 is changing the way people will be voting all over the country this year. Under Governor Murphy's direction, and with the support of Democrats in the state Legislature, New Jersey will see some of the biggest changes anywhere. Whether you like or hate these changes, they are now the law, and this is how the election will be conducted in New Jersey this year.

Every registered and active voter is going to be mailed a ballot to the address at which they are registered to vote. The county clerk must have mailed every ballot by October 5th, although most will be putting them in the mail some time before that. Once you have received your ballot, fill it out (and pay very close attention to the instructions!) The easiest way to cast your ballot is to mail it back. The ballot will come with a return envelope and with the postage already paid. Your ballot must be postmarked by Election Day (Tuesday November 3rd) and must be received at the county clerk's office by the end of the day on November 10th. You can also drop your ballot off at designated secure ballot drop boxes which will be set up throughout your county, or directly at the County Clerk's Office. Check your county clerk's website for the addresses, the ballot must be dropped off by 8pm on Election Day. You also have the option of dropping your ballot off at your local polling place on Election Day. Be aware that many traditional polling places will not be open this year, although every municipality is required to have at least one.

If you show up to a polling place on Election Day and ask to vote, you will not be able to vote in

a voting machine. You will be able to privately fill out a paper provisional ballot. This ballot will be marked as provisional and will not be opened until at least November 11th, in order to ensure that you did not also mail in your ballot in an attempt to vote twice. Only after November 11th, if a mail in ballot has not been received, will provisional ballots be counted.

While New Jersey is one of only a handful of states that will be automatically mailing everyone a ballot this year, most states will allow any voter who wants to vote by mail to do so for any reason. A historic number of voters will be doing so this year, and that means there is a very strong likelihood that we will not know the outcome of the election that night, as we have grown accustomed to. It generally takes longer to count individual mailed ballots compared with the records from voting machines so if the election results are very close it may take several days to know who actually won. One tip for election night is to keep a close eye on Florida. Their voters are already very accustomed to voting by mail in large numbers and after the debacle in 2000 the state now has some of the best and fastest counting procedures in the nation. If we get to midnight and Joe Biden is ahead in Florida by more than about four percentage points, then it is highly likely he will have won the election, even if the networks are not prepared to make an official call.

#### Presidential Breakdown

The odds are quite high that you already have an opinion on Donald J. Trump, President of the United States. Odds are, it is a very strong opinion, and it

probably hasn't changed for several years. Trump is either the ultimate political outsider shaking up the corrupt system and holding the line against Marxist radicals, or else he is a corrupt sexist fascist moron waging a war against the Constitution to promote white supremacy when he's not tweeting a paranoid narcissist rant based on something he saw on Fox News that morning. Joe Biden is either the moderate and experienced steady hand ready to restore dignity to the office of President and save the country from the political chaos it's been gripped by, or else he just a lifelong part of a failed political system who will be manipulated by socialist extremists once in office.

The President's approval ratings have been remarkably stable throughout his time in office, more than almost any President since polling started seventy years ago. In the last two years his approval ratings have never gone below 40% and never higher than 46%, his disapproval has been between 50% and 56%. His approval ratings are below the ratings for Presidents Obama, G. W. Bush, and Clinton at this point in their successful reelection bids, but are also higher than Presidents HW Bush and Carter before their unsuccessful reelection bids.

In 2016, the race between Hillary Clinton and Donald Trump was a race between the two most personally unpopular candidates in polling history. Two of the key factors in Trump's 2016 victory were that undecideds and those who hated both candidates broke 2-1 for Trump in the final 48 hours, and also that a large number of Americans voted for a third party option—6% of all voters, the highest rate since Ross Perot was on the ballot in 1996. Polls consistently show that the number of Americans who will vote third party will be much smaller than in 2016. This is partly due to the weakness of the options relative to 2016. Last time

the Libertarian Party ran a ticket with two former governors, one of which had run in 2012. This time their ticket is two almost completely unknown party activists. The Green Party has not made the ballot in almost half of the states—including several swing states—and celebrity Kanye West's "Birthday Party" is only on the ballot in eleven states. If those who voted third party in 2016 but won't be doing so in 2020 break disproportionately for Biden, then that alone may be enough to give him a narrow victory.

Polls consistently show that unlike in 2016 when huge numbers of people had strong opinions on both candidates, in 2020 there is still enormous enthusiasm both for and against Trump, but not much enthusiasm for or against Biden. But does Biden actually need people to be enthusiastic for him, or is hatred towards his opponent enough? Some of that lack of enthusiasm comes from Leftist supporters of Bernie Sanders. While they will not vote for Trump, some may simply not vote. Another question for this election is whether Trump will improve his standings with any voter groups. His campaign has hoped to improve among nonwhite men by focusing on the strength of the economy before COVID-19 hit. He may also be able to increase turnout among his base of non-college educated white men, which is a huge group that is particularly widespread throughout the Midwestern swing states.

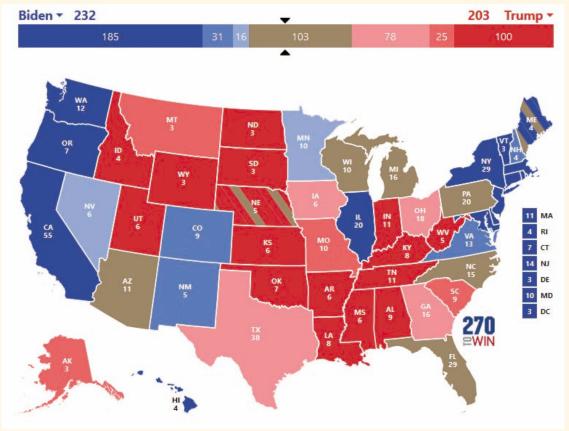
While the odds are good that he will be able to do both, his challenge is that he needs to do it at a big enough scale to offset the losses his coalition has suffered since 2016. He, and Republican candidates broadly, are bleeding support in the suburbs among college educated whites, especially white women. The 2018 congressional results proved how significant these losses are. Democratic congressional candidates won seats

not just in swing districts, but also in areas of the country that haven't elected a Democrat to the House in decades, such as Morris and Somerset counties in NJ. Since March (when Biden became the presumptive nominee and the pandemic began not long after), polls have also shown a drop in support for Trump among seniors, with some even suggesting that Biden will be the first Democrat to win the senior vote since Al Gore. Democrats generally nominated Biden because they saw him as the most electable candidate, especially compared to self-avowed democratic socialist Bernie Sanders. His strength so far among college educated whites and seniors who dislike Trump's rhetoric but also oppose socialist policies has given him a consistent lead the last six months. If Trump pulls off the upset and is reelected (and it would be an upset—he has not come within even 6 points of Biden in the average of polls at any point in the last 4 months), it will be because he increased his votes from non-college educated

whites while limiting his losses among nonwhite men and college educated whites.

#### The Electoral College

As we all know after the 2016 election, US presidential elections are not determined by which candidate gets the most votes nationwide. They are determined by a structure called the Electoral College, which was designed as a compromise during the US constitutional convention back in 1787 as a way to ensure that the individual states played a key role in selecting the President. Every state has a certain number of votes in the electoral college based on how many members it sends to Congress (which is tied to population). Every state except for two (Maine and Nebraska) gives all of its electoral votes to the candidate who gets the most votes within that state. In order to be elected President, a candidate must win a majority of the electoral votes available, which is 270. The map below shows what this year's election looks like:



Biden is closer to hitting that magic number than Trump is, but both are still below what they need. The six big tossup states are all states that went Republican in 2016: Pennsylvania, Wisconsin, and Michigan in the Midwest and North Carolina, Florida, and Arizona in the Sunbelt. The Trump campaign still hopes that if the voters break their way they will also be able to pick up some new states like Minnesota and Nevada which they narrowly lost. Polls have shown very close fights in Texas, Georgia, Ohio, and Iowa, which all went for Trump decisively in 2016. But the electorates in those states are further off to the right or left from the center of the nation. It's possible Biden wins Georgia or Texas, but if he does he will have already won Florida, Arizona, and the presidency so those states will just be icing on the cake.

Florida, with 29 votes, is the most important state on the map. If Biden wins it, he only needs one of the other five states in order to be elected. Trump's best path to victory is Florida, North Carolina, Pennsylvania, and either Wisconsin or Arizona. I mentioned that Nebraska and Maine allow their electoral votes to split. Those states give out electoral votes based on which candidates win individual congressional districts. Traditionally that has not mattered much, but this year it might. One of the big trends in American politics is that urban and suburban areas have shifted Democratic while rural and exurban areas have become more Republican. While Nebraska is almost certain to vote Republican, the congressional district surrounding Omaha is a tossup (it voted for Obama in 2008), and while Maine is almost certain to vote Democratic, the congressional district that makes up the rural northern half of the state is also a tossup (it voted for Trump in 2016). With a close enough election, these individual votes could prove decisive.

While national polls focus on what the popular vote will be, the nature of Trump's political coalition (competitive in both the Midwest and sunbelt, deeply unpopular in several big states like California and New York) means that like 2016 he can win a majority of the electoral votes while coming in second in the popular vote. There is a limit to how badly anyone can do in the popular vote before it also brings them down in the swing states, but Trump can theoretically be reelected while losing the national vote by as much as 4 percentage points.

It has become a running joke about how terrible a year 2020 has been, and with that in mind it might be worth briefly mentioning what is likely the nightmare scenario for the election—a 269-269 tie in the electoral college. If the election is close enough and the candidates split the swing states in just the right way this is actually possible; it has happened twice before, but the last time was 1824. In that scenario the Presidency is determined by a vote in the new House of Representatives elected this year, but it is not a vote among all the members-each state casts one vote, and to be elected President one of the candidates needs a majority (26 votes). Republicans currently have the majority in exactly 26 states, Democrats in 23, and one state split even, leaving Trump with the narrow edge to win. The Senate would choose a Vice President. Theoretically, one or two defections among Republicans in the House could leave no one with a majority, and a 50-50 tie in the Senate could leave no one as Vice President since there would be no one to break the tie, meaning Nancy Pelosi could become Acting President until one house broke the deadlock!

You can play around with the map and make your own scenarios at <a href="https://www.270towin.com/">https://www.270towin.com/</a>

#### Congress

The Presidency always get the most attention when its on the ballot, but all 435 House seats and about one third of the Senate are also on the ballot. In 2018 Americans voted for a House of Representatives that was split 235-200 in favor of Democrats. While Republicans are targeting most of the districts they lost two years ago, Democrats also have numerous targets to try and expand their majority. After about 25 years of largely safe congressional elections, New Jersey has become a key battlefield for House control, with districts 2, 3, and 7 being among the tightest races in the country and Districts 5 and 11 also potentially being close. With as many competitive races as there are held by both sides, it would be a big upset for Republicans to make enough net gains to take back control of the House.

Control of the US Senate after this election looks like it could be a coin flip. In fact, there is a very good chance it may be split exactly 50-50, with the new Vice President breaking the tie. Republicans currently hold a 53-47 majority. Republicans are highly likely to flip back a seat in Alabama they lost in a 2017 special election. However, their Senators in Colorado, Arizona, North Carolina, and Maine are all starting to look like narrow underdogs for their reelection. Other Republican Senators in Montana, Iowa, and Georgia are also in very close races, and Democrats are hoping that if the election breaks their way they may be able to win an upset in South Carolina, Texas, Kansas, and/ or Alaska. Republicans still have some hope that if there is a late surge for Trump he will be able to carry the challengers to Democratic Senators in Michigan and Minnesota.

In terms of how these elections will affect your business, control of the Senate may actually be the most important outcome of this election, more even than control of the Presidency. If a President Biden is facing a Republican-controlled Senate, then his ability to enact meaningful and permanent policy changes will be limited unless they are the result of some kind of bipartisan agreement. If Democrats win control of the White House and both houses of Congress, then in theory they will be able to enact policy unilaterally, but in practice may find it difficult. The Senate's filibuster rule has been used to prevent most legislation (other than one annual budget bill) from moving forward unless it has 60 votes. Many Democrats have called for the end of the filibuster if they take control of the Senate, but if their majority is only one or two seats they may not have enough support to do so.

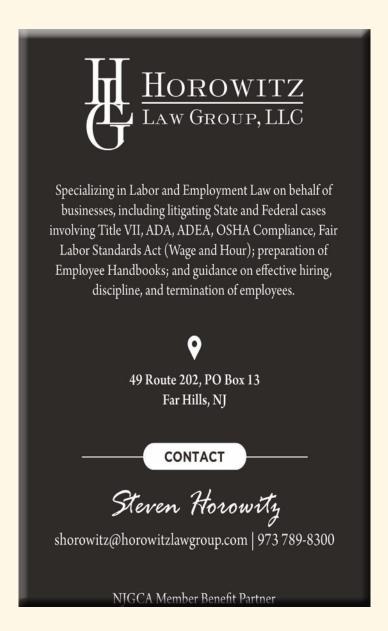
#### Other Issues

Below our representatives in the federal government, we will also be voting on a variety of offices for county and municipal government. In the 25th Legislative District, there will be a special election for a state Senate seat and a state Assembly seat. This district takes up about half of Morris County. Sen. Anthony M. Bucco (R) is a longtime member of the Assembly who was appointed to the Senate to replace his father, who passed away last year. He is being challenged by Democrat Rupande Mehta. The Assembly seat he vacated has been filled by Assemblywoman Aura Dunn (R), who is being challenged by Democrat Darcy Draeger. While we did not make a separate survey just for this special election, in 2019 Sen. Bucco answered his survey in agreement with NJGCA on every single question, and his voting record has consistently matched our positions.

There are also three public questions on the ballot in New Jersey this year. Public Question 1 would legalize the sale of marijuana for personal recreational use to adults age 21 and older. Marijuana is currently legal in 11 states, the

nearest to NJ being Massachusetts. The state Legislature would be responsible for writing most of the regulations governing the sale of these products. In previous debates on the subject they have been clear that they are only interested in allowing it to be sold at dedicated retailers which cannot sell any other products.

Public Question 2 would allow veterans who did not serve in a time of war to receive the same \$250 property tax deduction as those veterans who did serve during wartime. Public Question 3 would delay the process of redrawing the state's legislative districts from 2021 until 2023 if the results of the 2020 census are not provided to the Governor before February 15th of next year. The effects of COVID-19 have some fearing that the release of the results of the 2020 Census will be delayed several weeks or months, leaving not enough time to get a new map in place for the June 2021 primaries. Every ten years the state's 40 legislative districts are redrawn to ensure that each district has approximately the same number of residents. The current map uses the numbers from the 2010 census, and if this amendment passes and the results are released in March, then legislators will still be representing districts based on the 2010 population in January 2024. Democrats have been supportive of this amendment because they have made gains in the state Legislature under the current district lines, Republicans oppose this amendment because they want a new map drawn as soon as possible in order to increase their chances of flipping control of the Legislature. Depending on the county's ballot design these questions may be on the back of your ballot, don't forget them if you care about the outcome!



### WHAT DISTRICT DO I LIVE IN?

Atlantic County -- 2nd District: Entire County

Bergen County -- 5th District: Allendale, Alpine, Bergenfield, Bogota, Closter, Demarest, Dumont, Emerson, Fair Lawn, Franklin Lakes, Glen Rock, Hackensack, Harrington Park, Haworth, Hillsdale, Ho-Ho-Kus, Lodi, Mahwah, Maywood, Midland Park, Montvale, New Milford, Northvale, Norwood, Oakland, Old Tappan, Oradell, Paramus, Park Ridge, Ramsey, Ridgewood, River Edge, River Vale, Rochelle Park, Rockleigh, Saddle River, Teaneck (part), Upper Saddle River, Waldwick, Washington, Westwood, Woodcliff Lake, and Wyckoff. 8th District: Fairview. 9th District: Carlstadt, Cliffside Park, Cresskill, East Rutherford, Edgewater, Elmwood Park, Englewood Cliffs, Englewood, Fort Lee, Garfield, Hasbrouck Heights, Leonia, Little Ferry, Lyndhurst, Moonachie, North Arlington, Palisades Park, Ridgefield, Ridgefield Park, Rutherford, Saddle Brook, South Hackensack, Teaneck (part), Tenafly, Teterboro, Wallington, and Wood-Ridge.

<u>Burlington County</u> -- 1st District: Maple Shade and Palmyra. 2nd District: Bass River and Washington. 3rd District: Beverly, Bordentown City, Bordentown Township, Burlington City, Burlington Township, Chesterfield, Cinnaminson, Delanco, Delran, Eastampton, Edgewater Park, Evesham, Fieldsboro, Florence, Hainesport, Lumberton, Mansfield, Medford Lakes, Medford Township, Moorestown, Mount Holly, Mount Laurel, New Hanover, North Hanover, Pemberton Borough, Pemberton Township, Riverside, Riverton, Shamong, Southampton, Springfield, Tabernacle, Westampton, Willingboro, Woodland, and Wrightstown.

<u>Camden County</u> -- 1st District: Entire County except Waterford. 2nd District: Waterford.

<u>Cape May County</u> -- 2nd District: Entire County.

**<u>Cumberland County</u>** -- 2nd District: Entire County.

<u>Essex County</u> -- 7th District: Millburn. 8th District: Belleville and Newark (part). 10th District: Bloomfield (part), City of Orange, East Orange, Glen Ridge, Irvington, Maplewood, Montclair (part), Newark (part), South Orange, and West Orange (part). 11th District: Bloomfield (part), Caldwell, Cedar Grove, Essex Fells, Fairfield, Livingston, Montclair (part), North Caldwell, Nutley, Roseland, Verona, West Caldwell, and West Orange (part).

<u>Gloucester County</u> -- 1st District: Deptford, East Greenwich (part), Glassboro, Greenwich, Logan, Monroe, National Park, Paulsboro, Washington, Wenonah, West Deptford, Westville, Woodbury, and Woodbury Heights. 2nd District: Clayton, East Greenwich (part), Elk, Franklin, Harrison, Mantua, Newfield, Pitman, South Harrison, Swedesboro, and Woolwich.

<u>Hudson County</u> -- 8th District: Bayonne (part), East Newark, Guttenberg, Harrison, Hoboken, Jersey City (part), Kearny (part), North Bergen, Union City, Weehawken, and West New York. 9th District: Kearny (part) and Secaucus. 10th District: Bayonne (part) and Jersey City (part).

<u>Hunterdon County</u> -- 7th District: Entire County

<u>Mercer County</u> -- 4th District: Hamilton and Robbinsville. 12th District: East Windsor, Ewing, Hightstown, Hopewell Borough, Hopewell Township, Lawrence, Pennington, Princeton, Trenton, and West Windsor.

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<u>Middlesex County</u> -- 6th District: Carteret, Edison, Highland Park, Metuchen, New Brunswick, Old Bridge (part), Perth Amboy, Piscataway, Sayreville, South Amboy, South Plainfield, and Woodbridge. 12th District: Cranbury, Dunellen, East Brunswick, Helmetta, Jamesburg, Middlesex Township, Milltown, Monroe, North Brunswick, Old Bridge (part), Plainsboro, South Brunswick, South River, and Spotswood.

Monmouth County -- 4th District: Allentown, Avon-by-the-Sea, Belmar, Bradley Beach, Brielle, Colts Neck, Eatontown, Englishtown, Fair Haven, Farmingdale, Freehold Borough, Freehold Township, Holmdel, Howell, Lake Como, Little Silver, Manalapan, Manasquan, Middletown (part), Millstone, Neptune City, Neptune Township, Ocean Township, Red Bank, Roosevelt, Rumson, Sea Girt, Shrewsbury Borough, Shrewsbury Township, Spring Lake, Spring Lake Heights, Tinton Falls, Upper Freehold, and Wall. 6th District: Aberdeen, Allenhurst, Asbury Park, Atlantic Highlands, Deal, Hazlet, Highlands, Interlaken, Keansburg, Keyport, Loch Arbor, Long Branch, Marlboro, Matawan, Middletown (part), Monmouth Beach, Oceanport, Sea Bright, Union Beach, and West Long Branch.

Morris County -- 7th District: Chester Borough, Chester Township, Dover, Long Hill, Mine Hill, Mount Arlington, Mount Olive, Netcong, Roxbury, Washington, and Wharton. 11th District: Boonton Town, Boonton Township, Butler, Chatham Borough, Chatham Township, Denville, East Hanover, Florham Park, Hanover, Harding, Jefferson, Kinnelon, Lincoln Park, Madison, Mendham Borough, Mendham Township, Morris Township, Morris Plains, Morristown, Mountain Lakes, Parsippany-Troy Hills, Pequannock, Randolph, Riverdale, Rockaway Borough, Rockaway Township, and Victory Gardens.

<u>Ocean County</u> -- 2nd District: Barnegat Light, Beach Haven, Eagleswood, Harvey Cedars, Little Egg Harbor, Long Beach Township, Ship Bottom, Stafford (part), Surf City, and Tuckerton. 3rd District: Barnegat, Beachwood, Berkeley, Brick, Island Heights, Lacey, Lavallette, Mantoloking, Ocean Gate, Ocean Township, Pine Beach, Point Pleasant (part), Seaside Heights, Seaside Park, South Toms River, Stafford (part), and Toms River. 4th District: Bay Head, Jackson, Lakehurst, Lakewood, Manchester, Plumsted, Point Pleasant Beach, and Point Pleasant (part).

<u>Passaic County</u> -- 5th District: Ringwood and West Milford. 9th District: Clifton, Haledon, Hawthorne, Passaic, Paterson, and Prospect Park. 11th District: Bloomingdale, Little Falls, North Haledon, Pompton Lakes, Totowa, Wanaque, Wayne, and Woodland Park.

Salem County -- 2nd District: Entire County

**Somerset County** -- 7th District: Bedminster, Bernards, Bernardsville, Branchburg, Bridgewater, Far Hills, Green Brook, Hillsborough, Millstone, Montgomery, North Plainfield, Peapack & Gladstone, Raritan, Rocky Hill, Somerville, Warren, and Watchung. 12th District: Bound Brook, Franklin, Manville, and South Bound Brook.

<u>Sussex County</u> -- 5th District: Andover Borough, Andover Township, Branchville, Frankford, Franklin, Fredon, Green, Hamburg, Hardyston, Lafayette, Montague, Newton, Sandyston, Stillwater, Sussex Township, Vernon, Walpack, and Wantage. 11th District: Byram, Hopatcong, Ogdensburg, Sparta, and Stanhope.

<u>Union County</u> -- 7th District: Berkeley Heights, Clark, Cranford, Garwood, Kenilworth, Mountainside, New Providence, Scotch Plains (part), Springfield, Summit, Union Township (part), Westfield, and Winfield. 8th District: Elizabeth. 10th District: Hillside, Linden, Rahway, Roselle, Roselle Park, and Union Township (part). 12th District: Fanwood, Plainfield, and Scotch Plains (part).

<u>Warren County</u> -- 5th District: Allamuchy, Belvidere, Blairstown, Frelinghuysen, Hackettstown, Hardwick, Hope, Independence, Knowlton, Liberty, Mansfield, Oxford, Washington Borough, Washington Township, and White. 7th District: Alpha, Franklin, Greenwich, Harmony, Lopatcong, Phillipsburg, and Pohatcong.

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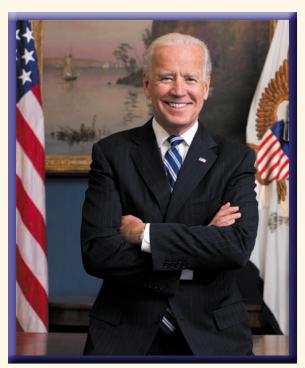
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### WHO ARE THE CANDIDATES?

#### **Presidential Election**



President Donald Trump/ Vice President Mike Pence (R) https://www.donalditrump.com/



Vice President Joe Biden/ Senator Kamala Harris (D) <a href="https://joebiden.com/">https://joebiden.com/</a>

2016 Presidential Electoral Vote: 227 D—304 R
2016 Presidential Popular Vote: 48% D—46% R
2012 Presidential Electoral Vote: 332 D—206 R
2012 Presidential Popular Vote: 51% D—47% R

Donald J. Trump was born in 1946 and raised in Queens, New York. In 1971 he became president of his father's real estate business, which he expanded over the ensuing decades to include a variety of different businesses. He was elected President of the United States in 2016, the only person ever to become president without having either served in the military or been elected to another political office before. Joseph R. Biden as born in 1942 in Scranton, Pennsylvania. He was elected as one of Delaware's US Senators in 1972 at the age of 29 and reelected six times. In 2008 he was elected Vice President of the United States on the ticket headed by Barack Obama and was reelected to that office in 2012. Either candidate will set the record for oldest person to win a US presidential election.

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Michael R. Pence was born in 1959 and raised in Indiana. He was a lawyer and conservative radio host before being elected to the House of Representatives in 2000, where he served until being elected Governor of Indiana in 2012. In 2016 he was elected Vice President of the United States on President Trump's ticket. His father helped build up a business (Kiel Bros.) of gas stations that eventually numbered just over 200 across the Midwest, before declaring bankruptcy in 2004. Kamala D. Harris was born in 1964 and raised in California. Her mother immigrated to the US from India and her father from Jamaica. She was elected District Attorney for San Francisco in 2003 and elected California Attorney General in 2010, where she served until being elected to the US Senate in 2016. She would be the first woman, first black person, and first Asian-American elected to the office of Vice President.

Sen. Cory Booker (D) https://corybooker.com/

#### **US Senate**

2016 Presidential Results: 55% D—41% R 2012 Presidential Results: 58% D—41% R 2018 Senate Results: 54% D—43% R 2014 Senate Results: 56% D—42% R



Rik Mehta (R) https://rikfornj.com/

Sen. Booker was first elected to the US Senate in a 2013 special election and reelected in 2014. Before his election to the Senate he was the Mayor of Newark for seven years. Sen. Booker ran for President for most of last year but ended his campaign shortly before the first votes were cast. Dr. Mehta's career has been in the biotech and healthcare world, both in the private sector and for the Federal Drug Administration as a Consumer Safety Officer.

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#### **US House of Representatives**

#### **Congressional District 1**

2018 House Results: 65% D—33% R 2016 House Results: 60% D—37% R 2016 Presidential Results: 61% D—36% R 2012 Presidential Results: 65% D—34% R



Claire Gustafson (R) <a href="https://gustafson2020.com/">https://gustafson2020.com/</a>

Rep. Donald Norcross (D) <a href="https://www.donaldnorcrossforcongress.com">https://www.donaldnorcrossforcongress.com</a>

Rep. Norcross was first elected to Congress in 2014. He previously served five years in the state Senate. For most of his career he has worked in organized labor where he was President of the Southern NJ AFL-CIO Central Labor Council, and is a trained electrician. Mrs. Gustafson owns a small business related to clothing sales and is an activist for President Trump.

#### **Congressional District 2**



2018 House Results: 53% D—45% R 2016 House Results: 37% D—59% R 2016 Presidential Results: 46% D—51% R 2012 Presidential Results: 54% D—46% R



Rep. Jeff Van Drew (R) <a href="https://www.vandrewforcongress.com/">https://www.vandrewforcongress.com/</a>

Amy Kennedy (D) https://amykennedyforcongress.com/

Rep. Van Drew is serving his first term in Congress. He previously served in the state Legislature for 16 years, where his voting record made him one of the most centrist members. While he served in the Legislature as a Democrat and was elected in 2018 as a Democrat, he attracted national attention when he changed parties and became a Republican in December 2019. He was a practicing dentist in Cape May for more than 35 years before his election to Congress. Mrs. Kennedy is a former teacher who more recently was worked in education policy. She is married to Patrick Kennedy, a former Congressman who is the son of former Massachusetts Senator Ted Kennedy.

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#### **Congressional District 3**

2018 House Results: 50% D-49% R 2016 House Results: 39% D-59% R 2016 Presidential Results: 45% D-51% R 2012 Presidential Results: 52% D-47% R

David Richter (R)

https://richter2020.com Rep. Andy Kim (D)

https://andvkimforcongress.com/



Rep. Kim is serving his first term in Congress. His previous career was focused on national security policy and he served on the National Security Council during the Obama Administration. Mr. Richter is the former CEO of Hill International, a large construction management services firm.

#### **Congressional District 4**

2018 House Results: 43% D-55% R 2016 House Results: 34% D-64% R 2016 Presidential Results: 41% D-56% R 2012 Presidential Results: 45% D-54% R

Rep. Chris Smith (R) https://smith4nj.com/

Stephanie Schmid (D)

https://www.stephaniefornewjersey.com/

Rep. Smith was first elected to the House in 1980 at the age of 27. He has focused his work on promoting human rights abroad and opposition to abortion, and his voting record generally stands out as one of the most centrist in a severely divided Congress. Mrs. Schmid is an attorney and retired US Foreign Services Officer.

#### **Congressional District 5**

2018 House Results: 56% D-43% R 2016 House Results: 51% D-47% R 2016 Presidential Results: 48% D-49% R 2012 Presidential Results: 48% D-51% R

Rep. Josh Gottheimer (D) https://josh4congress.com/

Frank Pallotta (R)

https://www.pallottaforcongress.com



Rep. Gottheimer was first elected to Congress in 2016. He previously worked in the Clinton Administration, followed by stints at Ford and Microsoft. Upon entering Congress, he helped form and currently leads the "Problem Solvers Caucus", a group of moderate Representatives from both parties. Mr. Pallotta has spent his career in the finance industry, including as founder of a small business focused on helping people avoid foreclosure.

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#### **Congressional District 6**

2018 House Results: 64% D—36% R 2016 House Results: 64% D—35% R 2016 Presidential Results: 56% D—41% R 2012 Presidential Results: 61% D—37% R

Rep. Frank Pallone (D)

https://www.pallonefornewjersey.com/

Christian Onuoha (R) <a href="https://www.christianfornj.com/">https://www.christianfornj.com/</a>



Rep. Pallone was first elected to Congress in 1988. Last year he became the Chairman of the House Energy & Commerce Committee, one of the most powerful in the House and the one which handles many of the issues that most directly affect NJGCA members. Mr. Onuoha is the 27-year-old son of Nigerian immigrants and a local community activist.



#### **Congressional District 7**

2018 House Results: 52% D—47% R 2016 House Results: 43% D—54% R 2016 Presidential Results: 49% D—48% R 2012 Presidential Results: 46% D—53% R

Rep. Tom Malinowski (D) <a href="https://malinowskifornj.com/">https://malinowskifornj.com/</a>

State Senator Tom Kean, Jr. (R) https://tomkean.com/



Rep. Malinowski is serving his first term in Congress. Previously he was an Assistant Secretary of State in the Obama Administration and member of the National Security Council during the Clinton Administration. Sen. Kean has served in the state Legislature since 2001 and has been state Senate Republican Leader since 2008. During his time in the Legislature he has generally scored amongst the highest in NJGCA's candidate scorecards. He is the son of former Governor Tom Kean.



#### **Congressional District 8**

2018 House Results: 78% D—19% R 2016 House Results: 77% D—19% R 2016 Presidential Results: 76% D—22% R 2012 Presidential Results: 78% D—21% R

Rep. Albio Sires (D)

https://www.albiosiresnj.com/



Jason Mushnick (R) No website

Rep. Sires was first elected to Congress in 2006. Before that he served four years as the Speaker of the NJ General Assembly and was Mayor of West New York for eleven years. He was born in Cuba and came to the US when he was eleven years old. Mr. Mushnick is an attorney.

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#### **Congressional District 9**

2018 House Results: 70% D—29% R 2016 House Results: 70% D—28% R 2016 Presidential Results: 64% D—33% R 2012 Presidential Results: 68% D—31% R

Rep. Bill Pascrell (D) https://billpascrell.com/

Billy Prempeh (R) https://billy2020nj.com/



Rep. Pascrell was first elected to Congress in 1996. Prior to that he served as Mayor of Paterson as well as a state Assemblyman from the city. Before elected office he worked as a teacher. His service in Congress includes a seat on the powerful Ways and Means Committee. Mr. Prempeh is the 31-year-old son of immigrants from Ghana and is an Air Force veteran.



#### **Congressional District 10**

 2018 House Results:
 88% D—10% R

 2016 House Results:
 86% D—12% R

 2016 Presidential Results:
 85% D—13% R

 2012 Presidential Results:
 88% D—12% R

Rep. Donald Payne, Jr. (D)

https://www.paynejr4congress.com/

Jennifer Zinone (R) https://jenzinone.com/



Rep. Payne was first elected in 2012. He succeeded his father, Donald M. Payne, who represented the area for 23 years. Before that he served on the Newark City Council as an Essex County Freeholder. Mrs. Zinone is a local volunteer and parent.



#### **Congressional District 11**

 2018 House Results:
 57% D—42% R

 2016 House Results:
 39% D—58% R

 2016 Presidential Results:
 48% D—49% R

 2012 Presidential Results:
 47% D—53% R

Rep. Mikie Sherrill (D)

https://www.mikiesherrill.com/

Rosemary Becchi (R) https://becchiforcongress.com/



Rep. Sherrill is serving her first term in Congress. She served as a pilot in the US Navy for 9 years, after which she became a federal prosecutor. Mrs. Becchi is attorney and advocate on issues relating to tax policy, helping to author the law creating 529 college savings plan while working as a staffer in the US Senate.

#### THE NJGCA VOTER GUIDE

#### **Congressional District 9**

2018 House Results: 69% D—31% R 2016 House Results: 63% D—32% R 2016 Presidential Results: 65% D—32% R 2012 Presidential Results: 67% D—33% R



Mark Razzoli (R)
https://www.markrazzoli.com/

Rep. Bonnie Watson Coleman (D) <a href="https://www.bonnieforcongress.com/">https://www.bonnieforcongress.com/</a>

Rep. Watson Coleman was first elected to Congress in 2014. She served in the NJ General Assembly for 17 years before that, including four years as Majority Leader. Mr. Razzoli is currently a councilman in Old Bridge and is a retired detective of the Jersey City Police Department.



#### Peter Gudzak

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Fax: 908-665-2638

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### **HOW THEY VOTED**

#### **CARES ACT**

The federal government's primary response to the COVID-19 pandemic was the Coronavirus Aid, Relief, and Economic Security (CARES) Act. It appropriated approximately \$2.2 trillion, making it one of the most expensive pieces of legislation ever passed (the total amount spent by the federal government last year was \$4.45 trillion). The bill created the Paycheck Protection Program (PPP), which provided forgivable loans to small businesses equivalent to about ten weeks of their average payroll. Every American adult making less than \$100,000 per year was given a onetime payment of up to \$1,200, and individuals on unemployment were given an extra \$600 per week through July 31. State and local governments were also given money to provide some relief, in New Jersey some of this money was used to fund small business grants from the Economic Development Authority (EDA). H.R. 748 passed the Senate 96-0, passed the House by voice vote, and was signed into law by the President in March 2020. A YES vote supported NJGCA's position.

#### **PPP FUNDING EXTENSION**

While the CARES Act created the PPP with a \$300 billion funding allocation, that amount of money proved far too little to meet demand, and the program funding ran out far too quickly (less than 2 weeks after applications opened), leaving many business owners without access to the funds right at the height of the shutdown. This delay particularly hurt independent small businesses, since the largest businesses had close connections with banks to ensure their applications were the first to go through. After too long a delay, Congress appropriated an additional \$310 billion for PPP loans, as well as another \$60 billion in Economic Injury Disaster Loans (EIDL), a non-forgivable type of loan available for small businesses directly through the Small Business Administration. H.R. 266 passed the House 388-5, by voice vote in the Senate, and was signed

into law by the President in April 2020. A **YES** vote supported NJGCA's position.

#### **PPP FLEXIBILITY ACT**

This bill made a series of changes to the original structure of the Paycheck Protection Program, all in the favor of small businesses. The original program required the business owner to spend 75% of the loan money on payroll expenses in order to be eligible for full loan forgiveness. This bill lowered that threshold to 60%. This is an especially important change for New Jersey-based retailers given the exceedingly high property costs we have, which lead to high rent or mortgages. For money not forgiven, the repayment has been extended to 5 years from 2 years. PPP forgiveness does still have a penalty attached to having laid off employees, but the deadline to rehire those employees was pushed from June 30 to December 31 and the requirements for attempting to rehire the employee has been made easier to fulfill. H.R. 7010 passed the House 417-1 in May 2020 and passed the Senate by voice vote and was signed into law by the President in June 2020. A YES vote supported NJGCA's position.

#### **USMCA TRADE DEAL**

The United State-Mexico-Canada Agreement is the successor agreement to the North American Free Trade Agreement (NAFTA). A huge percentage of the auto parts used in the US are manufactured in either Mexico or Canada, and President Trump's repeated threats to impose large tariffs on these neighboring nations injected uncertainty to the markets, and had these tariffs gone into effect they would have increased the price repair shops must pay for a wide variety of auto parts. This permanent and updated agreement between the three nations will allow for a largely free flow of trade that will promote lower prices in a huge marketplace. H.R. 5430 passed the House 385-41 in December 2019 and the Senate 89-10 and was signed into law by the President in January 2020. A YES vote supported NJGCA's position.

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#### **FLAVORED TOBACCO BAN**

This bill would ban the sale of all flavored tobacco products within the United States, including menthol cigarettes, flavored cigars, and smokeless tobacco. While a national ban would be more effective than a ban at the state level, the widespread use of these products would certainly create enough demand to drive a new black market of counterfeit products and products shipped in from overseas and sold by criminals and/or over the internet, taking business away from honest small business owners. H.R. 2339 passed the House 213-195 in February 2020 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

#### **SALT DEDUCTION**

As part of the 2017 Tax Reform bill a \$10,000 cap was placed on the amount of state and local taxes a taxpayer could deduct from their federal income tax liability. This cap falls hardest on states like New Jersey, which have very high property and state income tax rates. This bill would repeal that cap and allow the full cost of property and state income tax to be deducted. H.R. 5377 passed the House 218-206 in December 2019 but has not been acted on by the Senate. A YES vote supported NJGCA's position.

#### **2020 APPROPRIATIONS BILL**

In December 2019 Congress passed a general spending bill that funded the federal government through September 30, 2020. It included numerous provisions that benefit NJGCA members. It extended by one year the Work Opportunity Tax Credit (WOTC), a program which gives tax credits to employers who hire certain individuals who otherwise have difficulty finding work. It made it a national standard that tobacco products cannot be sold to anyone under the age of 21. This has been the law in New Jersey but not in Pennsylvania, Delaware, or most other states, which put NJ businesses at an unfair advantage. It permanently repealed the federal Health Insurance Tax, although in July Governor Murphy re-created the tax at the state level—however this version exempts businesses enrolled in

Association Master Trust (AMT) and in the small employer marketplace plans. It also permanently repealed the tax on medical devices, which drives up the cost of healthcare. It incorporates the SECURE Act, which will provide tax credits to employers who set up retirement plans for their employees. Finally, it provided \$876 million to the Small Business Administration for a variety of loan programs available to small businesses, including the EIDL program which would become much more desperately needed just a few months later when COVID-19 hit. H.R. 1865 passed the House 297-120 and the Senate 71-23 and was signed into law by the President in December 2019. A YES vote supported NJGCA's position.

#### **SMALL BUSINESS REPORTING MANDATE**

This bill, called the "Corporate Transparency Act" would require all corporations and LLCs with 20 or fewer employees to file new annual reports with the US Treasury Department that include a variety of personal information relating to every person who owns a stake in the business. Filing incorrect information or not filing the report would make the business owner liable to severe penalties of up to \$10,000 and/or up to 3 years in prison. Federal, state, and local authorities would be able to access this database without a subpoena or warrant, and the very existence of this database would put business owners at a greater risk of identity theft. H.R. 2513 passed the House 249-173 in October 2019 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

#### **INFRASTRUCTURE BILL**

While most would say that the nation is in need of a meaningful infrastructure investment bill, and while this is an issue that could have bipartisan support, unfortunately the bill which passed the House earlier this year was done so on a partisan basis and with a serious flaw in the way it invests in battery electric vehicle charging. The grants provided by the legislation would be provided directly to the big utility companies, who could then also pass the costs of the infrastructure on to their millions of ratepayers—which would give

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them a huge competitive advantage over all other private businesses which would want to install EV chargers. The bill also allows these chargers to be installed on interstate highways which do not otherwise have commercial properties, a change which would hurt those small businesses located just off the highway exits and rely on motorists exiting the highway to refuel their vehicle. H.R. 2 passed the House in July 2020 by a vote of 233-188 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

#### **HEROES ACT**

Speaker Pelosi's follow-up bill to the CARES Act was passed on an almost exclusively partisan basis. It included several positive provisions, but also some that would hurt small businesses. It expanded the mandated paid sick leave and paid family leave mandates created by the Families First Coronavirus Response Act (FFCRA) and requires them to be provided through the end of the year 2021. While it kept in place the refundable tax credits that allow employers to afford this expanded leave, it removes the ability of small employers to be exempted if the loss of that employee would threaten the viability of the business. The bill also extended the expanded unemployment benefits until January 31, 2021, with no change to the \$600 a week rate, which many employers are blaming for a difficulty in finding employees. It did not include any kind of liability protection for responsible business owners who face the threat of shakedown lawsuits over allegations from customers regarding their COVID-19 response. H.R. 6800 passed the House 208-199 in May 2020 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

#### **INTERNET VAPING SALES**

While some politicians have blamed small businesses for the increased use of e-cigarette and vaping products among teenagers, studies have shown that the vast majority of underage users get their vaping products through the internet. This bill requires that these products can only be sold online if the delivery carrier is able

to verify that the recipient meets the legal age to purchase these products. This is already the law for traditional cigarettes, and of course brick-and-mortar retailers must verify the purchasers' age. Cracking down on the actual cause of underage sales will make it less likely that elected officials will unfairly target small businesses to solve a problem that is not their fault. The bill passed the House as H.R. 3942 in July 2019 and passed the Senate as S. 1253 in July 2020 without any objections. Because changes were made in the Senate it needs to pass the House again before January. A YES vote supported NJGCA's position.

#### \$15 MINIMUM WAGE BY 2024

This bill increases the federal minimum wage mandate by \$1 an hour until it hits \$15 an hour in 2024. The state of New Jersey has already passed a similar bill, and most businesses would not be affected by this federal bill. However, the New Jersey law allows businesses with 5 and fewer employees to have a lower minimum wage in every year until it hits \$15, which is set at 2026. This bill would overrule that section of the NJ law. H.R. 582 passed the House 231-199 in July 2019 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

#### **UNION ORGANIZING BILL**

The "Protecting the Right to Organize (PRO) Act" would make significant alterations to existing labor laws in order to make it easier for employees to create or join a labor union and expands the power the union would have in the employer/employee relationship. Among other provisions it would allow unions to engage in secondary boycotts against businesses who are located in the supply chain of the business they are targeting, employers would be required to provide their employees' contact information to union organizers, and votes among employees on whether to join a union would no longer be secret. H.R. 2474 passed the House 224-194 in February 2020 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

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#### **ARBITRATION ELIMINATION**

The "Forced Arbitration Injustice Repeal (FAIR) Act" would effectively eliminate the ability of a business to use arbitration agreements as a way to fairly resolve disputes with employees and/ or customers. Arbitration agreements are a fair and valid way for businesses to avoid the risk of costly lawsuits. There are numerous protections for employees and consumers built into the arbitration process already, the goal of this bill is to increase the number of lawsuits to the benefit of trial attorneys. H.R. 1423 passed the House 225-186 in September 2019 but has not been acted on by the Senate. A NO vote supported NJGCA's position.

#### **LIMIT ON UNEMPLOYMENT BENEFITS**

Before the CARES Act was passed, several Senators offered an amendment that would cap the amount of supplemental unemployment benefits so that a laid off worker would not receive more money in UI benefits than they were making while they were working. The failure of this amendment meant that in New Jersey from April until July 30th many workers earned more money at home than they would have on the job, which made it difficult for many employers to refill positions once the lockdowns eased up. S.Amdt.1577 to H.R. 748 failed by a vote of 48-48 in the Senate in March 2020. The House did not vote on a similar amendment. A YES vote supported NJGCA's position.

#### **GREEN NEW DEAL**

The concept of a "Green New Deal" has gained popularity among some sections of the political Left over the last two years. Specifics have rarely been offered, which has allowed supporters to focus only on popular ideas it may include and allowed opponents to focus on deeply unpopular ideas it could include. Generally, it calls for the federal government to spend several trillion dollars in a few years to eliminate carbon dioxide emissions by fundamentally restructuring most of the US economy through government mandates. This specific vote was on a resolution stating that it should be the policy of the United States

to create a Green New Deal that over a "10-year national mobilization" will eliminate the usage of gasoline, diesel, and natural gas; upgrade all existing buildings to be entirely electrified and energy efficient; reform the agriculture industry to lower all emissions, guarantee a job for everyone in the country, increase unionization and labor benefits, and give healthcare and housing to everyone. S.J.Res. 8 failed in the Senate with 57 votes opposed and 43 votes cast as "present". The House has not acted. A NO vote supported NJGCA's position.



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CD	Party	Name	<u></u>	RESPO	P Extra	e tregate	silica silica silica	avored S	doaco	action Action	op Sill	Bill Rostruc	cure oill	erner's	agine Shirt	Jage hior p	aniting anitotic	aill Athrift Cap Ar	ation drt. Deal described Deal
1	D	Donald Norcross	Yes*	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
2	R	Jeff Van Drew	Yes*	Yes	Yes	Yes	No	Yes	Yes	No	Yes	No	Yes*	Yes	Yes	Yes			
3	D	Andy Kim	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
4	R	Chris Smith	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes*	Yes	Yes	Yes			
5	D	Josh Gottheimer	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
6	D	Frank Pallone	Yes*	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
7	D	Tom Malinowski	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
8	D	Albio Sires	Yes*	Yes	Yes	Yes	NV	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
9	D	Bill Pascrell	Yes*	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes		Yes^	
10	D	Donald Payne, Jr.	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
11	D	Mikie Sherrill	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes			
12	D	Bonnie Watson Coleman	Yes*	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes*	Yes	Yes	Yes		Yes^	
NJ	D	Cory Booker	Yes	Yes*	Yes*	No			NV				Yes*	Yes^	Yes^	Yes^	No	Р	

<sup>\*</sup> voice vote

<sup>^</sup> Legislator did not get to vote on this bill but is a sponsor



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# **NJGCA Candidate Survey Questions**

After every primary election, NJGCA designs a survey of 10-15 questions to our candidates for elected office, questions focused on the specific industry issues that affect our members and that don't get discussed much in the mainstream media. They have nearly three months to complete and return them. While our state legislators continue to have a satisfactory response rate, for the last several election cycles our federal representatives have grown less and less interested in sharing their positions with you. It's not just NJGCA surveys that they don't respond to of course (although perhaps if our survey was tied to a big check that might be different). This year not a single one of our thirteen incumbent representatives in Congress decided it was worthwhile to let YOU know how they feel about the issues that affect your business. The calculation seems simple—if they can get away with not answering, why commit themselves to a position when not answering lets them vote differently later. When deciding your vote, you may want to consider what it means that certain candidates did not respond at all.

- 1. Support continues to increase, and technology continues to advance, for alternative forms of powering consumer vehicles. Motor fuel retailers are already positioned in the best locations to provide motorists with a way to refuel their vehicle, whether it is powered by gasoline, hydrogen, or electricity. Would you support a program which gave tax credits or other financial incentives to existing motor fuel retailers to promote the installation of hydrogen fuel refilling stations and/or battery fast charging stations?
- 2. Small businesses across the country are afraid that in the near future they are going to be hit with a tidal wave of frivolous lawsuits related to the coronavirus, particularly the essential businesses who have remained open to serve the public throughout this crisis. While anyone who engaged in gross negligence regarding the safety of their customers and employees should be held accountable, businesses that made a good faith effort to comply with state and federal safety recommendations should not be run out of business by unscrupulous lawsuits looking for quick settlements. Would you support federal liability protections for essential businesses?
- 3. Most NJGCA members, like most small businesses, are organized as "pass-through entities" for the purposes of taxation; meaning the business is taxed when the owner pays their income tax. Would you oppose legislation which would increase the federal tax on income less than \$200,000 per year per individual?
- 4. For years the estate tax, or death tax as it is commonly known, has been a burden on small business owners who want to pass their business and their life's work onto their family. Under the 2017 tax reform law, the exemption level was set at \$11.2 million for individuals, protecting a huge portion of small businesses. Would you oppose legislation that would lower this threshold?
- 5. Many motorists don't realize it, but the modern automobile is effectively a smartphone on wheels, and it collects and transmits a tremendous amount of data about the vehicle and the person driving it. This is known in the industry as telematics. With manufacturers in total control of this data, they can use it to steer customers away from small businesses when it comes time for repair and maintenance. Would you support legislation that would guarantee consumers have the right to securely access their vehicle's data and have control over where it is sent?
- 6. Congress is considering legislation to support the development of more electric vehicle battery charging infrastructure. EV charging must be an open competitive market, but it won't be if big utility companies are able to raise electric rates on all ratepayers and use the funds to subsidize chargers, thereby allowing them to monopolize the charging marketplace. Would you oppose legislation which allows utilities to "double dip" by receiving federal grants for charger installation even if they had raised rates on all of their customers for the same purpose?

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- 7. The price of motor fuel has collapsed compared with prices just a few years ago, to the benefit of retailers and consumers throughout the nation. The force driving this price collapse has been the surplus of oil drilled domestically because of new techniques, specifically hydraulic fracturing or "fracking". Some believe that the technique should be banned by the federal government, a move that would significantly increase the price of oil, gasoline, diesel, heating oil, and natural gas. **Would you support a federal ban on fracking?**
- 8. In 2009 the US government created the "Cash for Clunkers" program, which spent \$3 billion to remove approximately 700,000 vehicles from the roads and replace them with newer vehicles in an attempt to stimulate the economy. While this program was a boon for the big companies which manufacture new cars, it came at the expense of independent auto repair shops, negating the impact on the broader economy. Would you oppose the creation of another "Cash For Clunkers" Program?
- 9. President Trump has regularly threatened to implement new tariffs on a variety of goods. Of particular concern to independent auto repairers are tariffs on automotive parts and tires, which will increase the cost of repairing and maintaining all motor vehicles, a cost which small businesses will be forced to pass on to consumers. Do you support these tariffs?
- 10. In all of its proposed budgets, the Trump Administration has called for the complete elimination of the Northeast Gasoline Supply Reserve (NGSR). The NGSR was created in reaction to Superstorm Sandy and consists of one million barrels of refined gasoline (700,000 of which are located in NJ) stored in case of another fuel crisis. Do you oppose this effort to make New Jersey vulnerable again?
- 11. As part of the Dodd-Frank financial reform bill, the "Durbin Amendment" put a cap on the fees that retailers must pay for debit card transactions, unless card issuers injected competition into the network marketplace. In 2017 there was a serious effort made to repeal this provision of the law. **Would you oppose any effort to repeal the Durbin Amendment?**
- 12. Would you support repeal of the Affordable Care Act's provision requiring all businesses with more than 50 full-time employees (defined as 30 hours per week or more) to provide healthcare coverage?
- 13. When the federal interstate highway system was created in 1956, Congress chose to protect local businesses by not allowing rest-stops on the highways to be commercialized by state governments (except for a few roads grandfathered in), thereby ensuring that travelers would support local businesses when they needed food or fuel. Some are now proposing to allow rest-stop commercialization, which would hurt the local businesses that have grown over the last several decades and would put the government in competition with independent private businesses. **Do you oppose rest-stop commercialization?**
- 14. Would you support reinstating the federal excise tax on passenger motor vehicle tires?
- 15. Do you support an increase in the federal excise tax on motor fuel?
- 16. Immigration reform is one of the most hotly debated topics and one of the country's more serious problems, particularly for businesses looking to hire people to pump gas or work a register. Which of the following would you support in an immigration reform bill?
  - a. Mandating all employers use E-Verify or a similar system to ensure that everyone they hire is a legal immigrant or citizen.
  - b. A pathway that allows some undocumented immigrants to attain a legal status, but not citizenship.
  - c. A pathway that allows some undocumented immigrants to become US citizens.

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# **NJGCA Candidate Survey Results**



An Answer listed in Green indicates they agreed with the NJGCA position

An Answer listed in **Red** indicates they disagreed with the NJGCA position

? Indicates they are unsure or need more information

If a candidate's name is not listed, it means they did not complete our survey and do not have a voting record







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By Michelle Horowitz



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: ETHANOL / BIOFUELS / BIODIESEL CAN FACE MASKS BECOME FUEL?

Could your face mask be the next fuel of the future? That's what researchers at India's University of Petroleum and Energy Studies are currently studying. Using a process called pyrolysis (a way of heating) scientists are able to create liquid fuel. Next, scientists need to test methods for killing any virus that may remain on the product. Scientists know that fire may not necessarily kill the virus, though the right kind of UV light does.

\*\* ENERGY EXAMINER \*\*\* ENERGY EXAMINER \*\*\*

# UPDATE: ELECTRICITY & ELECTRIC POWERED VEHICLES EV INVESTMENTS GROW AMID PANDEMIC - STILL DECADES AWAY; CA BANS GAS-POWERED CARS

\*\* ENERGY EXAMINER \*\*\* ENERGY EXAMINER \*\*\*

While the pandemic has slowed down several changes that were predicted for the new decade, the move to electric vehicles may remain unaffected. General Motors is set to install 2,700 new charging stations across the country by investing in EVgo, which owns and operates 1,000 fast-charging locations in 34 states, to leverage public funding in U.S. metro areas. The stations will be able to replenish about 60 miles of driving range in 20 minutes. Additionally, Uber has pledged \$800 million to help their drivers switch to electric vehicles, announcing a goal to have an all-EV fleet by 2040. Discounts will be provided for vehicles bought or leased from partner automakers such as General Motors, Nissan and Mitsubishi, and other partnerships are still in discussion. Uber also plans to work with EVgo, BP and other global charging providers to give discounts and expand the number of charging stations for ride-hail drivers. BP also announced investments in the EV sector, with plans to finance \$5 billion a year over the next decade into low-carbon energy, while cutting its gas and oil production by about 40% during the same period. Another goal is to increase the number of electric-vehicle charging points it offers from 7,500 to more than 70,000 by 2039.

In late September, California Governor Gavin Newsom signed an executive order banning new gasoline-powered vehicles from being sold by 2035 and directing the California Air Resources Board to establish regulations requiring that all new cars be zero-emission vehicles. Fifteen years away may seem far away, but for such an ambitious policy goal, especially one that fully bans something that is so standard today, this is a very fast-paced time frame. It also puts pressure on car dealers and automakers to adjust quickly to an industry that at the moment is very slow-going. This is certainly something to keep an eye on as New Jersey tends to follow in the footsteps of California and New York when it comes to moving the needle on social policies.

Despite the huge investments, ambitious state policy goals, and more vehicle models to hit the market, most predictions still put the EV industry as being decades out from becoming commonplace in the US. We already know about the immediate barriers to entry in the market such as range anxiety and price. Automakers are racing to develop a high energy density battery which will decrease the cost of EVs because they require fewer raw materials and are lighter to deliver comparable range to a gasoline-powered vehicle. Once this happens, the price of an EV will drop to that of a gasoline-powered vehicle.

\*\* ENERGY EXAMINER \*\*\* ENERGY EXAMINER \*\*\*

# UPDATE: NUCLEAR / WIND / SOLAR / GEOTHERMAL MORE WIND FARMS POSSIBLY COMING TO NJ WHILE EXPANDING SOLAR STALLS

\*\*\* ENERGY EXAMINER \*\*\*

Wind: The state opened its second solicitation to triple to amount of offshore wind farms previously committed along the New Jersey coast early in September. The BPU approved the state's first wind farm last year to Ørsted, which will build a 1,100 megawatt facility 15 miles off Atlantic City. It is expected to be operational by 2024. The governor's Energy Master Plan projects that offshore wind will provide 23% of the electricity residents and businesses consume by 2050. However, some business interests, consumer advocates and others are worried the rapid pace of development of these projects will increase already high energy bills and whether they are worth the costs to consumers, who will subsidize their development by surcharges on their electric bills.

**Solar:** Legislation meant to expand agricultural land to be used for solar farms is currently stalled amid battling policy priorities. On the one hand, the legislation would expand solar farms and help the governor meet his ambitious energy goals, which include 34% of New Jersey's electricity to be delivered by solar energy by 2050. On the other, the legislation would reverse a Christie - era policy that sought to keep solar projects from being built on farmland and other open spaces, which is largely supported by many conservation organizations. Additional concerns include the cost to ratepayers amid the COVID pandemic. The costs per megawatt will go down while the state expands its reliance on solar energy, though too much uncertainty remains with the pandemic still in place.

\*\*\* ENERGY EXAMINER \*\*\*

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

\*\*\* ENERGY EXAMINER \*\*\*

Construction is currently underway for a solar and natural gas pipeline that is the first of its kind. The Lambertville Solar Project integrates solar power with the Texas Eastern Transmission Pipeline's natural gas pipeline, an 8,835 miles pipeline transporting natural gas from the coast of the Gulf of Mexico in Texas and Louisiana up to the Northeastern region of the United States. The solar farm powers the compressor station that keeps natural gas flowing within the pipeline for the use of homes and businesses. This method of powering a pipeline has never been done before.

\*\*\* ENERGY EXAMINER \*\*\*

# UPDATE: HYDROGEN/HYDROGEN FUEL CELLS NJ FUEL TASK CELL TASK FORCE ESTABLISHED

\*\*\* ENERGY EXAMINER \*\*\*

In the spring, legislation was enacted to establish the New Jersey Fuel Cell Task Force, which would be tasked with looking for ways hydrogen can be used throughout the state as a renewable energy source. Legislators encouraged stakeholders to look at fuel-cell technology the same way they are currently looking at battery-powered and electric technology as an alternative energy resource. The 15-member task force has a year to file a report on plans to increase the use of fuel cells in New Jersey and is expected to file annual updates.

\*\*\* ENERGY EXAMINER \*\*\*

## **UPDATE: HYBRIDS**

STUDY FINDS HYBRIDS EMIT MORE CARBON DIOXIDE THAN TEST LEVELS REPORTED

\*\*\* ENERGY EXAMINER \*\*\*

A U.K. study in September found that hybrid plug-in vehicles (PHEV) emit two and a half times more carbon dioxide emissions than official test levels. Further testing found that over its lifetime, a new PHEV would emit around 28 tonnes of CO2, compared to a gasoline powered vehicles 39 tonnes and a diesel car's 41 tonnes. Investigations also show PHEVs often switch on their engine even when driving with supposedly zero emissions. Even with these findings, PHEV's provide more than a 30% overall reduction in emissions and an extended battery range for longer journeys that fully electric vehicles are not yet able to provide.

\*\*\* ENERGY EXAMINER \*\*\*

# UPDATE: FOSSIL FUELS GAS TAX; CLIMATE CHANGE EFFORTS

\*\*\* ENERGY EXAMINER \*\*\*

The last time we had an Energy Examiner section of our On the Road (October of 2019, believe it or not) we were somewhat celebrating the fact the governor had decided not to increase the gas tax after a year of slightly lower fuel consumption, though always reminding ourselves that these celebrations are temporary as we gear up for the same budget battles next year. . . What a difference a year makes.

As of October 1, 2020, New Jersey's gas tax increased by 9.3¢ to 50.7¢ for gasoline and 57.7¢ for diesel. We know this is due in part to decreased fuel consumption as a result of the state shutdown from the public health crisis. The state is required to maintain a steady revenue stream for the state's Transportation Trust Fund, effectively allowing the government to raise the tax should consumption drop. With this increase New Jersey has the 4th highest gas tax in the nation; over 7¢ a gallon higher than New York and 27.7¢ more than Delaware. New Jersey also now has the 4th highest diesel tax, more than 14¢ a gallon higher than New York and 35.8¢ a gallon more than Delaware.

In September, a bipartisan group of two dozen elected officials took out an ad in the Star Ledger urging Governor Murphy to sue oil and gas companies over the impacts they have contributed to climate change. The ad estimates that according to the Center for Climate Integrity, New Jersey will need \$25 billion to protect against sea level rise alone, among other disasters that may occur due to climate change. This action comes on the heels of the city of Hoboken suing Exxon and other major oil and gas companies for damage as a result of climate change, and Sea Bright and Bradley Beach passing their own resolutions to do the same. State lawmakers are considering a resolution (SR57/AR186) that would urge Murphy and Attorney General Gubir Grewal to sue oil companies for climate impacts, with support from several county officials.

Also in response to climate change efforts, New Jersey's public-worker pension system is committing up to \$100 million in assets to Stonepeak Global Renewables Fund that will invest solely in renewable-energy infrastructure projects around the globe. Alternative investments (such as renewable energy) now make up more than 30% of the state pension system's overall portfolio. Proponents of divestment argue that investments in oil and gas companies are no longer profitable long-term strategies as many governments are investing more in alternative energy methods with long-term benefits.

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# OPINION: An Unnecessary Presumption for Essential Workers

## By: Alida Kass, New Jersey Civil Justice Institute



Kids are headed back to school. Casinos are open. Gyms are open. And long-awaited indoor dining is finally here. According to Gov. Phil Murphy, it's because hospitalization rates are down and the re-transmission rate is under 1. It's great news that life is slowly getting somewhat back to normal.

And yet, the emergency public health order remains in effect. Which means under the terms of legislation currently on the governor's desk, any employee currently working at an "essential business" who contracts COVID-19 will be presumed to have caught it on the job. This presumption legislation is simply illogical and should not be signed as-is.

There has been a lot of political pressure on the governor to permit wider reopening, but based on what we know about the virus, he may have been right to have proceeded with caution on reopening indoor restaurants and gyms. COVID-19 is a respiratory virus spread primarily by aerosolized droplets. That's what's made masks and other protective barriers so effective in preventing transmission. But it's also what has created particular challenges for these later businesses to reopen. You can't wear a mask while eating. And there have been a few "super-spreader" incidents suggesting that forceful breathing, as with singing or exercising, increases the potential for transmission.

But having recognized the enhanced risk of these particular settings, how exactly does Murphy nevertheless sign the presumption legislation as drafted? The bill was drafted in March and introduced in early May when the stay-home order was still in effect. Sponsors have indicated they wanted to "support" the frontline workers who "stepped up" when everyone else was staying home. And there was some intuitive appeal to the presumption. With everything else shut down, where else could these employees have caught the virus?



Gov. Phil Murphy arrives at SHI Stadium at Rutgers University in Piscataway on Aug. 25, 2020, to deliver his revised Fiscal Year 2021 budget address.

- DANIEL J. MUNOZ

But as normal life in New Jersey has resumed – non-essential retail, hair salons, indoor and outdoor restaurants – that intuitive justification for a presumption of onthe-job transmission has steadily eroded. With this latest batch of reopenings, we are left with a pure legal fiction at odds with observable reality.

People can visit the gym regularly, dine indoors at their favorite restaurants, drink at their favorite bars – and even go to casinos – all with no mask. But if they are also stocking shelves overnight at their local grocery store or working as a cashier – with masks required for everyone in the store and a Plexiglass shield – they will be presumed to have caught the virus on the job under this pending legislation.

But with everything Murphy claims to know

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about the virus and its transmission, he can't have it both ways. He can't reopen everything and still pretend that "essential businesses" — with all their protective equipment and protocols — are the presumptive locus of COVID infection in the state.

This legal fiction of on-the-job infection is not just contrary to available data, it's also unnecessary. Advocates have been strangely ill-informed about the available programs, claiming workers who develop COVID-19 are "falling through the safety net." From the beginning of the pandemic, anyone who is unable to work for a COVID-related reason is eligible for federal benefits that exceed what an employee would receive under workers' compensation.

Shifting workers from these federal programs to state-based workers' compensation places an additional burden on New Jersey businesses and taxpayers, all to ensure a lower level of benefit for affected employees.

If Murphy is truly guided by facts and science, as he says he is, then he will veto this bill. There is simply no data to support a presumption that workers are contracting COVID-19 on the job, particularly as life returns to (almost) normal in New Jersey. This legal fiction is bad policy, and it will be New Jersey businesses, consumers and taxpayers who will pay the price.

**Editors Note:** Governor Murphy has since signed the legislation.

Alida Kass is the president and chief counsel of the New Jersey Civil Justice Institute, a business advocacy group.





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# FALL 2020 TRAINING CLASS SCHEDULE

Classes will be held at NJGCA Headquarters
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Call Nick at 732-256-9646 or email nick@njgca.org to register

# Two-Day Class for NJ Emissions Inspectors Training October 21 & 22, 2020

Are you, a colleague, or an employee technician interested in becoming a NJ Emissions Inspector? We can help!

NJGCA will offer a two-day class with all the information and training you need to become a NJ Emissions Inspector.

On Day 1 you will receive in-class instruction from NJGCA's instructor. We will break for lunch (provided), and the State will administer the written test in the afternoon.

On Day 2 will go over the hands-on gasoline test at an emission inspection location to fully prepare you for your MVC hands-on test.

In light of the current COVID crisis, and to protect both students and staffers, participants must wear facemasks at all times while on the premises and respect social-distancing guidelines.

Due to limited capacity, NJGCA is only able to accept twelve students for this class, and seats will be held on a first-come, first-serve basis.

To reserve your seat, contact Nick at training@njgca.org with your interest and to receive our two-page registration application.

Please Note: Due to limited office staff hours during the ongoing COVID crisis, all registration materials will be accepted by scan/email only. No faxed applications will be accepted at this time.

## **Training Class Pricing:**

NJGCA Members \$479.00 Non-members \$529.00

Please Note: A non-refundable \$50.00 deposit is required with your registration.

#### Day 1 - October 21, 2020 @ 7:00am

In-Class Instruction at NJGCA HQ 4900 Route 33 West Wall Township, NJ 07753 Please report to the 2nd Floor!

### Day 2 - October 22, 2020 @ 12:30pm

Hands-On Training at B & F Auto South 2276 Hwy 34 North Allenwood, NJ 08720

## Hands-On Training for Gas Inspections Only.

Please Note: Hands-On Diesel Training can be arranged with our Instructor for a nominal fee.

For some people, I'm sure Nuvei is just a side show in their business, but for us, It's a critical part of our success and we cannot thank Louis Puglisi at Nuvei/First Data with NJGCA for making our transition go as smoothly as it did. We are now saving money with the cash discount programas a new NJGCA member. Thank you!"

~ Jersey Shore Auto Repair Ocean Gate, NJ







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# **Compliance Bulletin**



By: Nick De Palma

### <u>DEADLINE FOR STAGE II</u> DECOMMISSIONING NEARS

Earlier this year, NJGCA sent a lengthy and detailed update on the New Jersey Department of Environmental Protection's ("DEP") looming deadline for the decommissioning of existing Stage II vacuum assist vapor recovery systems.

- For your reference, you can read full details of that update in the July 2, 2020 edition of our weekly Road Warrior e-newsletter publication.
- The most important part of our update was that all Stage II vapor recovery systems still operating in NJ must be decommissioned by December 23, 2020.
- At the time of our report, DEP estimated that approximately 500 stations still operated a Stage II system. These systems are no longer required, and their decommissioning have been exceedingly overdue. That's' because the existence of "Onboard Refueling Vapor Recovery" (ORVR) systems which capture harmful "Volatile Organic Compounds" (VOC) vapors during refueling have been built into new automobiles since a federal government mandate was promulgated in the late 1990s.
- Despite these mandates, and until relatively recently, New Jersey station owners were required to maintain their Stage II systems. However, this will change in only a few short months.
- It is incumbent on any station owner with an existing system to have it removed by a DEP approved and certified UST contractor. As part of the decommissioning process, DEP must be notified 14 days ahead

of time that you're going to decommission your site. Finally, once the decommissioning is complete, you are still required to have an "Air General Permit" (GP 004B), as a requirement to continue to operate your Stage I system.

The deadline is nearly here. Do not let the clock run out and miss the mandate. The closer we get to December 23rd, the more likely it is that certified contractors will be inundated with requests.

If you need to have your Stage II system decommissioned, NJGCA's Member Benefit Partners ("MBPs") are DEP certified contractors and available to assist you.

Please feel free to contact me at <a href="nick@nigca.org">nick@nigca.org</a> if you would like me to put you in touch with an MBP that can decommission your site, or you require further information.

# MVC TO IMPLEMENT "EVALUATION CHECKS" AT PIF LOCATIONS

NJGCA recently learned that the New Jersey Motor Vehicle Commission ("MVC") has begun conducting "evaluation checks" on current INL license holders employed at Private Inspection Facilities ("PIFs").

These evaluations were not unheard of twenty-plus years ago. At the time, MVC auditors would conduct random evaluations on PIFs; which resembled the initial "hands on testing" a technician must pass to receive their INL credentials.

That "test" consisted of the MVC official openly observing an inspector walk through an inspection, from beginning to end. This was done regularly as a quality

control measure and to keep inspectors adhering to proper protocols.

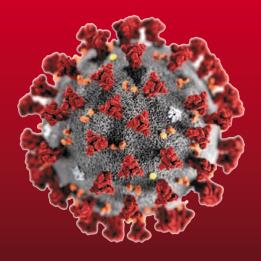
In reviving this practice, MVC has not yet indicated what happens if an inspector does something incorrectly. There is no affirmative indication that an INL holder will face a violation or fine if improper procedures are observed. Rather, it seems that only a warning will be issued; but we would not be surprised if that changes as the renewed practice ramps up.

To avoid any potential fines or violations, the obvious solution is to do inspections properly every time – or brush up on proper procedures if you're unsure. INL holders and PIF locations are required to properly do just that to maintain accreditation; so MVC's insistence is not unfounded.

Still, we will watch this development and invite you to convey your own personal experiences if asked to do an "evaluation check" the next time your MVC auditor stops in.

Please feel free to contact me at <a href="nick@nigca.org">nick@nigca.org</a> if you require any assistance or further information.

# Here to help you through your COVID questions



www.njgca.org/coronavirus

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## THE NJGCA MEMBER BENEFIT PARTNER PROGRAM

NJGCA has been working hard to bring you and your business value through our Member Benefit Partners (MBPs). Hopefully, you are already taking advantage of many money-saving plans offered by our Member Benefit Partners. Our 2019 Member Benefit Partner Brochure should have arrived and can be viewed on our website, and this year we introduced new Member Benefit Partners. They are listed in blue and marked with asterisks below. We are excited about the great opportunities that you have to save money with these partners!

### Here is a list of our current MBPs:

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