



March 2024 Bulletin

PLEASE PASS ME ALONG TO OTHER STATIONS!

ASSOCIATION CONTEST

CONGRATULATIONS TO THE FEBRUARY 2024 CONTEST WINNER, MIKE'S AUTOMOTIVE, PAWLING, NY. Please read through this bulletin for your chance to win!!! Call the office or email cobalde@ssdgny.org with the correct answer to the trivia question and you will be entered in the monthly drawing for a chance to receive a free month's dues; a value of \$45.00.

ATTORNEY'S CORNER

You, as a Member of Service Station Dealers and Automotive Services of Greater NY should not be surprised that our industry is highly competitive, and as retailers you face enormous pressure to offer competitive prices, quality products, and excellent customer service. Some of our members offer the usual gasoline and repair services, some combine a Convenience Store (C-Store) either with repair bays or just a gas front end. Some even are repair only. No matter what form of business you choose, you face several challenges, some of which include:

Cost of Fuel:

The cost of fuel is a significant factor affecting your profitability. Fluctuations in the cost of fuel greatly impact your bottom line. Have you factored in to your pump price labor, utilities, rent, insurance, taxes, and licensing?

Compliance:

Operators must comply with a wide range of regulations and standards, including environmental regulations, health and safety regulations, and taxes.

Theft:

Fuel theft and C-Store theft are major issues facing our retail members. Fuel theft not only results in financial losses, they can contribute to environmental damage which you are responsible.

Maintenance:

Proper maintenance of equipment is essential for smooth operation and to ensure customer safety. The cost of maintenance can be high and can impact your profitability.

Cash Management:

Cash management is a major challenge for, as the business, depending on where it is, sometimes involves large amounts of cash transactions. Proper cash management procedures and systems are needed to minimize the risk of theft and fraud.

Technology Adoption:

The adoption of new technology can be a challenge and expensive. The use of technology, such as fuel pump management software and C-Store point-of-sale software as well as Repair Shop software can greatly improve efficiency and your profitability.

Environmental Concerns:

The environmental impact of operations is a major concern for customers and regulators. Operators must adopt sustainable practices to minimize their environmental impact and maintain customer trust.

These concerns should also impact on the C-Store - no one wants a failing health department grade nor fines for underage tobacco sales and vape sales.

Conclusion:

The operation of your business faces several challenges, including competition, cost of fuel, compliance, fuel theft, maintenance, cash management, technology adoption, and environmental concerns. To overcome these challenges, operators must adopt innovative practices, invest in technology, and focus on providing excellent customer service. Talk to us at the Association - we can offer advice.

Vincent P. Nesci, Esq.
General Counsel
Cell 914-645-7530

SSDGNY is a member of TST. Because you are members of SSDGNY, you are automatically able to receive certain benefits from that organization.

This means:

- **Discount - Live Seminars**
- **Discount - Yearly Big Event & Trade Show**
- **Discount - Live Simulcast / Webcasts**
- **Discount - On-Line Videos**
- **Watch Members Only Videos**
- **Discount - Tools and Equipment**
- **Access to Members only Store**
- **Discount - Training Materials (Books)**

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CONVENIENCE STORE OPERATORS GRAPPLE WITH RISING CRIME

According to the FBI, 4.5% of all reported violent crime in 2022 took place at a gas station or convenience store.

NATIONAL REPORT — Convenience store chain Stewart's Shops recently closed an Albany, N.Y., store following a surge in theft, robberies, and verbal and physical assaults, which created an unsafe environment for customers and employees, and an unsustainable business environment. "We pride ourselves on being part of the fabric of the communities we serve, and we worked closely with Albany Police and City of Albany officials in attempt to resolve concerns at our Manning Boulevard shop. The safety of our partners and loyal customers remains an issue at this location," Stewart's Shops President Gary Duke said in announcing the closure.

This is not an isolated incident. Since 2020, Pennsylvania-based Wawa Inc. has shut several convenience stores in the Center City Philadelphia. A decision made following a rise in safety concerns within the city. A Wawa store in Northeast Philadelphia was ransacked by a large group of juveniles, causing thousands of dollars' worth of damage. "Despite reducing hours and investing in additional operational measures, continued safety, security challenges and business factors have made it increasingly difficult to remain open in these two locations," the c-store chain explained in Oct. 2022 when it closed stores at 12th and Market streets and 19th and Market streets in Center City.

In the convenience channel today, retail crime, violence and theft are impacting the industry at unprecedented levels. National crime statistics from the U.S. Federal Bureau of Investigation (FBI) showed that robberies alone increased 1.3% across the country in 2022. Looking specifically at the convenience store industry, c-stores and gas stations combined were the site of 13.8% of robberies that year. According to the FBI, 4.5% of all reported violent crime in 2022 took place at a gas station or convenience store.

The National Retail Federation's "2023 Retail Securing Survey" reported that the average shrink rate for the 2022 fiscal year increased 1.6%, up from 1.4% for the 2021 fiscal year. When applied to NACS' 2022 "State of the Industry" data, where industry dollar sales were calculated at \$906.1 billion, this represented a c-store industry loss of more than \$40 million every day.

The Why Behind the Crime

Industry experts point to a myriad of factors as to why retail crime has risen in the last few years. By and large, inside shrink tends to rise when economic times are difficult. "When people are concerned about their economic welfare, they tend to be more interested in taking things out of the store because they see it kind of as being a victimless crime," noted Roy Strasburger, CEO of StrasGlobal, a privately held retail consulting, operations and management provider, and cofounder of the Vision Group Network. "[Their mentality is] they're stealing from a big store that makes a lot of money. They think, 'I'm going to take some things off the shelf and nobody's going to notice, or nobody's going to care at the end of the day.'"

But someone *does* notice. A recent survey of 1,000 U.S. consumers commissioned by Bazaarvoice and conducted by first-party data company Dynata found that 46% of shoppers experienced or witnessed incidents of customer theft while shopping, and 66% experienced or witnessed fewer items in stock due to shrinkage.

This can negatively impact business as theft and shrinkage incidents influence customers' decisions on where to shop. Survey respondents said they avoid certain stores due to these concerns (20%) and they are more cautious in their choice of stores (24%). Interestingly, nearly half of respondents (46%) think price increases are directly associated with retail shrinkage.

Employee Preparedness

In the face of these statistics, convenience store retailers should take a multipronged approach to mitigating potential crime. The best first line of defense is to provide comprehensive training to employees that includes prevention and safety measures, as well as guidance on how to respond if a robbery occurs, Tom Hart, director of business development and marketing for Ready Training Online (RTO), told *Convenience Store News*. This training should take place early in the onboarding process, ideally in an employee's first three to five shifts. "The worst thing you could do with new employees is have them be surprised by an incident that never occurred to them. You would think it'd be second nature to consider a circumstance that can occur working with the public, but it's not," he said. "People might walk into a convenience store and think, 'Well, that looks like a really easy job.' It's not. There's a lot of responsibility you have to take on. You're watching the fuel pumps at the same time you're watching the back of the store, all as you're gauging how old a customer is to purchase an age-restricted product. It can be challenging."

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RTO, a full-service learning management solution, offers an extensive convenience store-focused content library that is comprised of short, engaging performance-based training modules. "It's important that critical areas like age-restricted sales of alcohol and tobacco, harassment, safe lifting, robbery prevention and safety overall aren't being done on the 10th shift an employee is working because it could happen on their first," Hart cautioned.

Operational training and keeping an orderly store can deter theft as well, according to Strasburger, who believes that one of the best measures convenience store operators and their store employees can take against shoplifting is ensuring shelves are stocked properly and items are front-faced so that it's obvious when something is taken.

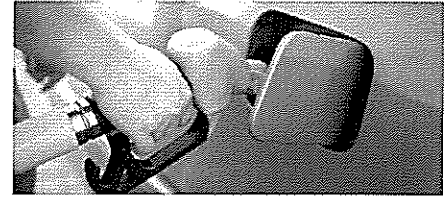
Some other simple measures are keeping windows clean, so nothing obstructs the line of sight to outside the store; making sure displays are where they're supposed to be and keeping aisles clear; and checking that surveillance cameras are functioning correctly.

The Role of Technology

Having the right connectivity and the right network is the lifeline of a convenience store, especially when it comes to theft and crime, noted Carl Udler, senior director of marketing for Hughes, a provider of managed service and networking solutions. "From transactions to customer experience to employee experience, c-stores need to align their business goals with secure managed broadband and network services, managed Wi-Fi and digital media services. Using technology to support the business, not for the sake of using technology, but in a way that it fulfills the business requirements to thwart theft, creates a good customer experience and keeps the store safe," he said. One way to leverage technology and connectivity to mitigate crime or theft is displaying real-time videos of customers as they shop. Setting up a camera in a high place can effectively let customers know they're being watched and that doesn't interfere with their shopping experience. This kind of connectivity gives employees visibility and awareness of what's going on in the store and the surrounding area. They can be trained to know where the camera screens are and where to keep a close eye on things. "It can be a very good experience if employees know they're in a safe environment," Udler said, pointing out that employees should know the processes that are in place by having proper training on how to do different activities within the store. "Keeping employees up to date and trained and reinforcing that through digital signage shows employees they're valued and will lead to less turnover," he added.

As seen in convenience store news.

RFA ANALYSIS: AUTOMAKERS ENDORSE E15 FOR ALMOST ALL NEW 2024 VEHICLES



The Renewable Fuels Association's annual review of vehicle owner's manuals and warranty statements indicates that E15 is explicitly approved by the manufacturer for use in approximately 95 percent of model year 2024 cars and light trucks.

"RFA has worked diligently with the auto industry for more than a decade to ensure a smooth market transition to E15, and we are pleased that each year more manufacturers recognize its benefits," said RFA President and CEO Geoff Cooper. "Nearly all cars, SUVs, and pickups on the road today are legally approved to use E15, and just about all new 2024 vehicles carry the manufacturer's explicit approval of the fuel. Given the emissions and cost savings with E15, we urge Congress and the administration to move quickly to adopt nationwide, year-round use of the blend. It's better for the air and public health; it's better for family budgets; and it's better for the U.S. economy and energy security."

Greenlighted by EPA for all vehicles built since 2001, consumers are legally permitted to fill up with E15 in 96 percent of vehicles on the road today. New for 2024, Subaru approved the use of E15 in its popular Forester model, completing the manufacturer's multi-year shift to E15 across the board. Notably, BMW and Mini continue to approve the use of gasoline containing up to 25 percent ethanol (E25) in their vehicles.

Still, Mercedes-Benz, Mazda, and Volvo do not specifically list E15 as an approved fuel. The light-duty internal combustion vehicles produced by those three automakers collectively make up almost 6 percent of total U.S. sales. Their failure to endorse E15 use leaves air quality and climate benefits on the table, Cooper said.

Currently, consumers can access E15 at over 3,200 gas stations, with significant expansion on the horizon, since the Biden administration has made another \$450 million available in the Inflation Reduction Act for higher-blend fueling infrastructure.

As seen on fuelsmarketnews.com

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NEW HEALTH INSURANCE PLANS FOR ASSOCIATION MEMBERS

Amalgamated Local 426 is partnering with SSDGNY to make their group insurance plans available to our members. We are thrilled to be able to offer you the Anthem National Network plan through Empire Blue Cross Blue Shield.

On the last page you will find the 2024 Anthem National Network Plan Medical Election form for coverage term 4/1/24-12/31/24.

To search for participating providers without an online account:

1. Log onto www.anthem.com.
2. On the right side of the page, click on 'Find Care' Button.
3. Prior to Enrollment or Setting up Online Account, click on 'Basic search as a guest'.
4. Under Select the type of plan or network click drop down arrow to 'Select One'.
 - o Select '**Medical Plan or Network (may also include dental, vision, or pharmacy benefits)**'.
5. Under Select the state where the plan or network is offered. (For employer-sponsored plans, select the state where your employer's sponsored plan is contracted in. Most of the time, it's where the headquarters is located.)
 - o Select <Your State> in the drop-down menu.
6. Under Select how you get health insurance
 - o Select '**Medical (Employer-Sponsored)**'.
7. Under Select a plan or network
 - o Select '**National PPO (BlueCard PPO)**'.
8. You will now be able to search for providers and facilities.
9. Enter your City, County, Zip.

If you are interested in enrolling in one of these plans, kindly contact Mandi Conner ASAP by phone or email at mconner@ssdgny.org for the enrollment forms. Election and enrollment forms must be submitted by March 12th for an April 1st enrollment.

REFERRALS

If you know of a station that needs our services and is interested in becoming a member, refer them to us and upon signing you will receive a \$50.00 Amazon gift card. If you know of someone interested, please contact our Sales Representative Bill Griese at 914-227-0144.

DAILY HUDDLES FOR SERVICE ADVISERS AND TECHNICIANS BUILD CULTURE

Having daily huddles with your service advisers and technicians helps get everyone on the same page, creates a good culture and outlines goals for the team, says Erick Jauregui, fixed operations training director of the West region for National Auto Care.

For advisers, Jauregui recommends picking two or three consistent topics to discuss: customer satisfaction scores, appointments, sales goals, for five to 10 minutes before opening the service drive doors.

Technician huddles also increase communication, Jauregui said, and should focus on the same topics each time as well, such as workflow, goals and minor shop needs. It's important that these brief, informal gatherings stay positive, he said.

"Daily huddles with your service advisers and technicians serve as a pivotal moment to align everyone's focus, ensuring the entire team moves in unison towards shared goals," Jauregui said. "Huddles build a culture of positivity. They are not just about alignment; they are about uplifting each other, reminding us that positivity is not just a perspective but a pathway to achieving excellence as a team."

As seen in Automotive News.com



Check out our
Facebook page
@SSDGNY

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MARCH TRAINING

STX 2024 - WorldPac/CTI Training – April 24-28 - Nashville TN

STX 2024 features more than 350+ technical and business classes for a comprehensive, custom learning experience. Instructors include subject matter experts from Carquest Technical Institute, Worldpac Training Inst, and OE suppliers.

For information and to register: <https://my.worldpac.com/s/member-wpstx2024>

AMI - Automotive Management Institute

A combination of online courses and live courses on technical, collision, and business management topics.

Also includes a technical course on Electric and Hybrid vehicles.

For more information and to register for course: <https://www.amionline.org/>

Short Training Videos Available from Vehicle Service Pros:

- Electronic Throttle Body
- Brake Service tips to avoid comebacks
- Steering and suspension diagnosis
- And more!

For more information, go to: <https://www.vehicleservicepros.com/>

Virtual World Pax, CTI Training

- Diagnosing hybrid battery packs
- Alignment best practices
- Direct injection diagnosis
- ADAS best practices
- And much more!

For more info and to register, go to: <https://ctionline.com/>

SMP – Standard Motor Products
2024 AC Repairs – Keeping It Cool
Wednesday, March 13@ 12:15PM Eastern

For more info and to register scan the QR Code below:



WELCOME NEW MEMBERS

Cross River Auto Repair
Cross River, NY

Global Collision
Congers, NY

M & J Auto Repair Corp.
Croton On Hudson, NY

Minimonsta 22 Auto Care LLC
Mount Vernon, NY

TRIVIA QUESTION

What is the network of the new medical plans we are offering?

Call the office or email cobalde@ssdgnny.org with an answer for a chance to win a free month's dues.

CLASSIFIEDS

For Sale: You can be your own boss! Est. shop that specializes in trailer repair, snowplow and salter sales, parts and repair. We also offer vehicle up-fitting. We sell and install numerous truck bodies. The shop is geared towards landscapers' and contractors' needs. The service center has an excellent reputation that repairs all makes and models of box trucks, utility trailers landscape and boat trailers. Welding and fabricating repairs/parts as needed. We have the ability to make hydraulic hoses that we make on site. The showroom is fully stocked with inventory. The shop can fit 4 vehicles inside. Shop equip. includes: 2 post lifts, torches, welder, tire changer, balancer, band saw, drill press, work benches & more. There is also a private office. We are an authorized BOSS snowplow, Ramp Rack, Buyers and Woolwax dealer. Motivated to sell IMMEDIATELY due to relocating out of the area. Great opportunity to get in now during the snow season. Please call 845-590-5800 for more information.

For Sale: Brand new Mobile Inspection Cabinet purchased through Global Industrial. Purchased for \$400.00 asking \$275.00 please contact 845-279-9598

I hope you enjoyed reading this month's bulletin. If you have any questions, feel free to call the association. We are here to help you and your industry.

Regards,

Carla Obalde

Operations Manager





Service Station Dealers & Automotive Services of Greater NY

4/1/24 – 12/31/24 Anthem National Network Plan Medical Election Form

Full Name

Station Name

Effective Date

Home Address

City

State

Zip

Email Address

Home Phone Number

Fax Number

Plan Features	ASO Plan		Liberty Plan	Silver 2500 Plan		Base Plan
	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network-Only
Deductible / Maximum Period	4/1 – 12/31		4/1 – 12/31	4/1 – 12/31		4/1 – 12/31
Network	Anthem National PPO		Anthem National PPO	Anthem National PPO		Anthem National PPO
PCP Selection & Referrals	Not Required		Not Required	Not Required		Not Required
Part D Creditable	Creditable		Creditable	Creditable		Creditable
Plan Year Deductibles (Indiv / Family)	\$0	\$1,500 / \$3,750	\$0	\$2,500 / \$7,500	\$5,000 / \$15,000	\$3,000/\$6,000
Deductible Type	Aggregate		Aggregate	Embedded		Aggregate
Plan Year Out-of-Pocket Max (Indiv / Family)	N/A		\$5,350 / \$10,700	\$9,100 / \$18,200	\$13,500 / \$36,000	\$5,350 / \$10,700
Maximum Type	Aggregate		Aggregate	Embedded		Aggregate
Primary Care Visit	\$25 Copay	30% after Ded	\$30 Copay	\$30 Copay	50% after Ded	50% after Ded
Specialist Visit	\$25 Copay	30% after Ded	\$50 Copay	\$30 Copay	50% after Ded	50% after Ded
Diagnostic Lab in PCP Office	\$10 Copay	30% after Ded	\$20 Copay	\$30 Copay	50% after Ded	50% after Ded
Diagnostic Lab in Specialist Office	\$100 Copay	30% after Ded	\$75 Copay	\$30 Copay	50% after Ded	50% after Ded
X-Ray in PCP Office	\$50 Copay	30% after Ded	\$75 Copay	20% after Ded	50% after Ded	50% after Ded
X-Ray in Specialist	\$100 Copay	30% after Ded	\$75 Copay	20% after Ded	50% after Ded	50% after Ded
Hospital Outpatient Surgery	\$100 Copay	30% after Ded	\$150 Copay	20% after Ded	50% after Ded	50% after Ded
Hospital/Maternity Inpatient Services,	\$250 Copay	30% after Ded	\$500 Copay	20% after Ded	\$300 Copay & 50% after Ded	50% after Ded
Mental Health Office Visit	\$25 Copay	30% after Ded	\$50 Copay	\$30 Copay	50% after Ded	Not Covered
Ambulance Services	No Charge	Not Covered	No Charge	20% after Ded	50% after Ded	50% after Ded
Emergency Room	\$100 Copay	30% after Ded	\$150 Copay	\$200 Copay	50% after Ded	50% after Ded
Urgent Care	\$25 Copay	30% after Ded	\$30 Copay	20% after Ded	50% after Ded	50% after Ded
Prescription Drug Coverage						
Rx Plan Year Deductible	\$0	N/A	\$100 / \$300	\$0	N/A	\$0
Retail (max 30 days)	\$15/\$35/\$45	N/A	\$15/\$35/\$75	\$10/\$50/\$100	N/A	\$10/\$35/\$70
Mail Order	\$20/\$70/\$90 (max 60 days)	N/A	\$30/\$70/\$150 (max 60 days)	\$20/\$100/\$200 (31-90 days)	N/A	\$25/\$87.50/\$175 (max 60 days)
MONTHLY PREMIUM AND PLAN SELECTION						
Single	<input type="checkbox"/> \$1,210.00		<input type="checkbox"/> \$1,071.00		<input type="checkbox"/> \$963.00	<input type="checkbox"/> \$758.00
EE/Spouse	<input type="checkbox"/> \$2,289.00		<input type="checkbox"/> \$2,098.00		<input type="checkbox"/> \$1,726.00	<input type="checkbox"/> \$1,401.00
EE/Child(ren)	<input type="checkbox"/> \$2,071.00		<input type="checkbox"/> \$1,755.00		<input type="checkbox"/> \$1,493.00	<input type="checkbox"/> \$1,188.00
Family	<input type="checkbox"/> \$2,725.00		<input type="checkbox"/> \$2,491.00		<input type="checkbox"/> \$2,072.00	<input type="checkbox"/> \$1,722.00

- Birth Certificates must be submitted for all dependents, marriage licenses must be submitted for all spouses.
- Member application, Participating Member – Terms & Conditions, Member Dues Authorization form must be completed in addition to this medical election form.
- Specialty Rx not covered - Member needs to contact Payer Matrix at 877-305-6202
- Provider Search: www.Anthem.com → 'Find Care' → 'Basic Search as Guest' → select 'Medical Plan or Network (may also include dental, vision, or pharmacy benefits)' → Select <Your State> → Select 'Medical (Employer-Sponsored)' → Select 'National PPO (BlueCard PPO)' → Click 'Continue' to search
- Policy renews January 1, 2025

"By signing below, in order to avoid cancellation, I agree to pay all insurance premiums by the end of the billing month."

Signature

Date

Please return completed form via Secure Fax to:
(914) 962-0108. If you have any questions, please call (866) 573-4768 ext. 2481