

MARCH 2010



VOLUME 3 - ISSUE 1

ON THE ROAD

THE OFFICIAL COMMUNICATION OF THE NEW JERSEY GASOLINE C-STORE AUTOMOTIVE ASSOCIATION
www.NJGCA.org

THE NORTHEAST 2010 TRADESHOW EDITION



Look
for your
FREE
Tradeshow
Tickets inside!



NJGCA MEMBER BENEFIT PARTNERS!

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

Here is a list of our current MBPs:

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

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

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CROWN BUSINESS BROKERS

10 NON BRANDED GAS STATIONS FOR SALE!

Corporate owner of 45 non branded gas stations seeks to sell 10 in and around Northern and Central N.J. Owner is especially interested in selling packages of stations, and favorable prices will be provided to those who buy two or more stations. Stations can also be purchased individually. All stations are profitable, regularly inspected, in compliance with all Federal and State environmental regulations, and are on heavily travelled highways and main roads. Prices are negotiable, with some seller financing available.

Prices range from \$220,000 to \$900,000

FOR INFORMATION, PLEASE CONTACT
CROWN BUSINESS BROKERS AT
(908) 931-9130 OR
email BRAD PALMER at
crownbusiness94@yahoo.com



MESSAGE FROM NJGCA EXECUTIVE DIRECTOR SAL RISALVATO

WHY IS THE NORTHEAST 2010 TRADESHOW IMPORTANT TO NJGCA?



A tradeshow is the perfect overall opportunity for an organization such as NJGCA to bring members together in one place to showcase the organization and link the attendees to vendors, products, and services that will optimize their businesses.

A Tradeshow is also an opportunity to learn new techniques at seminars or to pick up a few tips from others that you may meet while trading and sharing experiences.

For NJGCA the NORTHEAST 2010 show is important because it gives you the opportunity to meet us and speak to us about how we can serve you better. NJGCA is only as strong as its membership. The old adage about “strength in numbers” holds true, and the visibility of the membership and other attendees verifies how potent we are.

Attendees that may not be members of NJGCA will get to see first hand who we are-and what we can do.

A Tradeshow is not so easy to produce. In 2007 when new Executive Director Sal Risalvato came on board, he began exploring the benefits of a tradeshow. Trips to several shows around the country, including a visit to a Tradeshow for Tradeshows in Chicago, accompanied by NJGCA President Tim Arata and Director of Member Services Debbie Hill, stimulated the interest further.

As a result of forging a renewed relationship with our sister organization AASP/NJ, an invitation was made for NJGCA to be a featured participant in their annual tradeshow. Certainly AASP/NJ knows how to present a tradeshow since they have been presenting NORTHEAST for over 30 years. AASP/NJ represents small business owners in the automotive service business, and is primarily focused on auto body and collision.

This is a great match for NJGCA since so many of our members perform mechanical auto services. Since NJGCA also represents businesses that are in retail petroleum accompanied with convenience stores, NJGCA has added a new dimension to include vendors that will cater to these businesses too.

NJGCA accepted the invitation from AASP/NJ to be featured at their annual tradeshow.

Another old adage that says “you have to walk before you can run” applies to the NJGCA experience participating in NORTHEAST 2010. Efforts to make the 2009 show a success, made it abundantly clear that there was much learning to do. However, NJGCA is taking advantage of “lessons learned” in 2009, and expects to do better in 2010.

The addition of vendors that can supply and service our members with convenience stores is an exciting new twist, in addition to the vendors that will be there to service our gasoline retailers and our auto service oriented members.

Premier Sponsor AMT will be there to show you how to control costs on the health care benefits that you purchase at your business. Meadowbrook Insurance will sponsor and present Fat Margins, which is designed to teach you methods and give you tips on how you can increase the profit margin on the products and services that you sell.

A seminar called Food Safety 101 is presented by one of our participating vendors, and the Family Fun Day that was a big hit last year will be expanded to include a moon bounce and a dunk tank along with games and face painting for the kids.

Again-why is the NORTHEAST 2010 tradeshow important to NJGCA? Because there is something there for everyone. ■

A handwritten signature in black ink, appearing to read 'Sal Risalvato'.



Thousands of Independent Repair Facilities Can Help Dramatically Improve New Jersey's Environment

New Jersey Green Automotive Repair Program Ramps Up For 2010



The New Jersey Green Automotive Repair Program (NJGARP), launched in April 2009 to encourage both independent and new car repair facilities to implement environmentally-friendly business practices and obtain certification as “green” businesses, is ramping up for its’ second year.

In the past year, nearly 20 facilities around the State have received “green” certification. In addition, many more facilities have submitted applications which are at various stages of review.

With more than 1,500 members of the NJ GCA and thousands of additional independent repair facilities throughout New Jersey, our industry represents an incredibly large group that can show State and federal officials that self-regulation can positively impact the environment. “Green” certification can also help with a facility’s public relations, as studies show that many consumers are more apt to conduct business with a company they view as “environmentally friendly” when other factors, such as price and customer service are equal.

Benefits of Green Certification

- Cost Savings
- Facility Marketing Opportunities
- Positive Community Relations

Visit
us at
NORTHEAST 2010
Booth #714

NJGARP committee members worked with the NJDEP to develop a checklist of “green” initiatives that automotive repair facilities can implement in an effort to become more environmentally responsible. Each “green” initiative a facility implements is assigned a point value. Repair shops must achieve a minimum of 300 points to qualify for—and maintain—NJGARP certification and “green” business recognition. The 88-point checklist includes: pollution prevention and resource conservation measures; waste fluids management; energy and water conservation efforts; waste water reduction; recycling practices; and protection of customers and workers at the facility. Facilities must apply for recertification every two years, and NJGARP committee members will conduct on-site evaluations to determine if facilities continue to meet the specifications of the program to remain “green certified.”

It Costs Nothing To Conduct A Self-Assessment

There is no reason why every NJ GCA member shouldn’t download the checklist from www.njgreenautorepair.org and complete a self-assessment. It could be among the most valuable two-hours you’ve ever spent looking in virtually every corner of your facility’s operations.

If your facility scores above 300 on the survey, you may voluntarily elect to pursue certification. This would require you to submit your completed survey, along with the required Application Fee (*detailed on the Application Packet available at www.njgreenautorepair.org*).

Upon receipt of the completed Survey and Application Fee, the Council will review your survey for completeness and then schedule an on-site visit to verify the information you have provided. Following the on-site review, and depending upon the number of points actually scored by your facility, the Council will either award “green certification” or inform you of the reason(s) why certification cannot be awarded. Please visit the Program Website (www.njgreenautorepair.org) for more information.



Sal: "Get in the car now!"

Mike: "Why? Where are we going?"

Sal: "We are going to your high school; I want to speak to your math teacher now! I want to find out why you are a junior in high school and you can't do 5th grade math! My tax dollars paid for your education and I want a refund!"



That was the exchange that took place between me and a young gas pumper one afternoon in May 1995. I was teaching an employee the procedures he would need to know in order to open my Texaco gas station by himself. I was doing this in preparation for his upcoming summer vacation from school. Every year at

this time I would train high school age employees in advance of the summer so they could take advantage of their time off from school and earn a few extra bucks.

For years I was disheartened at the lack of simple skills that high school and college part timers possessed in order to do their jobs with even minimal competence. Giving the correct change to a customer at the pumps, balancing the shift properly, or recording inventory seem like simple tasks that should require only elementary and fundamental education skills, yet few high schoolers have these skills. I was 20 years old when I opened my first Exxon station, and even then in 1978, I realized that many of my peers were incapable of performing the most menial of tasks. For years I thought to myself, "if someone is not capable of pumping gas-then what in life are they capable of?"

Think about it. If a person can't be employed as a gas pumper, what can they be employed as? What contribution to society can they make? Ultimately society pays for the uneducated and the unskilled through higher taxes for handouts or subsidy programs, and even the costs associated with crime. Poorly educated children cause an economic ripple effect that you as employers pay for in many ways beyond high taxes.

Gas pumpers do not have a monopoly on poor education and fundamental skills either. How does an auto technician properly measure the thickness of brake rotors if he can't read and calculate a micrometer? How can a technician do a proper wheel alignment if he can't add or subtract tolerances? When I first went in to business someone who performed auto repairs was called a "mechanic". Today we refer to these employees as technicians. They are technicians. Repairing a car requires highly trained and highly skilled personnel.

Why do we employ workers that are so poorly educated? Why do we have employees pumping gas that can't make proper change without using a calculator? Did you ever go to the grocery store and hand the clerk coins after they have entered the amount tendered in to the cash register in order to receive back a whole dollar amount? Such an act can send a grocery clerk in to a panic.

Why do we pay such incredibly high property taxes both at home and at our business? Did you ever look at your property tax bill? Have you ever noticed that 75% of your property taxes pay for local schools? Why do we pay so much and get so little in return?

I can use this entire issue of On The Road to write about the ills of our education system and the devastating effect it has on our business, our economy, and on our society. Education reform is a passion I have had since the days of my first poorly educated employees. I have never shared this passion with you over the 3 years that I have been here at NJGCA, because I have been embroiled in so many other matters. But the time has now come to begin discussing and then solving the education issue.

Operating a small business you have learned first hand how competition plays a role in how your business performs and how much you earn. Many customers drive right past your location to save a penny a gallon, while others will pay a higher price for better service or a brand they like. You also know how difficult it is to perform quality service and repairs and remain competitive with the prices you charge, or even loyal customers will look elsewhere to have their car repaired. Why will some customers pay \$3 for a cup of coffee at Starbucks, yet squawk if you charge the same amount for a cup of coffee in your C-store? COMPETITION!

Yet not only is competition in our education system non-existent, a malaise of mediocrity and no accountability permeates our classrooms. When I grew up teachers were poorly paid in comparison to other professionals with similar levels of education. When I grew up teachers chose to be teachers because it was a passion and a career all rolled up in to a paycheck. Rightfully so, teachers and even administrators began to demand more. The result 30 years later is an out of control Teachers Union, extremely well compensated teachers with extraordinary benefits, out of control property taxes, and kids graduating high school that can't add and subtract.

Does anyone guarantee your job if you don't perform? Does



anyone guarantee your spouse's job if they don't perform? Well teachers have a guarantee! One of the most destructive policies that was ever created in education was granting teacher's tenure. Once a teacher is employed in the school system for 3 years, it takes an act of God to fire them. Poor performance doesn't matter. Lack of accountability has fostered poorly educated kids as a result. This didn't happen overnight, but has gotten progressively worse over the years. Our kids can't read and write, or add and subtract.

The incident that angered me to demand my young employee Mike get in my car to visit his teacher was prompted because Mike was unable to calculate that 24 quarters equaled \$6. I wanted him to learn how to make a proper cash bank to be used when opening my gas station every morning. Mike who was a junior in high school looked at me like I had two heads when I counted the quarters and asked him to enter the figure in to the adding machine. He just couldn't make the calculation. I am certain that I had learned how to perform that level of multiplication and division in the 3rd or 4th grade. How did Mike get to be a junior in high school without the ability to multiply and divide? Who was responsible?

By my calculation approximately 10- 15 teachers and an equal amount of school administrators failed over at least a 10 year period to properly educate Mike. They failed Mike, they failed me, and they failed every property taxpayer in the town where Mike was supposed to be educated. So if my math is correct-yes I did learn how to add and subtract- somewhere around \$1 million dollars in salaries over a 10 year period was paid to teachers and administrators that failed to perform. Considering the property taxes I had already paid; how much of that belonged to me? Keep in mind that I am only addressing Mike's inability to add and subtract. Trust me; Mike wasn't all that proficient in reading and writing either. And God only knows if he had any clue who George Washington or Abraham Lincoln were. So how many dollars were actually wasted educating Mike and his classmates?

I can fill a few pages describing the ills of our education system and the things I have learned in the past 20 years. Yes I have my ideas for solutions to solve the problem, but I will have to lay them out for you in a series of articles. Bottom line is we need a better system, we need better teachers, we need better parents, and we need better students.

I do think we need to place a heavy emphasis on teachers and administrators. I have challenged a few school principals over the years by telling them "you know very well the teachers on your staff that perform with excellence, and you know very well the teachers on your staff that can't tie their own shoes." Unfortunately, a teacher that can't tie their own shoes is in a system

that may pay them more than a teacher that performs with excellence. This is wrong!

Recently Governor Christie outlined to a joint session of the Legislature several examples of pension benefits that taxpayers have on their backs. In one example he cited obscene benefits for a teacher. "A retired teacher paid \$62,000 towards her pension and nothing, yes nothing, for full family medical, dental and vision coverage over her entire career. What will we pay her? \$1.4 million in pension benefits and another \$215,000 in health care benefit premiums over her lifetime. Is it "fair" for all of us and our children to have to pay for this excess?"

Do you as a small business owner have retirement benefits like that? I don't begrudge anyone for obtaining such great benefits. My problem lies in the fact that the teacher's union (NJEA) virtually extorts higher pay and benefits year after year and refuses to accept any form of merit pay-meaning better pay for better teachers. The NJEA insists on protecting bad teachers and has created a system of mediocrity that is unacceptable in your own business.

Last summer, a documentary entitled *The Cartel* was released and previewed at film festivals around NJ. An organization that NJGCA is part of named E3 (Excellent Education for Everyone) sponsored the viewing of *The Cartel* in movie theatres around the state last October and November. Some of you may have seen this 1 hour documentary.

The Cartel features teachers, administrators, and public officials that all tell a story of the NJEA and the grip they have on the education system in NJ. They cite examples of waste and outright non performance of educators and show how this is all condoned and even protected by the Teacher's Union.

The Cartel will be playing non-stop at the NJGCA booth at the NORTHEAST 2010 Tradeshow. I am inviting each of you to stop by and view 5 or 10 minutes of this very revealing documentary. Even 5 minutes will make the hair stand up on the back of your neck. See why poor education is hurting your children and grandchildren and depriving them of a better future in a world that will demand the very best of educations. See why a poor education system is hurting your business and the economy. See why your tax dollars are being wasted because our schools are turning out a finished product that is sub-standard.

I am expecting NJGCA to get more involved in this issue, and I will try to keep you educated (no pun intended) about proposals for reform and how they will affect you, your family, and your business.

Stop by the NJGCA booth at NORTHEAST 2010 and see *The Cartel*. ■





NJGCA SPECIAL TRADESHOW SECTION

NORTHEAST 2010 IS HERE!!



[HTTP://TRADESHOW.NJGCA.ORG](http://TRADESHOW.NJGCA.ORG)



JOIN US AT THE MEADOWLANDS EXPOSITION CENTER

FRIDAY, MARCH 19, 2010: 5PM – 10PM

SATURDAY, MARCH 20, 2010: 10AM – 5PM

SUNDAY, MARCH 21, 2010: 10AM – 3PM

YOU CANNOT AFFORD TO MISS THIS!

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Great News for NJGCA Members

Group Health Coverage through NJGCA and Association Master Trust

Unless you're a large business with hundreds or thousands of employees, providing and administering a health benefits plan can be a huge burden. However, if you're a NJGCA member, you can now take advantage of a great group offering through the **Association Master Trust**

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

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



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

Association Master Trust

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US AT BOOTH
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PREMIERE TRADESHOW SPONSOR

ASSOCIATION MASTER TRUST: TAKE ADVANTAGE & SAVE! REPRODUCED FROM THE NOVEMBER 6TH EDITION OF THE THE ROAD WARRIOR

YOUR Healthcare...A Frank Discussion!

If you are an NJGCA member and you do not purchase Healthcare coverage from AMT, the information below should make you re-consider that choice.

Don't be fooled by a competitor in to thinking that they can provide Health Care Coverage for less. Let's be clear... AMT is set up under the laws of New Jersey so that the defacto owners of AMT are the actual participants/plan holders. Profits are realized in the form of savings to the participants/plan holders. That means lower monthly Healthcare premiums. AMT does not add additional costs to your monthly bill in order to return a profit to stockholders. The AMT Board of Trustees approves rates based on paying the claims of the participants, and the costs associated with paying the general overhead such as salaries, rents and printing etc. NO PROFITS. This is why AMT can offer Healthcare plans at a reduced price.

In fact, NJ law requires that only participants/plan holders are permitted to sit on the AMT Board of Trustees. NJ law also does not permit anyone to be a participant/plan holder unless they are a member of one of the 13 associations that have grouped together and formed AMT. AMT was formed over 30 years ago. NJ law no longer allows these types of Healthcare groups and as such AMT is grandfathered.

Once again NJGCA members participating in the AMT Healthcare program have received additional savings in the form of a dividend check. For 3 years in a row, the trustees of NJGCA/AMT sub-trust voted to return money to NJGCA members, that other Healthcare insurers would normally pay to their stockholders as a profit. Members received checks representing a percentage of the premiums they paid during the previous year in order that they be distributed equitably and fairly.

AMT can offer many kinds of plans; however, because AMT is self funded, New Jersey law does not permit AMT to offer an HMO type of Healthcare plan at this time. BUT...AMT offers plans that compete with competitor HMOs with better benefits to YOU! This is particularly important if you have children attending college out of state, since HMOs only pay for emergency Healthcare out of state.

There will always be insurance agents soliciting your business and claiming they can save you lots of money. When you compare what they are offering with a similar AMT plan you will learn that an AMT plan is still less costly. We have done the comparisons! Don't let other agents sneak in the back door with rates that seem attractive. Members who have compared their present AMT plan with similar plans offered by competitors have found AMT plans to be less expensive. Think about it....are competitors exempt from rising hospital costs?? Are competitors exempt from the rising cost of prescription drugs? Absolutely not!

Recently AMT was able to save as much as 38% for several members who were ready to bind coverage with other Healthcare insurers. Once they compared a similar AMT plan with that being offered by another insurer, they were able to save even more. Since September there have been more than 40 members who have realized a significant savings because they asked AMT to review their Healthcare plan.

ALL NJGCA members should take advantage of a benefit that by law ONLY NJGCA members can participate in. Don't be silly about this. Call NJGCA before you let a zealous agent try to sell you something that you can get less expensively from AMT. AMT will visit you immediately. Don't forget to ask the zealous agent trying to lure you away from AMT if he too will pay you a dividend if his company earns any extra profits. Wanna bet that he won't?????

AMT is a great benefit! TAKE ADVANTAGE OF IT!!



NJGCA SPECIAL TRADESHOW SECTION



NJGCA is building on our success last year and is continuing our partnership with AASP/NJ to bring you the NORTHEAST 2010 TRADESHOW to be held March 19-21, 2010 at the Meadowlands Expo Center!

NORTHEAST is an event tailored to fit your needs. It is the only show of its kind to combine the automotive repair, convenience store and gasoline retail industries in one premiere event!

NORTHEAST will feature vendors and exhibitors from around the industry, demonstrating the latest merchandise and services for your small business!

And with over 5,000 retailers from the Northeast, Mid-Atlantic, and Metropolitan areas in attendance, this promises to be an excellent opportunity to learn about the latest products and services.

No matter if you are an experienced small business owner or new to the industry, our goal is to bring you the very best the industry has to offer.

Get a glimpse of coming trends. Find information on the latest professional services. Browse through some of the newest products and equipment. We bring it all to you!

These merchants will bring you the latest products and services to improve your business before your competition has even learned of them!

NORTHEAST will also bring you insightful seminars, product demonstrations, a unique shopping experience, and unlimited networking opportunities!

You can't miss this show!

FURTHER INFORMATION

The Meadowlands Exposition Center is located at:

355 Plaza Drive
Secaucus, NJ 07094
Phone: (201) 330-7773

NJGCA NORTHEAST 2010 Homepage: <http://tradeshow.njgca.org>

AASP/NJ NORTHEAST 2010 Homepage: <http://aaspnjnortheast.com>





ITINERARY & DETAILS

EVENT ITINERARY

To present the widest scope of useful seminars and informational workshops, NJGCA has compiled the following events to best meet the needs of our members. However, our tradeshow partners at AASP/NJ are hosting additional seminars for those who wish to participate. Please feel free to visit <http://tradeshow.njgca.org> and <http://www.aaspnjnortheast.com> for further details.

FRIDAY, MARCH 19TH

Title: Food Safety 101 Workshop (Convenience Stores)

Time & Location: 7:00 PM – 8:00 PM | Seminar Room C

Description: Presented by Andy Joslin, this educational seminar is a must-attend-event for Convenience Store owners. The workshop includes an overview of food safety, sanitation training, HACCP training, risk management and compliance education. Find out what temperatures food borne pathogens grow; when hand antiseptics should be used; what is the MINIMUM internal temperature for many popular foods. Spend 45 minutes with Andy Joslin learning the answers to these issues and more! There will also be a question and answer session.

SATURDAY, MARCH 20TH

Title: Fat Margins - Pricing For Profit Workshop (Gasoline Station/Convenience Stores)

Time & Location: 10:30 AM – 11:45 AM | Seminar Room D

Description: Presented by Chuck Moyer, this course is specially tailored to the needs of Gasoline Stations and Convenience Stores. Attendees will be introduced to strategies which will enable them to sell at higher prices and keep their customers longer. They will also learn why volume isn't enough to guarantee success – an important lesson many business owners. Participants will come to understand the vital link between pricing and success, learn the importance of monitoring their company's margins and gain valuable information from Chuck Moyer's real-life experiences as a profitability advisor to business owners for over 40 years. Topics to be covered include: The importance of targeting the right customers; maximizing seasonal sales; pricing techniques including velocity pricing; and how to determine whether or not your prices are too high, too low, or just right.

Title: Fat Margins - Pricing For Profit Workshop (Mechanical & Automotive Repair)

Time & Location: 12:30 PM – 1:15 PM | Seminar Room D

Description: Presented by Chuck Moyer, this course is specially tailored to the needs of Mechanical and Automotive Repair Shops. Attendees will be exposed to techniques that will enable them to close more profitable sales while keeping their customers satisfied. They will also learn why simply getting more customers isn't enough to guarantee success – a vital message for struggling small businesses fighting to survive. Participants will be shown the relationship between pricing and profit margins and learn insight from Chuck Moyer's real-life experiences. Topics to be covered include: The importance of building relationships – how to develop repeat, referral, and add-on sales; the five questions in the minds of all prospective customers; and how to deal with price sensitive customers.

Continue on next page...





NJGCA SPECIAL TRADESHOW SECTION

Title: Food Safety 101 Workshop (Convenience Stores)

Time & Location: 3:00 PM – 4:00 PM | Seminar Room C

Description: Presented by Andy Joslin, this educational seminar is a must-attend-event for Convenience Store owners. The workshop includes an overview of food safety, sanitation training, HACCP training, risk management and compliance education. Find out what temperatures food borne pathogens grow; when hand antiseptics should be used; what is the MINIMUM internal temperature for many popular foods. Spend 45 minutes with Andy Joslin learning the answers to these issues and more! There will also be a question and answer session.

SUNDAY, MARCH 21ST

Title: Food Safety 101 Workshop (Convenience Stores)

Time & Location: 11:00 AM – 12:00 PM | Seminar Room C

Description: Presented by Andy Joslin, this educational seminar is a must-attend-event for Convenience Store owners. The workshop includes an overview of food safety, sanitation training, HACCP training, risk management and compliance education. Find out what temperatures food borne pathogens grow; when hand antiseptics should be used; what is the MINIMUM internal temperature for many popular foods. Spend 45 minutes with Andy Joslin learning the answers to these issues and more! There will also be a question and answer session.

Title: Health Insurance Workshop - How to SAVE & More! (All Small Business Owners)

Time & Location: 12:00 PM – 1:00 PM | Seminar Room A

Description: Presented by Michael Leneghan of Association Master Trust, this workshop will give you ideas and insight on how to save money while providing your family and employees with the best health care coverage possible. Learn what requirements you are responsible for under the revised COBRA regulations and how to get health care premiums you can afford! There will also be an open discussion on how the current health care reform debate in Washington, D.C. may affect you and your small business. This is a MUST ATTEND event for all small business owners!!

Title: Family Fun Day! (OPEN TO ALL NJGCA MEMBERS & THEIR FAMILIES)

Time & Location: 12:00 PM - 3:00 PM | Tradeshow Floor

Descripton: As a small business owner, your family contributes greatly to your success. We will recognize their dedication by hosting a **Family Fun Day!** Bring your spouses, children, grandchildren - or even your employees and their children - for an exciting afternoon of food, amusements, and activities!! There will be games for kids of all ages, from art projects for the tiny tikes to a dunk tank for the more mature around us! Food will be provided complimentary to those who come with a child or grandchild under 18. **NJGCA and AASP/NJ are proud to host this family event - We look forward to seeing you all there!**

PRE-REGISTRATION

The **NORTHEAST 2010** website is up and running! We are currently pre-registering additional attendees on the website. When you register early, you will **SAVE** a \$10 dollar ticket charge at the door and avoid the long lines.

Register TODAY at: <http://www.aaspnjnortheast.com/registration>



TRADESHOW EVENT SPONSOR



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

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HEALTH CARE REFORM: IT'S IN YOUR INTEREST

EXPLORING WHAT SMALL BUSINESSES NEED



By Christopher Stark

The legacy of President Barack Obama may be set in stone as we make our way through 2010, and it will be based on his ability to pass health care reform. The timeline of this debate will clearly be viewed by historians in three time periods—before January 19, 2010, between the 19th and February 4, 2010, and after February 4th, 2010. Why do these dates matter? Because after the Minnesota Supreme Court ruled that Al Franken would be the Junior Senator from Minnesota on June 30, 2009 until January 19, 2010 President Obama had a 60-person Super Majority in the Senate, which meant they could pass any legislation without the threat of a filibuster. However, On January 19, 2010, the people of Massachusetts elected Republican Scott Brown to the United States Senate, which forced Democratic Legislators to do a double take on what they should do with Health Care Reform, and analyze if they should pass it before Brown took office, which occurred on February 4th. This history is important, because it forms the basic outline of how we got to this point in the health care debate.

The six and a half months of a filibuster proof Senate, was not enough time for the Democrats to pass meaningful Health-Care Reform. President Obama used the perceived political capital from his election and Super Majority to attempt far reaching reform. The plan presented to him by Speaker Pelosi included a Government Option Health Care Plan that would be available to individuals who do not otherwise have access to affordable Health Care. Unfortunately for the President, this part of the Health Care Plan mobilized opposition to reform because of the exponential increase in Debt for the Federal Government, and increased taxes for individuals with insurance. However, the President and Speaker Pelosi did include necessary reforms to prevent individuals with pre-existing conditions from being excluded from health care plans. Nevertheless, by Congress and the President using mandates on businesses they alienated the citizens concerned not only over the trillions in debt our government is, but also those who believe these business mandates prevent strong recovery efforts during a recession.

Since the House and Senate could not agree on legislation prior to Scott Brown's election or before he was seated in the Senate, there will now be opportunity for broad-based reforms that will benefit all interested parties—businesses, doctors, pharmaceuticals, and the un-insured. The reforms you, as a small business owner, should want are common-sense principles based on market forces and necessary reforms, which focus on competition, choice, and costs.

Recent studies by the Advanced Medical Technology Association reveal that loss of productivity (workers out for an illness or not working efficiently due to illness) costs the American economy over \$1.4 Trillion annually. Each NJGCA member has surely felt the effects of losses in productivity, and while health insurance may not be the end all of decreasing productivity losses, it is a necessary step. So it is important for all small business owners to take an active role in urging congress to pass market-based health care reforms. First, we must allow individuals the ability to choose the coverage that is right for themselves by ending mandates that prevent individuals from accessing health care from other states, which may offer comparable plans at reduced rates.

Second, any reforms will do little to drive down the cost of health care without reforms to our legal system to prevent frivolous lawsuits for malpractice and to cap the amount for malpractice settlements. A Harvard University economists estimates that nearly \$60 Billion is lost each year due to Medical Malpractice claims that



could be limited by common sense legislation that caps the amount individuals can pursue in damages under certain circumstances.

Finally, according to the non-partisan Government Accountability Office, the five largest health insurance providers control over 90 percent of the market, and small businesses often only have choices between one or two providers. NFIB's analysis of these options shows that small businesses pay up to 18 percent more per employee than the average corporation. The government should facilitate the market in increasing competition in the health insurance market, and allow Small Business Association Health Care Plans to actively participate in the health insurance system, which will help small businesses pool together for greater leverage in negotiating affordable coverage for their businesses.

As noted above, history will break this bill into three parts, we know the outcome of the two periods leading up to Senator Brown being seated in Congress, but now we wait to see what the legislation will actually look like as it is voted upon. You must make calls to your Congressman and Senators Menendez and Lautenberg, and tell them that you do not want any legislative tricks taking place to pass the old health care bill, but that you want legislation that addresses the concerns of Small Businesses. Remember, as a small business, the three most important parts of any health care reform bill are Association Health Care Plans, Tort Reform, and eliminating the limitations on buying insurance across state lines. Together with reforms to pre-existing condition laws, the plans for small businesses will help all interested parties in the health care debate. ■

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LEGISLATIVE UPDATE: WHAT YOU NEED TO KNOW ABOUT TRENTON



By Christopher Stark

Many of you have already either heard Governor Christie's recent report on the state of our economy and budget here in New Jersey, but if you haven't here is condensed version. New Jersey is Broke, and not just short on cash for 2010, but facing a \$2 Billion budget shortfall before July 1st of this year, and another nearly \$10 Billion deficit to start the Fiscal Year 2011 Budget in July. These budget worries are no different than what we each are facing as we open our ledgers at work or home. We know we have to trim waste from our budgets, and Governor Christie is doing the same to his budget. According to the New Jersey Constitution, we must have a balanced budget each year, which means that cuts are being made now to make up for what was not gutted last year. This means that if your school has any surplus in its 2010 Budget, then it will not receive any further state aid this year. This means that NJ Transit must either find a more efficient way to operate or to raise fares, because Gov. Christie has gutted their funding for the rest of FY 2010. And this means that other programs will be cut in order to guarantee we have a balanced budget by July 1st, which is necessary to start our next fiscal cycle. However, NJGCA will be in Trenton fighting to ensure that items like the UST Fund are not depleted to cover other excesses in Government. The reality we face may seem ugly, but the alternative is higher taxes, and for small businesses in our state, that reality would be disastrous.

Now to the Legislature. This year we will be fighting to finally end the era of discrimination for each element of our Association. For too long and for too many members, the legislature has failed us by not passing legislation to ban Zone Pricing, and we must work together to fight for those members whose livelihoods are put at stake each day so that Big Oil can bankrupt them through discriminatory pricing. For too long and for too many automotive repair shops, the Legislature has failed us by not passing the Motor Vehicle Owners' Right to Repair Act, which will end the era of car manufacturers trying to monopolize the aftermarket repair industry, and we must work together to fight for those members who have to tell their customers that they do not have the information necessary to repair their car. Finally, we must take up the fight this year for Convenience Store Owners who for too long have faced an antiquated liquor licensing system, and work together for reforms to this system to allow beer and wine sales in C-Stores.

However, discrimination in the market place is not the only thing we will have to do in Trenton. We have to ensure that we work with the Christie Administration to reform the compliance mandates from the DEP. Assemblywoman Watson-Coleman has also re-introduced her legislation to mandate Temperature-Adjusted fuel pumps, which will cost every station thousands of dollars, and we must vigorously fight to ensure this legislation never reaches a committee hearing. Finally, we will have to all work together to bring new ideas for funding the Transportation Trust Fund to the legislature to ensure that we do not see toll hikes or an increase in the gas tax in the coming year.

This year, we must have members engaged in what is happening in Trenton, because we have incredible opportunities this year to pass meaningful legislation to help all NJGCA members. With that being said, we need you to generously support the NJGCA PAC. Your contribution of just \$100 will help us garner the legislative support we need to pass legislation like Zone Pricing and Right to Repair, and I want to take this opportunity to thank those members who have already contributed to NJGCA PAC. ■



THE NJGCA PAC



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***We have made great progress in Trenton, but more needs to be done-
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