

ASSOCIATION CONTEST

CONGRATULATIONS TO THE JUNE 2020 CONTEST WINNER BRADY'S AUTO REPAIR OF CHESTER, NY.

Please read through this bulletin for your chance to win!!! Call the office 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

EVERGREEN CONTRACTS

Even though St. Patrick's Day is long past, it does not mean a contract printed on green paper! What it does mean is that a contract that you have signed with a vendor, for example a uniform supply company, will renew for another term unless you affirmatively notify the vendor that you do not wish to renew. You may have signed a 5 year contract and it will renew for another 5 years.

The contract may also contain a submission to jurisdiction by you to a lawsuit in California or Utah or Indiana, or some other state which you can be sure will not be convenient to you. You may also have agreed to Arbitration which may be a good thing if it were in New York and if you did not have to pay half of the arbitration costs (\$1,500 usually, your share \$750) up front and all of it, including the vendor sattorney fees if you lose.

What to do?

Don't sign one. Simple enough. Don't sign but instead ask the Association for reference to us to review and negotiate. Many of the contracts provide that strike-outs are no good even if the salesman signs off as he/she does not have the authority to do so. The only strikeout authority resides with corporate headquarters of the vendor.

When dealing with the uniform companies, no one but you or your manager should count in the uniforms and tally the outgoing.

Make up a simple form that both you and the delivery person must sign. Keep the form either in a book or scan it into your computer or both. If the delivery person refuses to sign, then don't accept the product. Remember that the drivers receive commissions and have been known to slam and cram. You should also post a prominent sign over the counter where everyone can see it to the effect that only you can negotiate and/or sign anything with any vendor.

You may be better off making arrangements with a local uniform store and give your employees an allowance to purchase and launder uniforms. Shop rags you can get from your local auto supply store.

<u>REFERRALS</u>

Do 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 free month's dues. A \$45.00 credit will be added to your account. If you know of someone who may be interested, please contact our Sales Representative Bill Griese at 914-227-0144.

<u>SCHOLARSHIP RAFFLE TO BENEFIFT THE</u> <u>JOSEPH ENGELDRUM MEMORIAL</u> <u>SCHOLARSHIP</u>

In the past our field representatives sold raffles for a \$50.00 donation. This raffle drawing enabled us to give out prizes and also award a \$1,000.00 scholarship to an individual who was furthering their education. The drawing was held at our annual dinner but unfortunately, this year our dinner will be canceled due to the pandemic that surrounds us.

We are still going to have a raffle drawing to aid prizes and the \$1,000.00 scholarship winner. This year the donation will be \$25.00 and the prizes are as follows:

First Prize \$2,500.00 Second Prize \$1,000.00 Third Prize \$500.00

This drawing will be held in early November 2020 and the winners of all prizes will be notified then.

If you would like to participate in the drawing you can call the office to set up a payment and we will send the raffle to or you can call your representative to come to your shop.

Don't forget to fill out the application for the Joseph Engeldrum Memorial Scholarship in this bulletin. Be sure to send in your application as soon as possible. To be entered in the drawing all applications must be received no later than October 31, 2020.

BEYOND PAY: INTRINSIC REWARDS AND WORKPLACE MOTIVATION

WHAT ARE INTRINSIC REWARDS?

Intrinsic means internal, and intrinsic rewards are rewards that are generated from the process of doing the work itself. Intrinsic rewards are outside the usual, "Plow this field and I will pay you a hundred dollars" model of pay for work.

Extrinsic rewards are the tangible benefits we all associate with paid work: pay rate or salary, benefits, and bonuses. So much of the paid work of earlier eras was mentally unstimulating. Hardly anyone enjoys digging ditches or doing line work, especially when they're doing it for a third party. People would never do it without pay. Extrinsic means "external." It's summed up as, "If you do this work, you get that reward." The reward itself is unrelated to the process of doing the work.

Intrinsic rewards *are* related to the process of doing the work. They flow from the work. In other words, intrinsic rewards are the satisfaction or enjoyment you get from doing the job in addition to whatever money you receive for doing it. Many people will do a more enjoyable job for less money because they like doing it. In fact, plenty of people will do certain kinds of work for no money at all because they love it so much. People have painted paintings, written poems, or composed songs for centuries under this model. Art rarely pays, but people will always create art out of love for it.

WHY ARE EMPLOYERS FOCUSING ON INTRINSIC REWARDS NOW?

There are two big reasons for the focus people in the workplace are giving intrinsic rewards now. The first is that there's less money sloshing around now. Post-Great Recession, the economy is better, but many of the full-time, full-benefit jobs of the past are gone for good. Companies can't afford to pay what they once did. The United States must compete with a global marketplace, and that has depressed wages. Much of the repetitive, back-breaking work of the past is also gone, either offshored or automated. That means that many jobs exist that would have at least some intrinsic rewards for workers – if a company can locate and hire the right ones.

The second reason is that younger workers have different expectations of their work than their parents did. Many Millennials want work that is "meaningful." This is likely the result of teachers and administrators telling children repeatedly that they should do what they love "and the money will come." Millennials want to feel satisfaction in their jobs. They want to learn new skills and find mentors. Pay is still important, but intrinsic rewards factor in far more than they used to. Perhaps this is because Americans are not in danger of starving to death any longer. The threat of hunger or eviction onto the street was the reason so many people were willing to work long hours doing piece work or digging in the mines. It might also have something to do with the fact that many Millennials have so much student debt that they can't make future plans very easily. They want to be happy in what they're doing *now*. If they're not happy, they will leave. They don't have five children they have to feed to keep them on the job.

IMPROVING EMPLOYEE SATISFACTION THROUGH INTRINSIC REWARDS

According to the Ivey Business Journal four intrinsic rewards drive employee engagement. These are:

- 1. A sense of meaningfulness
- 2. A sense of choice
- 3. A sense of competence
- 4. A sense of progress

Meaningfulness – Workers who find meaning in their work, who feel that what they do is important and affects the world in a good way, will work much more willingly. In fact, the search for meaning is what drives so many people's volunteer and hobby efforts. People need purpose. They need to feel that they're doing more than punching the clock and collecting a check. The meaning behind their work doesn't have to be life saving. It can be as simple as believing in the mission of the company, the product made, or the service offered.

Choice – Most workers hate being micromanaged. Even if the work they do has a pattern or a process, they want to be free to perform their tasks according to their best judgment. Workers who feel responsible for the work they do will also feel like they are a part of the greater whole. They add something, and that something matters.

Competence – This reward neatly ties into the intrinsic reward of choice. Workers want to feel satisfaction of performing good work. They want to accomplish something, and they want other people to know that they are proficient and important. They want to have pride in a job done well, no matter what that job is.

Progress – Many workers prefer to work by task rather than by the hour. It feels good to complete an entire task. Human work has been task oriented for thousands of years. Hunters did not go out to hunt for 8 hours. They went out to get enough meat to feed their families. When they bagged enough rabbits, they came home. No one wants to dig ditches for 8 hours either, but digging a whole ditch from start to finish? That accomplishes something, People understand that they are progressing towards completing a big task with every shovelful of dirt they dig.

How do the above four intrinsic rewards make sense within the auto repair industry? It's obvious that if auto repair shop management can find ways to improve employees' sense of personal choice, competence, progress, and meaningfulness, they will significantly improve employee satisfaction and reduce turnover. People do work they enjoy for free all of the time, and most of that work isn't important, earth-shattering work. They will volunteer their time to build houses for the poor or make food for the hungry because they can do it, because can choose to do it, because they feel like they accomplish something and because they feel they're making a difference, even temporarily. It's worth their time.

People will even do difficult, dangerous work in terrible circumstances – such as war – when they feel it's protecting their country or their families. While no manager can wave a magic wand and make all the work in their repair shop exciting or life saving, they can strive to increase their workers' feelings of choice, competence, progress, and meaningfulness. This is the basis of good management: engaging your workers in ways that make them feel vital and respected.

As seen on AutomotiveManagementNetwork.com



Tech Tip:

When performing OBD Diagnostics

Do a COMPLETE VEHICLE SCAN.

SAVE & PRINT "Before" and "After"

Scan reports. Keep one for you and give copies to your customer with your repair invoice.

> -Robert Coholan, Skyview Service Center SSDGNY Board Member

FOUR POWERFUL TIPS TO SAVE ON SHOP EXPENSES

Given the uncertainty many businesses around the world are experiencing, we must look for ways to save as much money for our shops as possible, while also make sure we maintain and build a more profitable business in the long haul. Here are four tips to help you save on your shop's expenses:

- 1. Review your profit and loss statement and look at each and every line item. For each line item, you should ask yourself up to 3 questions: First, ask yourself if the line item is going to lead to an immediate profit. An example of this would be parts purchases or labor. If the answer to this question is no, then ask yourself if the line item will lead to a potential profit in the near future. An example of this would be your advertising or marketing investments. If the answer to this question is no again, then ask yourself if the line item will lead to any foreseeable profit at all. Examples of these items would be insurance investments, utilities, and your water cooler payment. Once you have the answer to these questions, it will be much easier to see where you can scale back or even put certain items on hold for the time being.
- 2. Another recommendation is take a look at the top 2-3 most expensive items on your financial statements each month. When you look at these expenses, dive deep into every single line item that goes along with it. This way, nothing will slip through the cracks and you can get a complete picture your business's finances, which will help you determine areas where you can save
- 3. Always remember that your vendors are your partners, and it's important to treat them this way. Meet with each of your vendors and have an honest conversation with them to make sure your partnership is as mutually beneficial as possible. During these discussions, set clear expectations for the vendor and make sure that you are meeting theirs. This will save you valuable time in the long run and will make both of your businesses more successful.
- 4. To save on what's likely one of your biggest expenses, sit down with your landlord or mortgage owner and have a conversation with them to see what can be done to reduce this cost. You'd be surprised how often an agreement can be made to help in situations like the one we are currently facing.

As seen on AutomotiveManagementNetwork.com



JOINT STATEMENT BY TREASURY SECRETARY STEVEN T. MNUCHINAND SBA ADMINISTRATOR JOVITA CARRANZA REGARDING ENACTMENT OF THE PAYCHECK PROTECTIONPROGRAM <u>FLEXIBILITY ACT</u>

U.S. Treasury Secretary Steven T. Mnuchin and Small Business Administration (SBA) Administrator Jovita Carranza issued the following statement today following the enactment of the Paycheck Protection Program (PPP) Flexibility Act:

"We want to thank President Trump for his leadership and commend Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working on a bipartisan basis to pass this legislation for small businesses participating in the Paycheck Protection Program.

"We also want to express our gratitude to Chairman Rubio, Ranking Member Cardin, Senator Collins, Congressman Roy, Congressman Phillips, and other members of Congress who have helped to create and guide our implementation of this critical program that has provided over 4.5 million small business loans totaling more than \$500 billion to ensure that approximately 50 million hardworking Americans stay connected to their jobs.

"This bill will provide businesses with more time and flexibility to keep their employees on the payroll and ensure their continued operations as we safely reopen our country.

"We look forward to getting the American people back to work as quickly as possible."

Upcoming Procedures

SBA, in consultation with Treasury, will promptly issue rules and guidance, a modified borrower application form, and a modified loan forgiveness application implementing these legislative amendments to the PPP. These modifications will implement the following important changes: • Extend the covered period for loan forgiveness from eight weeks after the date of loan disbursement to 24 weeks after the date of loan disbursement, providing substantially greater flexibility for borrowers to qualify for loan forgiveness. Borrowers who have already received PPP loans retain the option to use an eight-week covered period.

• Lower the requirements that 75 percent of a borrower's loan proceeds must be used for payroll costs and that 75 percent of the loan forgiveness amount must have been spent on payroll costs during the 24-week loan forgiveness covered period to 60 percent for each of these requirements. If a borrower uses less than 60 percent of the loan amount for payroll costs during the forgiveness covered period, the borrower will continue to be eligible for partial loan forgiveness, subject to at least 60 percent of the loan forgiveness amount having been used for payroll costs.

• Provide a safe harbor from reductions in loan forgiveness based on reductions in full-time equivalent employees for borrowers that are unable to return to the same level of business activity the business was operating at before February 15, 2020, due to compliance with requirements or guidance issued between March 1, 2020 and December 31, 2020 by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to worker or customer safety requirements related to COVID-19.

• Provide a safe harbor from reductions in loan forgiveness based on reductions in full-time equivalent employees, to provide protections for borrowers that are both unable to rehire individuals who were employees of the borrower on February 15, 2020, and unable to hire similarly qualified employees for unfilled positions by December 31, 2020.

• Increase to five years the maturity of PPP loans that are approved by SBA (based on the date SBA assigns a loan number) on or after June 5, 2020.

• Extend the deferral period for borrower payments of principal, interest, and fees on PPP loans to the date that SBA remits the borrower's loan forgiveness amount to the lender (or, if the borrower does not apply for loan forgiveness, 10 months after the end of the borrower's loan forgiveness covered period). In addition, the new rules will confirm that June 30, 2020, remains the last date on which a PPP loan application can be approved.



Now Available: COVID-19 & Workers' Compensation Q&A The Board has published a COVID-19 & Workers' Compensation Q&A document to answer questions about workers' compensation benefits to employees who get COVID-19 while on the job. This Q&A is available on the <u>Board's</u> <u>website</u> and its content is outlined below.

FOR EMPLOYEES: If you believe you became ill with COVID-19 due to your work, you should tell your employer as soon as possible, file an <u>Employee Claim (Form C-3)</u> with the Board, and see a doctor to obtain a diagnosis. For more details, please see the *How Do I File a Claim*? section below.

FOR EMPLOYERS: If a worker reports that they are sick due to a workplace exposure, you must contact your workers' compensation insurance carrier immediately. The insurance carrier then has 18 days to act on the claim and must begin paying benefits within this time frame if the claim is accepted. Please share this information with your employees.

Can I receive workers' compensation benefits if I get COVID-19 while working?

Yes. Depending on the facts, you may receive workers' compensation benefits in New York State due to COVID-19 exposure. Employers must carry workers' compensation insurance to pay benefits to workers who are made ill or injured due to their employment. This is known as a work-related illness or injury. Immigration status is not a factor.

For over a century, the New York State Workers' Compensation Board (Board) has responded to outbreaks and chronic injuries by ensuring that claims are handled quickly and benefits are paid promptly. From diseases like tuberculosis and asbestosis, to the tragedy of 9/11, and to the opioid crisis, the Board has always risen to meet the needs of injured workers across the state. COVID-19 is no exception.

What happens if I file a claim?

Your claim will be reviewed by your employer's workers' compensation insurance carrier. If the insurance carrier accepts the claim, your COVID-19 claim will be payable (known as compensable). If the carrier disputes the claim, a judge at the Board will decide whether the claim should be paid. The judge will listen to your testimony and the testimony of your medical provider to get the facts about where you work, whether you

were exposed to COVID-19, the extent of your exposure, and whether exposure to COVID-19 was prevalent in your work environment.

What benefits are available?

The Worker's Compensation Law provides for:

- Payment of an injured worker's medical treatment for a work-related illness or injury.
- Wage replacement benefits if your illness prevents you from working.
- Benefits to an employee's surviving dependents in the event of death.
- Reimbursement of funeral expenses up to \$12,500 in New York City, Nassau, Suffolk, Rockland, and Westchester counties, and up to \$10,500 in the other counties of New York.

Which work environments are more likely to result in COVID-19 claims?

Individuals who work in an environment where exposure risks are significantly higher are more likely to have compensable COVID-19 claims. Some employees are working closely with the public in locations where COVID-19 exposure is documented. This includes health care workers, first responders, transportation workers, corrections officers, and food service workers. Some workers may also have work-related claims if they directly interact with the public while working, such as retail workers.

What information is needed to show that a COVID-19 claim is work-related?

Most workers will never be able to point to the moment or method of exposure to COVID-19, but workers can demonstrate the significantly elevated risk in their workplace by demonstrating the nature and extent of their work in an environment where exposure to COVID-19 was prevalent. You should provide details about where you work, how often you work, and the type of job duties you perform, especially those involving contact with the public. You need to have a medical report, from an authorized workers' compensation medical provider, stating that your work caused your illness. A positive test result is best, but a medical report, from an authorized workers' compensation medical provider, showing a diagnosis via PCR test, or by virtue of an examination by a treating physician, may be used.

How do I file a claim?

1. Tell your employer, as soon as possible, that you are sick. Tell your employer in writing, via email or handwritten or typed letter. Do not send a text message, if you can avoid it.

2. Fill out the *Employee Claim (Form C-3)* and send it to the Board. You can file the form online, or mail the paper form to the address listed.

3. See a doctor authorized to treat workers' compensation patients when you can. You can now do so via video or telephone. You can search for a Board-authorized doctor at wcb.ny.gov.

4. Tell the workers' compensation doctor who treats you that you believe you contracted COVID-19 while at work. If your doctor agrees, the doctor will send the report to the insurance company and the Board.

5. If the doctor has your positive COVID-19 test result, the doctor should send that in. If you have the positive test result, either give it to your doctor or send a copy of it to the Board with your claim form.

How long does the process take?

When you tell your employer that you are ill due to your employment, your employer should immediately inform its insurance carrier. The insurance carrier has 18 days to act on the claim and begin paying benefits if it accepts it. As claims are received, the Board will make every effort to process those claims as quickly as possible. The Board holds hearings on disputed issues, when necessary, to ensure that benefits are promptly paid to affected workers, allowing them to pay their bills and continue supporting their families.

Is help available?

You can call the NYS Workers Compensation Board at (800) 580-6665 if you're having difficulties or need information. Please let us know if you face resistance or obstacles to getting information about the claims process or are discouraged from filing a claim. We will help you. You can also write to AdvInjWkr@wcb.ny.gov.

The Chair sent a <u>letter to all insurance carriers</u>, encouraging them to be helpful to workers, and to investigate and pay claims as quickly as possible.

For more information

This document and other COVID-19 resources are available on the <u>WCB Information Related To Novel Coronavirus (COVID-</u> <u>19) webpage</u>



POST-CORONAVIRUS BUSINESS TRAVEL CONSIDERATIONS

Travel—for both business and leisure—worldwide has virtually come to a standstill during the coronavirus pandemic. At this point, nobody knows when it will come back. Whenever that time comes though, travel will certainly be different than it was before. Airports, airlines, hotels and car rental companies will likely be taking new precautions as companies start greenlighting travel for business purposes. The Global Business Travel Association (GBTA) estimates that the coronavirus potentially costs the travel industry \$46.6 billion each month as people stay home. A GBTA survey found that employers canceled or suspended nearly all previously booked or planned international business travel. Ninety-two percent of respondents said all or most domestic business travel had been canceled or suspended. After months of no traveling or not being in the office, there may be a pent-up desire to travel. Business travelers often are known to grumble about frequent travel and living out of a suitcase, but after the coronavirus pandemic, there's a chance everyone is looking forward to the opportunity to pack a carry-on bag or book a red-eye flight. Right now, it's a waiting game as states and employers move into recovery mode from COVID-19. Safety is going to be the main priority for all travelers. Therefore, decision- makers should lean on travel advisories from the Centers for Disease and Prevention and the World Health Organization. Companies will do well to err on the side of caution and keep in mind that it's not just the destination, but the trip itself where business travelers are at risk for exposure.

> Check out our Facebook page @SSDGNY

TIPS ON HOW TO KEEP CUSTOMERS SAFE DURING COVID-19

Although the country is reopening little by little, please keep in mind that this pandemic can stir up again just as rapidly as it did in the early spring. Some tips to help your employees and your customers stay safe are as follows:

- 1. Have your workers disinfect and sanitize all areas of the shop.
- 2. Make sure your technicians wash their hands and put on a new pair of disposable gloves for each repair and when doing test drives and inspections.
- 3. Have an outside key drop so customers can drop off their vehicles and leave the key.
- 4. Schedule a vehicle pickups and drop offs at home or at work.
- 5. Use steering wheel covers or gloves when driving a customer's vehicle.
- 6. After diagnosing a problem notify your customer the results and the estimates via email or text and request authorizations back the same way.
- 7. Set up payments where contact isn't necessary and documents can be sent electronically.
- 8. Sanitize each vehicle after the technician repaired them.

Your customers safety and the safety of your team is a top priority. Taking these precautions will ensure that.

WELCOME NEW MEMBERS

Fontana's Auto Body Inc. Montgomery, NY

TRIVIA QUESTION

Name one intrinsic reward that drives employees. Call the association with the correct answer and be entered into the monthly drawing for a chance to win a free month's dues.

Optimize Social Media GET A FREE ON LINE ANALYSIS (MEMBERS ONLY)

SSDGNY is new partners with Optimize Social Media Inc. They specialize in internet marketing for Automotive Business. You can request a free online analysis that covers websites, social media, online reviews, online ads and competitors.

Upon request you will receive a written analysis that will be covered on a 20 minute phone call and screen share with OSM. This is a free service available to members that will provide you advice to accomplish goals online and a solution that does it for you. If you are interested contact:

> Ben Moore Senior Sales Manager | Strategic Accounts Optimize Social Media INC O-651-318-6803 C-218-213-2251 <u>ben@optimizesocialmedia.net</u>

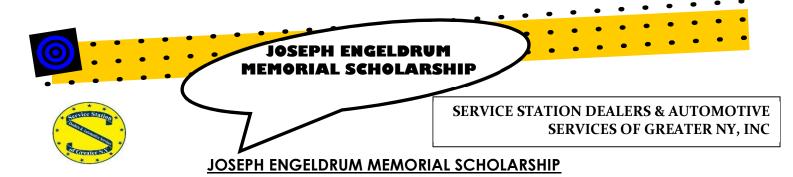
CLASSIFIEDS

For Sale: Powersports Dealership for sale, Motorcycles, Atvs, Utvs, Snowmobiles, Generators/power washers. Parts dept. Service dept. 8500 sq, ft. building on 8 acres. Rent or buy. Kawasaki and Arctic Cat, Kymco, Generac generators. We are located on the Newburgh/Marlboro NY, RT 9w. High traffic road. Check our website bigboyztoysny.com Call Tony 845-781-3082 cell.

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



YOUR ASSOCIATION WILL AWARD ONE LUCKY WINNER A \$1,000.00 SCHOLARSHIP FOR 2020. The rules and regulations are as follows:

- Any member in good standings or their employee's sons or daughters who graduate from high school in 2020 or are currently enrolled in college or trade school are eligible, providing they begin classes within 13 months of the award date.
- 2. To be eligible, the member or his employee must submit the name, address and telephone number of the child and the college or trade school they will be attending within the allotted time. <u>Submission is limited to one entry per person.</u>
- 3. The deadline for entering is OCTOBER 31, 2020. All entries must be <u>post-marked</u> by that date. The winner will be selected by a random drawing during our monthly Board Meeting in early November 2020.
- 4. The check will be made out to both the student and to the school of the student's choice.
- 5. The scholarship is not limited to potential college students but may be won by anyone wanting to further their education, whether it be college, trade school, etc.

JOSEPH ENGELDRUM MEMORIAL SCHOLARSHIP APPLICATION

MEMBER'S STATION NAME:	
BUS. PHONE:	EMPLOYEE'S NAME:
APPLICANT'S NAME	
NOW ATTENDING SCHOOL AT	
	S
HOME PHONE	YEAR GRADUATED HIGH SCHOOL
COLLEGE CHOICE, ETC. (IF KN	JOWN)
	ALL APPLICATIONS MUST BE COMPLETED IN FULL ***** DEADLINE: OCTOBER 31, 2020 Service Station Dealers & Automotive Services of Greater New York, Inc. 421 Waverly Avenue Mamaroneck, NY 10543