

Speaker 1:

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Dave Cohen:

Hello, my name is Dave Cohen, SEACOMM Federal Credit Union Communications and Outreach Specialist. I'm here today with another great business interview for our SEACOMM podcast. Sitting with me today is the owner of Parkway Chevrolet in Canton, Jerry McDonald, as well as dealer operator, Scott Traynor. Gentlemen, thank you so much for joining me today. Jerry, I'll start with you. For those who might not be familiar, could you give a quick overview of the dealership? How long have you been in business, what sorts of vehicles can you purchase here?

Jerry McDonald:

We're Parkway Chevrolet, we've been here since 1998. We built a new dealership in 2016. We sell brand new Chevrolet products and used vehicles also. We have a parts and service department, factory trained and factory authorized.

Scott Traynor:

I've been here for 15 years and it's a great company to work for. We have a full line of both new and pre-owned vehicles and we also travel all around the area, or all around the country to get vehicles for people in need.

Dave Cohen:

What do you both really enjoy or love most about working in the car industry?

Scott Traynor:

It's a vicious 30 day cycle, but it keeps you going, keeps you on your toes, keeps you sharp, and this business is ever evolving, so we have to change with the times. Business during COVID, everybody wanted to buy things right away and now we're back to, "Well, we have to think about it overnight and our budget is a big concern." And obviously with everything, with inflation and everything, vehicle prices are going up as well, so we have to have to cater to the public.

Jerry McDonald:

The big thing for us here at Parkway Chevrolet is our repeat business. There is not a huge population increase in St. Lawrence County, so you really have to take very good care of your customers. I pride ourselves on our service department, we're all factory authorized parts and service. Our service department stays really busy. We're usually booked a few days to a week out, but we can always sneak people in. And if you bought your vehicle elsewhere, we don't hold that against you. Bring it in, we will take care of you.

If you have a good General Motors warranty, we're here for you. And we do have to take care of our people, like I said, and we do rely on our repeat business. And I would say 90% of the people that buy vehicles here have purchased vehicles in the past. It's a generational thing. We've sold their grandparents, their parents, now the kids are buying cars. And we know most of our customers on a first name basis. You don't walk in and you're not a number, we do know you.

Dave Cohen:

Jerry, you mentioned something really interesting, you mentioned St. Lawrence County. We are, I think, just the north country in general is a very special place. So what's it like doing business just within the north country?

Jerry McDonald:

Well, we're kind of a diversified business. We also have 10 convenience stores and Tim Horton's also, and we've had the car business. We're pretty tuned what the north country needs and north country wants. We employ approximately 200 people in the county. We have our thumb on the pulse of what's going on here. I think that's been a very instrumental to our success.

Dave Cohen:

Going back to the history of the business, how did Parkway Chevy get started? What's the story behind the founding and the growth over the years?

Jerry McDonald:

Well, we purchased the business in 1998 from Tom and Judy Bixler. They're from Canton, New York. They had the business probably for 20 years before us. It was their time to retire. They reached out to my partner and I and we kind of sat down and put a deal together and it's been fast-forward since it's been really good to us. The Canton community and St. Lawrence County has been very good to us and we're extremely pleased.

Dave Cohen:

As far as operations go, I'm sure things are different from when you first came in to now. So whether it's size of the staff or operations, technology, how have things changed here from then until now?

Scott Traynor:

As far as technology goes, there was a time where you used to have to fax your credit applications in the bank, now everything's done online. And as far as the internet goes, 85% of the people that buy from dealers shop on the internet first, so we keep our website up to par and that's Parkwaychevy.net. We have all of our pictures so you can shop from the convenience of your own home.

Dave Cohen:

So being a Chevy dealership, what made you choose Chevy?

Scott Traynor:

Chevrolet, most of the vehicles are made right here in America, which we pride ourselves upon. And Chevy makes a great product as far as going right from the biggest in their line is the Suburban, right down to the Chevrolet Trax.

Jerry McDonald:

When we purchased the franchise in 1998, General Motors was going strong down in Massena, New York, as we all remember, there was a lot of people buying Chevrolet product. Unfortunately, that plant's no longer here anymore, so we don't get as many of the GM employees or families as we used

to, but the business has been strong. I'm probably dating myself a little bit, but the biggest thing that's changed in the car business for me is the prices of vehicles.

I remember when the prices, which, I don't want to date myself, but the prices were about half of what they are now. And we have seen the cost of vehicles go up, but with that has become more creative financing where you have leasing, you have good interest rates, you have 0%, you have extended terms. So the cars are still affordable to buy for a lot of people, but the price of a new vehicle has gone up.

Dave Cohen:

Sure, absolutely, so things have changed.

Jerry McDonald:

Yes.

Dave Cohen:

You've been around for a while, whether it's technology or the vehicles, the pricing. What do you believe has kept Parkway Chevy as successful as you are locally?

Scott Traynor:

The people of St. Lawrence County, they're big supporters of our business.

Jerry McDonald:

COVID was a little bit of a setback for us. I think it set everybody back a bit, but everybody's worked their way out of it, I believe. So we've had the goods and the bads. We've had different administrations, we've had fluctuations in fuel prices, fluctuations in interest rates. So it's been a little bit of a challenge, but St. Lawrence County needs vehicles. There really isn't a whole lot of alternate forms of transportation. So a good reliable car is a staple here and that's why we probably carry as many used vehicles as we do new, because some people just don't want to spend that much money.

That's why we have a great selection of used cars always. And as Scott said earlier, we do work at that hard. I mean, we're buying vehicles all over the United States. We buy nice cars out of Florida that haven't seen any snow yet. We buy cars out west, we buy cars up north. We feed the market here. And probably our hotspot for most of our used car buyers is in that \$400 a month range. And I would say at any given time, we have at least 10 to 15 vehicles that hit that.

Dave Cohen:

Going into what business owners need and what businesses need, finance is something that's really important. Parkway Chevy is a partner with SEACOMM, so how did that relationship start becoming a business member with us?

Jerry McDonald:

Well, SEACOMM has been very instrumental in our growth, whether it be in the car business or the convenience stores. They've been there 110% always for us. You pick the phone up, we can always talk with someone. We have our key people that we talk to, but it's always, "Yes, we can get you in right off. Let's sit down and talk about it." It's not, "Okay, who is this? What's your account number? And possibly I can see you in two weeks." No, SEACOMM has been 110%, and I definitely credit them as very instrumental to our growth.

Dave Cohen:

That's something that you see as value as a business owner, as the financial partnership, but what about the financial partnership and what do you value most with us when it comes to your customers?

Scott Traynor:

If a customer has credit that's a little bit shaky, they might've had some bad times in their life, all of us have, so they will find a way. They'll say, "Well, this person has paid us well. They seem like they've weathered their storm." SEACOMM will find a way to put them in a brand new vehicle.

Dave Cohen:

The financing options that SEACOMM has, you kind of mentioned it a little bit. Compared to other lenders, what's the difference? How does SEACOMM help your customers?

Scott Traynor:

SEACOMM buys the merit of the person, not just the credit score. With that being said, if you have a good relationship with SEACOMM, they're going to also take care of you. And that's a main component of why SEACOMM is so well liked in the community.

Dave Cohen:

Have you had any recent examples in memory of an event here that you can share?

Scott Traynor:

I just had one the other day. A customer came in, could not get approved on an auto loan anywhere else, and the customer came in here. We sent him home in a brand new truck.

Dave Cohen:

I think it goes to show how financial institution can really make a difference locally working with the business partners that we have. And speaking of local businesses, I think personally have a responsibility to help locally to be involved in the community. What kind of involvement or initiatives are you most proud of?

Jerry McDonald:

I would say that everything from Canton football to fundraisers for T-ball or lacrosse camps, things like that, we've always been active in.

Dave Cohen:

How do you approach building relationships with customers beyond just cars?

Scott Traynor:

As Jerry said earlier, we know our customers by names. We always ask how their family's doing, "How's your dog doing, how are the renovations on your house coming?" We know our customers personally, not just on a business level.

Dave Cohen:

The industry has changed, the market has changed, especially, you mentioned the pandemic. What do you think is one of the biggest concerns for your customers when they're purchasing a vehicle right now?

Jerry McDonald:

A car to them is mostly a monthly payment. "That's nice and I appreciate the discount and I appreciate that vehicle. What is my monthly payment?" A car is a staple here, so it has to be, "Can I afford it and can I afford to maintain it after I get it?" That's probably our biggest thing when we talk to customers is, "That's nice and I love it, but how much is it a month?"

Scott Traynor:

Yeah, the average commute in St. Lawrence County is around 20 miles one way to work, so it's not like people are just driving just down the block to go to work. They need a good, reliable transportation and it's got to be affordable to them and make sense for them.

Dave Cohen:

Taking all that into consideration, how does the dealership, how does your team make this experience and those decisions a lot less stressful for your customers?

Jerry McDonald:

Well, I think knowing most of our people personally helps out. We always have fresh popcorn going in the showroom, we've got a soda machine. We sit down, we talk. We try not to just go at you as we want to sell you a car. We want to sell you what you need. If I put you into a vehicle that's too expensive for you, it's not going to be fun. If I put you in a car that you don't like, it's not fun for you. We don't want to just sell somebody a car, we want to sell you a car that you want, a car that you can afford and a car that you need.

Scott Traynor:

Just recently, we compiled some information on our fastest moving vehicles and the vehicles that are most popular that we sell. Jerry and I went over all of that information and that's why when Jerry buys a car, he does 90% of the buying for the company. We cater to our customers, we know what their needs are.

Dave Cohen:

I think there's a lot of misconceptions around the car buying experience, vehicles financing. What do you find some of those or are the most common misconceptions?

Scott Traynor:

The high pressure. Everybody that comes in here says, "I left that dealership because I was being pressured." We're not going to beg you to buy a car. We want your experience to be pleasurable and we want you to come back. We don't want to sell you just one car, we want to sell you the rest of them. We want to sell your friends and neighbors, so we listen to those things.

Jerry McDonald:

Look, we said earlier, selling a person one car in St. Lawrence County does us no good at all. We want you to be happy, we want you to like your vehicle. We want you to have good service experience because we want you to come back and buy your next car here. That's what we pride ourselves on. We don't have a population like Watertown, Syracuse, Plattsburgh, where we just sell you a car, say, "See you later." We run into you at the grocery store, we run into you at the credit union, we shake hands with you. We're always here and we are open every day from 8:00 to 5:30 and Saturday by appointment. And believe it or not, we do quite a bit of Saturday appointments.

Dave Cohen:

You talked about the commute. Getting a job obviously, is a goal that a lot of young people have, they want to start supporting themselves. And that might mean for the first time, buying a car. What kind of advice do you have for that first time car buyer?

Scott Traynor:

Get your basic transportation first. You have to walk before you can run. A lot of the younger generation want to come in and they want to buy the big trucks. Well, they can get those after they get their good, reliable transportation.

Dave Cohen:

As far as financing goes too, what kind of advice would you get to someone who's maybe never bought a car before?

Scott Traynor:

Never live beyond your means, that's the biggest thing that we can tell you.

Jerry McDonald:

Dave, if we sell you a car that you can't afford, you start falling behind on your payments, then your credit goes backwards, then we can't sell you the second car. I mean, we've actually told people, "I don't think you should buy that car, you should look at this one." And they're bound and determined, they want this big flashy vehicle. But they come usually six months later and say, "Geez, I really can't afford it." We're here for some free wisdom, too. Not that we're financial counselors, but we're definitely not that.

But be like, "Okay, take your paycheck, work some numbers, see what your rent is, see what your outgoing bills are." And a big thing right now that people don't take into consideration is car insurance prices have also gone up. So you have your car and then, okay, your old car, you didn't have collision on it. The placement value was a quarter of what your new one is. All of a sudden your insurance went from \$100 a month to \$250 a month. That's not uncommon, we do see a lot of that. So do your homework I guess, in advance. We're here to work with you, but we don't want to make your decisions for you.

Dave Cohen:

Jerry, Scott, this has been a great conversation. We love talking with businesses in the area. So before we close out, what's one thing, and I'd like to get this from each of you, what's one thing you'd like people to know about the dealership that they might not know?

Scott Traynor:

If we're having personal problems in our life, Jerry always comes in and I give him kudos for this. Comes in, closes the door, say, "Hey, what's up guys? What's going on? You seem down today. What can I do to make it right?" And like I said, I do give Jerry the utmost respect for that because he does do that. He's done it with each and every one of us.

Jerry McDonald:

I have a saying I've used forever, family first. Your kid is at school and the nurse said he or she is sick and don't come in. My office say, "Jerry, can I sneak out and get him?" I'll always say, "What are you still doing here? Go." If your kid is sick at home, you know what? If you can't come in, you can't come in. I actually have prided ourselves here for years, I have no sick days. If you're sick, you're sick, still pay you. But don't call in sick and post that you're out ice fishing that afternoon. But family first. And also, Dave, I just wanted to, I think everybody who's worked here, their kid has probably come here and worked in the summer, washing cars, mowing lawns, sweeping floors.

If you've got a 15 year-old, 16, 17 year-old kid, bring them in. I think everybody that's worked here has bought their children... We have people, I've got a couple people that have been here since the day we opened, basically. They've been here, what's that? 27 years. So we do pride ourselves on keeping the same staff, too. You do have a little turnover, which I think every place does, but most of the people that are here have been here a long time, and that makes us feel like, hey, we're all a family. We barbecue on Friday afternoon, and that's our lunch. Also, we are active with BOCES, too. If you're taking automotives at BOCES or even at SUNY Canton, we've hired numerous kids to come in and work in the summer here.

Dave Cohen:

Now, if our listeners want to learn more about Parkway Chevrolet, where can they find you?

Scott Traynor:

We're at 1655 County Route 25 in Canton. And again, our website is Parkwaychevy.net. Like I said, you can shop from the convenience of your own home. Stop in and see us. Phone number here is 315-386-8531.

Dave Cohen:

Well, Jerry McDonald, Scott Traynor, thank you so much for having me here at Parkway Chevy in Canton. It was a wonderful experience. Also, thank you so much for being business members with SEACOMM, and I wish you all the best of luck in the future.

Jerry McDonald:

Thank you, Dave.

Scott Traynor:

Appreciate it.

Jerry McDonald:

It's a pleasure.

Scott Traynor:

Yeah, it was our pleasure.

Dave Cohen:

I am Dave Cohen, Communications Outreach Specialist for SEACOMM Federal Credit Union. This has been the SEACOMM Podcast.

Speaker 1:

Thank you for joining us for this edition of the SEACOMM Podcast. We hope you'll listen in again.