

**CHESAPEAKE
AUTOMOTIVE
BUSINESS
ASSOCIATION**

Office & Shipping

309 Crain Highway North
Glen Burnie, MD 21061

Phone: (410) 647-0505
Fax: (410) 544-8130
Email: sal@caba.biz
Website: www.caba.biz

November-December, 2015

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Thanks Newsletter Sponsors

American Tire Distributors
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Tire World of Frederick

CABA Board of Directors

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Bob Wilson- 1st VP
Dave Wastler—2nd VP
Dave Sutton—Sec/Treasurer
Vernon Lyon—Immediate Past
President

Directors

Mike Caroglanian
Bill Cropper
Ray Gue
Mike Kress
Joe Norris
Ralph Schissler
Bryan Smith
Rick Strevig
Greg Weller
Gerry White

Office Staff

Jim Donohue - Executive Dir.
Sally Ernst - Executive Mgr.
Pat Moog-Assistant Executive
Manager

Chesapeake Automotive

BUSINESS ASSOCIATION



The CABA Mission

The Chesapeake Automotive Business Association is a not-for-profit 501(c)6 trade association of aftermarket businesses in Maryland, Delaware and Washington, DC. CABA is dedicated to the development of locally owned auto repair & tire service centers, their jobbers and the aftermarket professionals that supply them. The focus of CABA efforts are on programs and services that enhance our members' competitive skills, lower their business operating expenses and help them attract, motivate & keep the best employees. In summary: CULTIVATING EXCELLENCE!

Sally Ernst is Retiring.....

Sally Ernst, after 28 years of dedicated and wonderful service to CABA members, is retiring this coming March. Sally will oversee our 2016 Oyster Roast in March, so that will be a great opportunity to thank her for her outstanding care and Loyalty to the Association and members.



Pat Moog is returning.....

After serving credit union members for 21 years and temporarily moving to Destinations Credit Union, Pat Moog is returning to CABA to fill Sally Ernst's shoes. CABA members can rest assured that the Association will continue the high standards of service set by Sally. Pat has always been a "people person" and has that same dedication.



CABA on Facebook

Our Facebook URL is <http://www.facebook.com/cababiz1>.

This makes it easier for our "friends" and the world in general, to "like" us and to see what is going on. CABA board member Greg Weller has created our site and keeps it interesting with articles, photos and up-to-date information on all of CABA's events. Likewise, members can, with one click, get an update on regional meetings, CABA events and more. There are quick links to the credit union and CABA-endorsed service providers. Check us out!

CABA: Doing as a group what each cannot do individually.



Member News

Page 2

MEMBER NEWS is a regular feature of the CABA Newsletter intended to relate recent news about CABA companies & our local industry people particularly concerning awards, obituaries, mergers & personnel changes. Anyone with news should send it to sal@cababiz.com.

Welcome new members: **Max Finkelstein, Inc.** and **Destinations Credit Union**.

Congratulations to CABA Member **Choisser Import Auto Services** in Davidsonville, MD, who received the 2015 Award of Excellence for Customer Service from the Council of Automotive Repair Association.

Best wishes to Sue Davidson of B&L Sales who had 2 surgeries and is now back to work. Likewise, best wishes to CABA Board member Ralph Schissler, who underwent hip replacement surgery in early November. And welcome back Buzz Battaglia of Salvo Auto Parts. Stay well, Buzz!

Our sympathies go out to Mike and Leda Kress of Marlboro Tire & Auto for Leda's mother, who passed away.

Do you know of any business owners who should be members of CABA? Call our office with their names. All aftermarket companies should be participating in CABA's legislative agenda and, at the same time, enjoying the many financial benefits available to them through the Association. To accomplish our motto: "doing as a group what each cannot do individually," CABA needs everyone involved. helping your own business at the same time.

CONTACT CABA FIRST FOR THESE BUSINESS NEEDS

- Employee Retention Health Benefit
- Maryland State Inspection forms
- Vehicle & personal loans from AAEFCU
- Shop Management Mitchell1 & Snap-On ShopKey
- Identifix technical hotline
- Technical education
- Management education
- Electricity & Gas group-buying service
- Health Savings Accounts with AAEFCU
- Waste recycling services
- Custom-printed business forms
- Stock business forms
- Calendars
- Plastic parts bags
- Printer ribbons
- Stickers (warranty, core, etc.)
- Savings & Checking Accts with Destinations
- Cash investment CDs from Destinations
- Business Insurance
- HR Management Services/Payroll
- Check Guarantee
- Credit Card Processing
- Broadband Internet/Telecom
- Website design/hosting
- Uniform Rental
- Mystery Shopping with Sales Training

Destinations CREDIT UNION
Moving forward, banking smarter.

Members Can Benefit:
Savings, CDs & Loans
New/Used Vehicles
Home Equity and Mortgages
Personal Loans
For the latest savings and loan rates visit the Destinations credit union website at www.destinationscu.org For more rates, call 410-663-2500 8767 Satyr Hill Rd Parkville, MD 21234



Buying tires just got a whole lot easier. Call us. We have a complete selection of YOKOHAMA tires. Set up your account today!

Serving Annapolis, DC Metro, Baltimore & surrounding Counties



YOKOHAMA®

Online Catalog & Online Ordering
www.mdtireexpress.com
or call (410) 483-6087

Health Savings Account IRS Limits For Calendar Year 2016

Health Savings Account Limits

	2016
Annual Contribution Limit - Individual	\$3,350
Annual Contribution Limit - Family	\$6,750
Annual Catch-Up Contribution limit (age 55 to 65)	\$1,000
Minimum Deductible for HDHP - Individual	\$1,300
Minimum Deductible for HDHP - Family	\$2,600
Maximum Out-of-Pocket for HDHP - Individual	\$6,550
Maximum Out-of-Pocket for HDHP - Family	\$13,100

(HDHP = High Deductible Health Plan)

Bridgestone Acquisitions October 26-27 (from Aftermarket News)

Bridgestone Americas has announced it will acquire TireConnect Systems, a software company that supports tire dealers and distributors in North America (primarily Canada) with a turn-key, online tire sales tool featuring e-commerce capabilities. The acquisition, which is expected to close within 30 days of this announcement, will allow Bridgestone, its dealer network and distributors to better meet the needs of today's digitally minded consumers by providing a simple and fully integrated tire buying experience from online to in-store, the company says.

The TireConnect software tool allows dealers to get full credit for online tire sales, while also remaining in control of their inventory, pricing and labor/installation costs. A "plug-and-play" solution, the TireConnect tool works with Bridgestone dealers' current websites, providing a seamless research and purchasing experience between consumers and their preferred local dealers, the company says. The tool also improves efficiency, saves time and delivers enhanced speed-to-market for dealers and distributors, according to Bridgestone.

Founded in 2012, TireConnect offers a unique B2B and B2C online tire sales solution to more than a dozen customers with nearly 600 points of sale across Canada and the U.S. As a result, Bridgestone will expand the reach of the TireConnect software platform to more dealers. The Bridgestone TireConnect online sales and e-commerce solution will be available to Bridgestone dealers and distributors in the first quarter of 2016.

Bridgestone Americas Inc. and Pep Boys today announced that Pep Boys and Bridgestone Retail Operations LLC (BSRO), a wholly owned subsidiary of Bridgestone, have entered into a definitive merger agreement under which BSRO will acquire Pep Boys in an all-cash transaction for \$15 per share, or approximately \$835 million in aggregate equity value. This represents a premium of 23 percent over Pep Boys' closing price of \$12.15 on Oct. 23, 2015.

The acquisition accelerates the global growth strategy of Bridgestone Corp., one of the world's largest tire and rubber companies and parent of Bridgestone Americas. Pep Boys will add approximately 800 locations to BSRO's nationwide network of 2,200 tire and automotive service centers, which operate under the Firestone Complete Auto Care, Tires Plus, Hibdon Tires Plus and Wheel Works brand banners. The acquisition represents an immediate nationwide expansion of more than 35 percent for BSRO.

The transaction is expected to close in the beginning of 2016. Following completion of the transaction, Pep Boys will be wholly owned by and operate under BSRO. Pep Boys' stock will no longer trade on the New York Stock Exchange.

CABA Services Directory

Support the vendors who support the Association and therefore support you!

These programs have been chosen by the Board of Directors for their cost savings and especially for the service level that they provide.



C.A.W.A. SERVICES, INC.
308 Crain Highway North
Glen Burnie, MD 21061-3090
410-647-0505
services@caba.biz



CABA SERVICES DIRECTORY

CABA membership offers many money-saving opportunities for your business. If you are not using the vendors listed below, please reconsider! You may be pleasantly surprised.

Service:	Provider:	Contact:	Phone:
Business Forms, calendars, business	CAWA Services	Pat Moog	410-647-0505
Business Insurance	Fred Meyer & Sons	Terri Meyer Willett	410-477-0900
Business Insurance	Federated Insurance	Michael McNamara	443 468-3253
Business Insurance	The Tamrac Group	Keith Erdman	410-568-1200
Cores & Scrap Metal	Maryland Core	Larry Karpman	410-276-4973
Credit Card Processing	Superior Financial Services	Todd Lazar	888-737-7762
Diagnostics and Repair Information	IDENTIFIX	Matt Cascarino	800-745-9649
Electricity & Gas Co-op Purchasing	Sprague Energy	Tom Gussen	732-440-0031
Employee Retention Health Benefit Plans	Keller Stonebraker	Kim Conley	410-461-0705 ext 5139
Fuel Discounts & Tracking	Sunoco Fleet Card	Jeff Meserve	860-617-9531
MD State Inspection Forms	CAWA Services	Pat Moog	410-647-0505
Multiple Employer Retirement Plan	Wells Fargo Advisors	Robert Gascon	703-739-1451
Shop Management Software	Mitchell-1	John Heferman	301-694-1213
Telephone & Internet Equipment & Service	Global Telecom Brokers (GTB)	Dave Butler	410-581-4833 ext. 114
Uniform & Floor Product Service	UniFirst	Kurt Nussle	888-851-2474 ext. 7
Website Hosting and Design	Net Driven	Jon Napoli	877-860-2005 ext. 400

4700 Trident Ct. #3
Baltimore, MD 21227

WE'VE GOT EQUIPMENT, TOO!

TIRES!

YOU WANT THEM, WE'VE GOT THEM.

MICHELIN

YOKOHAMA

FALKEN

Ingersoll Rand

TSO SSG

BFGoodrich

Continental

HARVEST KING

Nitrogen

Ken-Tool

UNIROYAL

COOPERTIRES

DOUBLE COIN

Chicago Pneumatic

KTipst

Firestone FARM TIRES

SUMITOMO

SAILUN

Multi-Mile

CMA

TRIANGLE

AMMCO GOATS

BADA

Tru Align

CHEETAH

IAT

ESCOD

VOGEL V

REMA TIP TOP

Gp

GENERAL TIRE

NITTO

CARLISLE

SIGMA

VANDERBILT TURBO-TECH

ELDORADO TIRE

POWER KING

EQUAL TIRE PERFORMANCE

CALL US TODAY! • 410-536-5630

The CABA Education Calendar is intended to present a comprehensive list of skills, management and technical classes of value to owners, managers, counter/sales professionals and technicians in Maryland, Delaware and Washington, DC. Any education provider including parts jobbers, manufacturers, associations, community colleges, education professionals and more are invited to submit their listing information (see below for format needed). Submit class information to CABA via email sal@caba.biz at least one month in advance of the scheduled beginning date of each class.

CABA Education Calendar

Educator	Class ID	Location	Day(s)	Date(s)	Time	Total Cost
Alignment, Brakes, Steering & Suspension						
Hunter	Alignment Fundamentals Level I	Annapolis Jct, MD	Mon - Wed	12/21-12/23	8am-5pm	\$450
Diagnostic						
NAPA Auto Parts	Powertrain Diagnostics	Waldorf, MD	Fri	11/20	6:00-10pm	\$125 ***
NAPA Auto Parts	Dynamic Engine Testing	Towson, MD	Mon	11/30	6:00-10pm	\$125 ***
NAPA Auto Parts	Dynamic Engine Testing	Baltimore, MD	Tues	12/1	6:00-10pm	\$125 ***
NAPA Auto Parts	Dynamic Engine Testing	Leonardtown, MD	Wed	12/2	6:00-10pm	\$125 ***
NAPA Auto Parts	Powertrain Diagnostics	Myersville, MD	Tues	12/2	6:00-10pm	\$125 ***
NAPA Auto Parts	Dynamic Engine Testing	Easton, MD	Thur	12/3	6:00-10pm	\$125 ***
Federal Mogul	Gasket Failure Analysis	Linthicum, Md	Thur	12/10	8am-5pm	\$125
Federal Mogul	Ignition Systems Diagnistics	Linthicum, Md	Tues	12/8	8am-5pm	\$125
Engine & Performance						
ATG	Ford Engine Performance	Timonium, MD	Wed-Thur	12/7-12/8		
Federal Mogul	Mass Air Flow and Volumetric Efficiency Testing on Today's Engine	Baltimore, MD	Wed	12/9	8am-5pm	\$125
Federal-Mogul	Mass Air Flow & Volumetric Efficency Testing	Linthicum, Md	Wed	12/9	8am-5pm	\$125
Federal Mogul	Gasket Failure Analysis	Linthicum, Md		12/10	8am-5pm	\$125
ATG	Ford Engine Performance	Salisbury, MD	Wed-Thur	1/6/16-1/7/16	6:30pm-10pm	\$209
State Inspection						
Ask Reggie	MD State Safety Inspection On Site Preparation	Glen Burnie, MD	Tues-Thur	12/1-12/3	6pm-9:30pm	\$175
Ask Reggie	MD State Safety Inspection On Site Preparation	Glen Burnie, MD	Sat	12/5	9am-5pm	\$175
Management						
ATI	Cash Profits Boot Camp 2015	Easton, MD	Sat	12/5	9am-4pm	\$347
ATI	Positioning Your Shop for Success	Frederick, MD	Tues	12/8	4:00pm-9:30pm	\$347*
ATI	Repair Shop Mastery	Linthicum, MD	Sat	1/9/16	9am-4pm	\$347
Federated Insurance	Designated Risk Manager Seminar for Tire Dealers	On-Line	Mon/Tue/Wed			No charge to TIA members****
Mitchell 1	ProDemand Feature Video Training http://m1training.net/					How-to Videos, viewable anytime – whether at work, on a break, or after hours. Each video is about 2 minutes in length and gives a concise overview of a ProDemand feature.
Mitchell 1	ProDemand Live Training http://m1training.net/get2know/prodemand/ or call 888-724-6742					Live training request for your company alone.
Other						
TIA	Webinar - GE CarCareOne Financing	Online - 30 mins	1st/3rd Wed	Monthly	1pm Eastern	Register Online

Information/Registration by Educator Name

ATI (Automotive Training Institute): Phone (410) 792-9466
 Ask Reggie: Reggie Johnson, Phone (301) 274-2868 or (240) 417-5732
 Federal Mogul Garage Gurus, Phone 888-771-6005
 Federal Mogul: Mike Degele, Phone 240-565-2413; e-mail: michael.degele@federalmogul.com
 Federated Insurance: 1-800-533-0472 Royetta Spurgeon e-mail: DRM@fedins.com
 Hunter Engineering Company: www.hunter.com/training/sched.cfm or call (301) 317-1300
 Mitchell 1: <http://m1training.net/get2know/prodemand/> or call 888-724-6742
 Mitchell 1 Online Training: <http://m1training.net>
 NAPA Auto Parts: www.napaautotech.com, contact your NAPA Sales Person of Rick Strevig 410-365-7426

NAPA Location	Contact and e-mail address	Cell or bus.#
Baltimore MD	Harvey Zilber hzilber@joei.com	(410) 517-9019
Easton MD	Billy Stevens bestevens@gmail.com	(410) 924-2386
Gaithersburg MD	Alan Kalons akalons@joei.com	(240) 388-2397
Myersville MD	Randy Fulk rfulk@qcmp.com	(301) 730-3126
Waldorf MD	Jerry Bennett jbennett@joei.com	(301) 751-3174
Wilmington DE	Bob Ellis qcmp3149@joei.com	(301) 943-2862
	Jeff Adams jadams@joei.com	(302) 293-7144

TIA (Tire Industry Association): training@tireindustry.org, Phone: (800) 876-8372, Christine Marnett, cmarnett@tireindustry.org

*Talk to an ATI rep about additional discounts for CABA members

***CABA Members \$99.00

****Includes Dinner

On-Demand Training Resources

Prius Hybrid No-start video (Van Batenburg on AVI) <http://fb.me/CWNO6JRC>
 TPMS Tuesdays Online Live (Bartec) www.bartecusa.com/tpms_tool_training.htm
 ASE Study Guide: www.hunter.com - Training - Catalog Courses
 Technical Assessment Systems: www.hunter.com - Training - Catalog Courses
 General Service: www.hunter.com - Training - Catalog Courses
 TIA Twice Monthly (Wednesday) Webinars, to register go to: <http://tinyurl.com/tiawebinar0404>
 Hybrid 101 - An online series of 11 classes: www.fixhybrid.com/classschedule.html
 Maintenance: www.hunter.com - Training - Catalog Courses
 AC Delco TECHCONNECT: http://acdelcotechconnect.com/html/tss_train.jsp
 SMP PTS Online Training - www.standardbrand.com

Contact CABA with corrections or additions to this calendar.

CABA: e-mail: sal@caba.biz or call (410) 647-0505

CABA members are eligible and former AEFCU Members are now...

Destinations Credit Union Members!

NEW & USED CAR LOAN RATES

REMAIN LOW!

RATES AS LOW AS 1.99%

Refinancing your current loan may lower your monthly payment or shorten the period of your loan.

Buying a Car Soon? Want to refinance at a lower rate? Get A Great Rate From Your Credit Union!

Call our office: **410-663-2500**

Visit our web site: www.destinationscu.org

Or visit our main office: **8767 Satyr Hill Rd
Parkville, MD 21234**

Destinations Loan Rates

Type of Loan	Term	APR as Low As:*
New or Used Auto/Truck	Up to 60 months	1.99%**
	61 to 83 months	2.49%**
	Up to 84 months	2.99%**
Other Secured (Motorcycle, boats, etc)	Up to 60 months	5.75%**
Home Equity Line of Credit (80% Loan to Value)	Up to 120 months	6.75%**
Home Equity Fixed Loan (80% Loan to Value)	Up to 7 yrs. Up to 15 yrs.	Prime minus 1% (4% APR Floor) 4.99% 5.49%
Signature (Personal)	Up to 60 months Up to 120 months	10.50%** 11.50%**
Overdraft Protection		10.50%**
MasterCard	Revolving	9.50%
MasterCard Credit Builder	Revolving	9.50%
Share Secured		Regular IRA Dividend Rate + 3%
Mortgage	30 and 15 year fixed and ARMS	Call for rates

* Rates based on credit history and may be higher

** APR reflects 1/4% discount for Automatic Payment Transfer or Payroll Deduction

Add 1/4% back if repaid otherwise

Interest rates are subject to change without notice.

**Delivering the nation's largest selection of tires.
When you need them.**



When inventory keeps up with demand, you stay ahead of the game. ATD gives you unsurpassed access to more brands and more tires than any other supplier. With same-day delivery in virtually all markets and multiple times a day in select markets, tires are there when your customers need them.

> VISIT ATD-US.COM for more information.



Miles Ahead™

CABA 2016 Reference Directory

SPACE CONTRACT

Full Page—4 1/2 " X 7 1/2 *

SOLD	Inside Cover (Front or Back).....	\$700
SOLD	Back Cover.....	\$775
SOLD	Tab Pages.....	\$575
_____	2 Pages.....	\$850
_____	Full Page.....	\$475
Half Page (4 1/2" x 3 3/4").....		\$300
1/3 Page (4 1/2" x 1 7/8").....		\$250

PDF with embedded fonts and graphics if possible or **TIF** both
high resolution BLACK & WHITE ONLY

ADS MUST BE IN BY DECEMBER 11, 2015

- ____ Repeat previous years ad (**please check size**)
____ New ad to follow (**please check size**)
____ Repeat previous years ad with minor changes (**please check size**).
Changes are as follows:
-
-
-

Please fax to 410-544-8130 or email to sal@caba.biz



The banner features the "MONSTER MILE" logo with "DOVER INTERNATIONAL SPEEDWAY" underneath. Below the logo is the text "May 13-15 | Sept. 30-Oct. 2". To the right are social media icons for Twitter, Facebook, and YouTube. A navigation bar includes links for "TICKETS", "NEWS", "SCHEDULE", and "PROFILE CENTER". The main headline reads "GRAB YOUR SEATS FOR TWO BIG 2016 WEEKENDS".

Dover International Speedway will once again host NASCAR's top drivers in 2016 with two tripleheader weekends on May 13-15 and Sept. 30-Oct. 2!

The NASCAR Sprint Cup Series will be back May 15 and Oct. 2, with the "AAA 400" in October once again serving as the first elimination event in next year's Chase for the NASCAR Sprint Cup playoffs.

The NASCAR XFINITY Series (May 14, Oct. 1), NASCAR Camping World Truck Series (May 13) and NASCAR K&N Pro Series East (Sept. 30) are also returning to the Monster Mile next year.

Click here to purchase tickets for the May 13-15 weekend and call 800-441-RACE to place a deposit on your fall tickets. Deposits can be accepted for as little as 10% of the total purchase price.

DON'T MISS ANY OF THE ACTION IN 2016 AT THE MONSTER MILE!

A photograph showing a row of multi-colored NASCAR race cars, including models from Chevrolet, Toyota, and Ford, lined up on a paved racing surface. In the background, stadium seating and a grandstand are visible under a dark sky.

"Click here" The url is: <http://www.doverspeedway.com/buy-tickets-2>

AUTOMOTIVE AFTERMARKET CALENDAR PROGRAM

CELEBRATE THE YEAR 2016 BY GETTING YOUR MESSAGE INTO
THE HOME AND OFFICES OF YOUR CUSTOMERS...DAILY.

- Let them know that you intend to shine bright in this new age & will be there to serve their needs.
- Calendars are used all year. Plus they are often saved as personal records and looked at year after year.
- Calendars are used where buying decisions are made: on the job, in the office, on the road, or at home. 65% of all calendar recipients write appointments and reminders on their calendar. This daily involvement keeps your advertising sign working all day, every day.

ANY ONE COLOR

Black is no longer standard
on many products





2016 CALENDAR ORDER FORM

CHESAPEAKE AUTOMOTIVE BUSINESS ASSOCIATION
P.O. Box 938 Severna Park, MD 21146

Telephone: Baltimore 410-647-0505
Fax: 410-544-8130 1-800-766-2292
SAL@CABA.BIZ

P.O. # _____

2016
ORDER FORM

CUSTOMER INFORMATION (BILL TO)

Name:			
Address:			
City, State, Zip:			
Phone:	Fax:		
Contact Person:			
Email:			

SHIPPING INFORMATION

Name:			
Address:			
City, State, Zip:			
Phone:			
Contact Person:			
Ship Order:	<input type="checkbox"/> When ready <input type="checkbox"/> After 10-15-2015		

ORDER INFORMATION

All calendar orders must be received by November 1, 2015 to ensure holiday delivery.

BOX A - Min. Qty 100

Qty.	Style	Before 8/1/15	After 8/1/15	Total	Qty.	Style	Before 8/1/15	After 8/1/15	Total
	No. 1054 Puppies	\$1.30	\$1.35			No. 1850 Muscle Cars	\$1.30	\$1.35	
	No. 1112 Motivations Sat Evng	\$1.30	\$1.35			No. 1851 Antique Tractors	\$1.30	\$1.35	
	No. 1117 Country Memories	\$1.30	\$1.35			No. 1854 American Muscle	\$1.30	\$1.35	
	No. 1350 Golf	\$1.30	\$1.35			No. 1855 Big Rigs	\$1.30	\$1.35	
	No. 1504 View from the Porch	\$1.30	\$1.35			No. 1856 Custom Bikes	\$1.30	\$1.35	
	No. 1600 Motivations	\$1.30	\$1.35			No. 1857 Antique Trucks	\$1.30	\$1.35	
	No. 1601 Scenic Inspirations	\$1.30	\$1.35			No. 1858 Antique Cars	\$1.30	\$1.35	
	No. 1700 Barns	\$1.30	\$1.35			No. 1859 Exotic Cars	\$1.30	\$1.35	
	No. 1701 Scenes of America	\$1.30	\$1.35			No. 1861 Street Rods	\$1.30	\$1.35	
	No. 1709 American Splendor	\$1.30	\$1.35			No. 1862 Junkyard Classics	\$1.30	\$1.35	
	No. 1715 Sunrise/Sunset	\$1.30	\$1.35			No. 1863 Classic Cars	\$1.30	\$1.35	
	No. 1724 Amazing Accomplishments	\$1.30	\$1.35			No. 1951 Classic Muscle	\$1.30	\$1.35	
	No. 1801 N. American Wildlife	\$1.30	\$1.35			ENVELOPES	<input type="checkbox"/> Bulk \$.21	<input type="checkbox"/> Inserted \$.40	

FREE EXTRA SHEET OPTIONS (please check one if desired)

Automotive Insights Backmount Season's Greetings Letter 4-month Grid Extra Sheet Coupon Sheet

FREE

Please Note: 4% over/under run is considered a full, billable order.

Box A Total

IMPRINT Black Imprint Color Imprint
Additional color running charge: \$.18

State color wanted

IMPRINT INFORMATION

1st Line			
2nd Line			
3rd Line			
4th Line			

LOGO OPTIONS

Association Logo National Logo
 No Association Logo Custom Logo (with camera-ready art)

Actual shipping and sales tax charges will be added to invoice.

ARTWORK FOR CALENDARS

Exact Repeat Yes No
Number of Colors _____
Emailed Proof - No Charge

SIGNATURE REQUIRED:

X

DATE:

157

BOX B - Min. Qty 300 - 7002 & 7005 Min. Qty 100 - 8001

Qty.	Style	Before 8/1/15	After 8/1/15	Total
	No. 7002 Craft Beer	\$1.19	\$1.33	
	No. 7005 Muscle Thunder	\$1.19	\$1.33	
	ENVELOPES	<input type="checkbox"/> Bulk \$.21	<input type="checkbox"/> Inserted \$.40	
	No. 8001 Monthly Pocket Planner	\$1.24	\$1.30	
	ENVELOPES	<input type="checkbox"/> Bulk \$.21	<input type="checkbox"/> Inserted \$.40	

COVER COLOR OPTIONS

STANDARD Black Navy Burgundy

MATTE Onyx Blue Red

FOIL COLOR OPTIONS Silver Gold

Box B Total

BOX C - Min. Qty 150 - 5323 & 5324 Min. Qty 50 - 6108 & 6502

Qty.	Style	Before 8/1/15	After 8/1/15	Total
	No. 5323 13-month 2c Stick Up	\$.58	\$.63	
	<input type="checkbox"/> Rectangle <input type="checkbox"/> Car			
	No. 5324 Memorable Muscle Stick Up	\$.60	\$.66	
	<input type="checkbox"/> Rectangle <input type="checkbox"/> Car			
	ENVELOPES	<input type="checkbox"/> Bulk \$.21	<input type="checkbox"/> Inserted \$.40	

VINYL COLOR OPTIONS

Black Red Yellow Green Blue

White Beige Grey Light Blue

FOIL COLOR OPTIONS White Black

No. 6108 Patriotic Contractor \$4.18 \$4.38

MAILING TUBES \$.46

No. 6502 Patriotic Desk Pad \$4.70 \$4.85

Box C Total

Total of Boxes A + B + C \$

SAVE THE DATE!

March 13TH, 2016

1:00 PM—5:00 PM

69th

Annual Aftermarket Oyster, Bull & Shrimp Feast

Martins West, Baltimore County



**PLEASE JOIN US FOR FUN, SEEING NEW & OLD
FRIENDS & GREAT EATS!**

FEATURING

FRIED OYSTERS

OYSTER STEW

STEAMED SHRIMP

RAW BAR

SLICED BLUE RIBBON BEEF TO YOUR LIKING

SLICED HAM OR TURKEY THE WAY YOU LIKE IT

HOMEMADE BEEF VEGETABLE SOUP

BAR-B-QUE PORK RIBS

ITALIAN MEATBALLS

MACARONI AND CHEESE

SHREDDED BEEF B-B-Q

BAR-B-QUE MARYLAND CHICKEN

ALL BEEF JUMBO HOT DOGS

MASHED POTATOES WITH HOMEMADE GRAVY

FRESH BARREL CURED SAUERKRAUT

VEGETABLE DU JOUR

THREE BEAN SALAD

ANTIPASTO SALAD

SEAFOOD SALAD

POTATO SALAD

CREAMY COLE SLAW

HOMEMADE CHICKEN SALAD

**FRESHLY TOSSED GREENS WITH HUGE ARRAY
OF FIXIN'S & CONDIMENTS**

VARIETY OF ROLLS AND SLICED BREAD

JELLO & FRUIT COCKTAIL

ASSORTED PASTRIES & SHEETCAKES

COFFEE STATION WITH REGULAR, DECAF & TEA

ICE COLD BEER ON TAP

CASH BAR FOR MIXED DRINKS & WINE

ASSORTED SODA

SALTED PRETZELS & CRISPY POTATO CHIPS

The New Year will ring in new compliance reporting responsibilities under the Affordable Care Act (ACA). Employers will need to file an array of reporting forms with the IRS reflecting adherence with health care reform's "shared responsibility" mandate to provide affordable health coverage to their employees.

Chief among these is the new Form 1095-C, which large employers must provide to their employees annually, along with Form W-2, by the end of January. As is the case with Form W-2, employees must submit Form 1095 when filing their income tax returns.

"Starting in January 2016, employers with 50 or more full-time or equivalent (FTE) employees must report health insurance information to the IRS and furnish statements about health insurance to their employees annually," explained Ellen Feeney, vice president and counsel at ADP.

THE 1095-Bs WILL BE PROVIDED BY INSURANCE COMPANIES FOR FULLY INSURED PLANS

Small employers are exempt from some, but not all, of these requirements:

• **Small employers (those with fewer than 50 FTEs) with a self-insured health plan must complete and file Forms 1095-B (Health Coverage) and 1094-B (accompanying transmittal form) with the IRS, as well as provide employees—specifically, those who are taxpayers responsible for showing they had health coverage during the year—with a copy of Form 1095-B.**

• Applicable large employers (ALEs) with at least 50 FTEs must complete and file Forms 1095-C (Employer-Provided Health Insurance Offer and Coverage) and 1094-C (accompanying transmittal form), and provide each full-time employee with a copy of Form 1095-C.

• Small employers with fewer than 50 FTEs also will be required to file Forms 1095-C and 1094-C if they are members of a controlled or affiliated service group that collectively has at least 50 FTEs.

• Individuals who receive health coverage through "the Marketplace," meaning an ACA federal or state health insurance exchange, will receive Form 1095-A (Health Insurance Marketplace Statement) from the Marketplace to allow them to report their premium tax credit and to reconcile that credit on their tax returns.

ALEs will be exposed to non-deductible taxes for every employee who receives a tax credit subsidy to purchase health care on a public exchange.

For the 2015 plan year, forms that must be filed with the IRS are due no later than Feb. 29, 2016 (or March 31, 2016, if filed electronically). But employee copies of Forms 1095-B and 1095-C, if required, must be provided to employees annually by Jan. 31. (The deadline is Feb. 1 for 2016, since Jan. 31 falls on a Sunday.)

Form 1095-C is one of the more complicated disclosures and has therefore received more attention and caused more worry, Feeney explained. It is filed by ALEs and furnished to everyone who has been a full-time employee for one or more months of the calendar year. Keep in mind:

• ALEs must prepare a Form 1095-C for each full-time employee, regardless of whether the employee is participating in an employer-sponsored group health plan, and for each part-time who is enrolled in the employer's self-insured health plan.

• ALEs need not prepare Form 1095-C for part-time employees who are not enrolled in the plan. For those employers that are subject to the ACA's reporting requirements, HR professionals and business owners should be gathering the necessary data to meet the early 2016 deadlines.

Preparing Employees for New Disclosures

"Since this is the first year your full-time employees will be receiving a Form 1095-C, a communications plan can contribute to your success," advised Kimbra Fox, ADP's vice president for health care reform. The first time employees will ever see Form 1095-C is in January, "They need to know what it is, what it means, and what to do with it," Fox said.

ACA annual reporting requires employers to identify everyone who has been a full-time employee for one or more months in the 2015 calendar year. This means you're not just communicating to employees in the office or in the field, you also have to communicate with your former employees and COBRA participants as well.

Three primary messages to convey to your employees, according to Fox, are:

1. Here's what to expect. You will receive Form 1095-C for the first time in January 2016
2. Why you should care. You will need information on the form to prepare your 2015 taxes
3. Watch for the form in your mailbox in January or for it to be delivered by hand at the worksite.

Form 1095-C communications "also provide an opportunity for your organization to paint the bigger picture about ACA and what your overall compliance and benefits strategy is," she said. Also, "Employees may not know that if you offer them a plan that meets ACA requirements and they go to a public exchange instead and receive a subsidy, they may need to pay it back later," she noted. Connect with employees through home-mailers (postcards and newsletters), e-mail, the company internet, posters throughout the workplace, one-on-one or group meetings, videos/webinars, and FAQ sheets.

We all know or have heard of individuals who have had a tragedy in their family and places them in a non-recoverable financial situation. For years, the automotive aftermarket has had a charity that helped such families, but it has been little publicized. Now, the Foundation is in the hands of industry professionals and truly wants to help individuals and families in need. The employee must be in the automotive aftermarket. The Foundation will examine each individual case and make a determination of what funds are needed. Here is the information and contact points. Save this page. We hope you never have to use it.

The AACF, or Automotive Aftermarket Charitable Foundation, was founded in 1959 to assist automotive aftermarket members and their families who, due to catastrophic illness or terrible accident, have exhausted all other available resources in maintaining a reasonable existence.

Our Mission - to provide sustainable solutions for those in great need - is what drives us every single day. To make good on our mission, we're staffed by a dedicated team of experienced industry executives who donate their time to this worthy cause.

But we can't do it alone.

The AACF depends on the generous assistance of companies and individuals within our industry to provide the financial support to fund the foundation. Together, we can assist those within our industry who desperately need help.

If tragedy strikes, it usually does so without warning. And when it does, the AACF is here to help find a solution.

Whether it's you, a loved one, co-worker, or someone you know in the industry that has fallen on hard times due to a catastrophic event or condition, you can turn to the AACF as an advocate and ally in this time of need. With professional experts and resources from across the Automotive Aftermarket, we provide advice and support - quickly and confidently.

If you need help...

Contact us (below) or speak with your Human Resources department about the AACF, and have them reach out to us on your behalf.

If you know someone in need...

You may contact any of our Board Members directly to discuss the particulars of the situation to see how the AACF can assist the individual or family. You may also reach out to us through your Human Resources department or contact us directly (below).

ALL CALLS AND CORRESPONDENCE ARE IN THE STRICTEST OF CONFIDENCE.

AACF

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On November 18th, Bay Area Tire celebrated their new "Showroom of the Future" at their Severna Park Store. Industry guests, including Rich Kramer, Chairman, Chief Executive Officer and President of The Goodyear Tire & Rubber Company and Andy Traicoff, VP of Sales and Customer Development, attend the gala celebration. Bay Area owner Craig Arch opened the evening by thanking his family and his employees and his management team, lead by Gerry White. Craig spoke about the need to attract millennials by creating an atmosphere conducive to what they are looking for. Bay Area's "Goodyear Café" and internet working stations are designed to do just that. Craig also amusingly pointed out that his inspiration for the multiple TVs on the walls came from a trip to Victoria's Secret during Industry Week / SEMA Show in Las Vegas. Several dozen Maryland tire dealers attending the event in response to Bay Area's invitation.



Bay Area Tire's Showroom of the Future



The Goodyear Café



Goodyear CEO Rich Kramer, VP Andy Traicoff and Craig Arch discuss The Showroom of the Future.



Customer Reception and Offices



Bay Area's Showroom of the Future Exterior



Craig Arch addresses his industry guests

Don't Stop Believing—and Supporting

As long as there are small businesses, there will be the need for associations. What federal, state and local governments don't take away from us, Big Box competitors will. And the siege is never ending.



When you support your association, you are supporting yourself! No single business has the clout to be heard and be effective in Annapolis or Washington D.C. It takes an association. So when it comes time to renew your membership and pay your dues, remember that CABA is an investment in *your business!*

It is impossible to thank Sally Ernst for all she has done for CABA members. Sally has served all four executive directors, going back to CAWA. Without any doubt, Sally has been the face of CABA. It has been my privilege to work with Sally for the past 4 years and never in my career have I worked with such an extraordinary person! Her cheerfulness, her professionalism and her caring for members and the Association combined to make CABA the successful and meaningful entity that it has been. We could never have successfully carried out our mission without such a dedicated person as Sally. On behalf of all CABA mem-

bers, thank you, Sally. That doesn't say enough, but there is not space to thank you for everything you have done and how well you performed it.

Welcome back, Pat Moog! If there is one person on the planet to replace Sally Ernst, it is Pat! Having spent 21 years in the CABA office managing the credit union, Pat knows our members, the Association and our events. With a little training from Sally, there is no doubt that Pat will carry on just as efficiently. And equally important, Pat's caring for members will always be foremost, as it was with the credit union. CABA is delighted to have Pat "home" with us.

This marks my last issue as your executive director. After 44 years in the automotive aftermarket, it is time for me to retire. It has been a privilege to spend these last 4 years of my (illustrious?) career serving the industry that has been so wonderful to me.

Thank you for your support. I urge everyone to continue supporting CABA. The Association is needed now as much as ever.

Jim Donohue
Executive Director

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Event Calendar

69th Annual CABA Oyster Roast
Sunday, March 13th, 2016 1 PM—5 PM
Martin's West
Baltimore, MD

CABA Golf Outing
Thursday, June 2nd, 2016
Queenstown Harbor
Queenstown, MD



Message from Your CABA President

Greetings, CABA Members!

Change isGood?

"Change is Good." This quote usually comes from the originators of change, not the parties who are affected by it. Add to that a second quote: "No one is irreplaceable." Essentially true, but it is a fact that some people are (far) less replaceable than others.



And so CABA comes to an end of an era with Sally Ernst retiring. After 28 years, Sally has become synonymous with CABA. Not only at our events, but behind the scenes. Sally has been responsible for the enormous success of the Reference Directory, Oyster Roast and Golf Outing. The attendance, and especially the sponsorships, are all due to Sally's diligent and persevering work ethic. Sally's warm smile, seen at events and "heard" on the phone, played a huge role in the success of CABA over the years. We will all miss her. On behalf of the Board of Directors and all CABA members, we thank Sally and wish her a very long, happy and healthy retirement. Sally, you have certainly earned it!

The one saving grace with Sally's retirement is the return of former credit union manager Pat Moog to takes Sally's place. Let's refer to Pat as Sally 2.0 because she is. Pat's 21 years working with Sally in the CABA office enabled her to see and hear how the Association works, as well as participate in those events. So Pat is no stranger to the position. The Board is very confident that Pat Moog will do just as good a job as Sally has. I urge everyone to continue to support Pat and CABA in the manner that you have supported Sally Ernst.

So we will have the best possible "changing-of-the-guard" in our Glen Burnie office. We welcome Pat Moog back, wish her well and pledge our continued support in keeping CABA as the aftermarket trade association looking out for the best interests of members in Delaware, Maryland and Washington D.C.

Rob Wilson
Admiral Tire & Auto Center