

**CHESAPEAKE
AUTOMOTIVE
BUSINESS
ASSOCIATION**

Office & Shipping

309 Crain Highway North
Glen Burnie, MD 21061

Phone: (410) 647-0505

Fax: (410) 544-8130

Email: pat@caba.biz

October, 2016

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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!



4 Steps to Protect Yourself from Identity Theft

There are few certainties in life. Of course you've heard of death and taxes being two, but there is now a third: It's only a matter of time before you are a victim of identity theft in some way. We hear of breaches almost daily now. There are over **1 billion** records that contain some type of personally identifiable information on the black market. It's highly likely that your sensitive information has been stolen at some point; be it your email address, your credit card number, your social security number, or your healthcare information. So a little effort to protect it can go a long way.

1. Consider a "junk" email address. There isn't much you can do to protect your email address other than just don't give it out. However, in this day and age, that is not realistic. Consider having multiple ones to limit the amount of spam you get and the chances your real one may be stolen. Use the alternate one for signing up for mailing lists, ordering products online, etc. Essentially it becomes an incoming only address and if it gets taken as part of a breach, the odds of your friends getting spammed or sent malicious emails is much lower. That's because their addresses won't likely be in your address book. If you never use it to email them, they won't even recognize it as yours and will be less likely to open a malicious attachment or open a link if it is sent from your "junk" address.



2. Monitor your credit card statements regularly. Take some time each month, or even more often to check your credit card statements. When you get a notification that your statement is ready, take a look at it and if anything looks suspicious report it to your financial institution. The sooner you deal with it, the easier it is to take care of it. Remember that if someone charges to your debit card, that money is at least temporarily out of your account. The bank will take some time to investigate and before putting that back into your account, so use the credit option when possible. At least you will have some time before the bill is due and hopefully, all the fraudulent charges will be removed by then.



Continued on page 3

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

**CONTACT CABA FIRST FOR
 THESE BUSINESS NEEDS**

- Employee Retention Health Benefit
- Maryland State Inspection forms
- Vehicle & personal loans from Destinations CU
- Shop Management Mitchell1 & Snap-On ShopKey
- Identifix technical hotline
- Technical education
- Management education
- Electricity & Gas group-buying service
- Health Savings Accounts with Destinations CU
- 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
- Marketing Products—Improving exposure to Drive-by and Walk-by traffic

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 pat@caba.biz.

Welcome new members:

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.

**CABA ANNUAL MEMBERSHIP MEETING
 NOVEMBER 16, 2016**

All members are cordially invited to attend. Board members and staff will be present to answer questions or suggestions. If you wish to attend please phone Pat Moog at the CABA office, 410-647-0505, to ensure that space is available.

This is your Association, here's your chance to be heard!

Destinations CREDIT UNION

Moving forward, banking smarter.

Members Can Benefit:

Savings, CDs & Loans

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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



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3. Monitor your credit reports. Everyone in the United States with credit of any level is entitled to one free annual credit report from each of the three major credit bureaus; TransUnion, Experian, and Equifax. You can get them all at one time, but Jim Stickley of Stickley on Security recommends requesting one every four months to keep better tabs on what is on them. The bureaus share information, but something may show up on one before the others. If you see it sooner, you can react quicker and it will potentially cause less damage. This won't keep your identity from being stolen, but it may keep it from being abused as much. Remember that credit reports are not perfect either. Sometimes the information on them is merely a mistake and those should be addressed too. However, if it is potentially identity theft, finding out sooner is much better. Don't forget to check those of your minor children. Identity theft of children occurs much more frequently than it should. Roughly one in 40 children is a victim of this, so request theirs too, just to make sure they are A-OK.



4. Read your benefit statements from your healthcare companies. These come after you have used your insurance for a healthcare service. Review them to make sure the information being provided to your insurer is correct and the procedures or products were indeed for you or your family members. If someone is using your information, especially as records switch from paper to electronic formats, their healthcare information may be erroneously used to provide you care. It is possible that you could be cancelled or denied a procedure if someone else has abused your insurance and you didn't catch it. In addition, someone may get an expensive procedure and stick you with the bill. Don't toss those statements away. Review them and report any misinformation to your insurer.



It's easy to get complacent, but you shouldn't. Unfortunately, complacency is another danger of hearing about breaches and fraud so often. However, while you cannot necessarily avoid having your information stolen, other than by going completely off the grid, you can take steps to mitigate it and when needed, manage it better.

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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 cards,	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
Credit Union - Full Service Financial Institution	Destinations Credit Union	Customer Service	410-663-2500
Marketing Products-Improving exposure to Drive-by and Walk-by traffic	Banner Marketing Group	Jeff Alan	805-528-5018
Diagnostics and Repair Information	IDENTIFIX	Chuck Fuerst	651-604-6285
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
Website Hosting and Design	Net Driven	Jon Napoli	877-860-2005 ext. 400

4700 Trident Ct. #3
Baltimore, MD 21227

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

Destinations Credit Union Members!

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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%**
	Up to 120 months	6.75%**
Home Equity Line of Credit (80% Loan to Value)	Prime minus 1% (4% APR Floor)	
Home Equity Fixed Loan (80% Loan to Value)	Up to 7 yrs.	4.99%
	Up to 15 yrs.	5.49%
Signature (Personal)	Up to 60 months	10.50%**
	Up to 120 months	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.

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> VISIT ATD-US.COM for more information.

Miles Ahead™

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							
Federal Mogul	Advanced Alignment Diagnostics	Linthicum Hts., MD	Tues	11/15	7:30am-4:30pm	\$125	
Federal Mogul	Brake Diagnostics and Service	Linthicum Hts., MD	Thur-Fri	11/17-11/18	7:30am-4:30pm	\$250	
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Sat	11/12	7:30am-4:30pm	\$125	
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Wed	11/16	7:30am-4:30pm	\$125	
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Sat	11/19	7:30am-4:30pm	\$125	
Federal Mogul	ABS/Stability Control & Traction Control Diag.	Linthicum Hts., MD	Thur	11/17	7:30am-4:30pm	\$125	
Diagnostic							
Federal Mogul	Gasket Failure Analysis	Linthicum Hts., MD	Sat	12/10	7:30am-4:30pm	\$125	
Federal Mogul	Electronic Engine Diagnostics	Linthicum Hts., MD	Thur	12/8	7:30am-4:30pm	\$125	
Federal Mogul	Ignition Systems Diagnostics	Linthicum Hts., MD	Thur	12/8	7:30am-4:30pm	\$125	
Federal Mogul	Mass Air Flow & Volumetric Efficiency Testing	Linthicum Hts., MD	Wed	12/7	7:30am-4:30pm	\$125	
Federal Mogul	Mass Air Flow & Volumetric Efficiency Testing	Linthicum Hts., MD	Fri	12/9	7:30am-4:30pm	\$125	
Federal Mogul	O2 and Wide Range Air Fuel Sensor Diagnostics	Linthicum Hts., MD	Tues	12/6	7:30am-4:30pm	\$125	
Electrical							
Federal Mogul	Automotive Electronics	Linthicum Hts., MD	Thur-Fri	11/10-11/11	7:30am-4:30pm	\$250	
ATG	Advanced Circuit & Electrical Testing	Erie, Pa	Mon - Tues	11/14 -11/15			
ATG	Advanced Circuit & Electrical Testing	Coraopolis, Pa	Wed -Thur	11/16 -11/17			
ATG	Cummins Common Rail Diesel & Duramax	Timonium, MD	Mon - Tues	11/14 -11/15			
ATG	Cummins Common Rail Diesel & Duramax	College Park ,MD	Wed -Thur	11/16 -11/17			
Tire Service & Undercar							
State Inspection							
Ask Reggie	MD State Safety Inspection	Glen Burrie, MD			9am - 5pm	\$200	
Management							
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							
PGCC	Auto Technician: Basic Theory	Largo, MD	12 sessions		6pm-9:30pm	\$415.00	
PGCC	Auto Technician: Brake Systems	Largo, MD	6 sessions		6pm-9:30pm	\$230.00	
PGCC	Auto Technician: Engine Performance	Largo, MD	5 sessions		6pm-9:30pm	\$195.00	
PGCC	Auto Technician: Electrical Systems	Largo, MD	5 sessions		6pm-9:30pm	\$195.00	
PGCC	Automatic /Manual Transmission & Transaxle	Upper Marlboro, MD	8 sessions		6pm-10:00pm	\$390.00	
PGCC	Auto Technician: Diesel Engine Theory/Maintenance	Largo, MD	10 sessions		6pm-9:30pm	\$390.00	
CCBC	First Responder Training for Hybrids	Largo, MD	Sat		8am-5pm	\$199	
CCBC	Understanding Battery-Elec & Hybrid-Elec	Catonsville, R Bldg	Tue/Wed		6pm-10:15pm	\$489	
CCBC	Understanding Battery-Elec & Hybrid-Elec	Catonsville, R Bldg	Tue/Wed		6pm-10:15pm	\$489	
Montgomery Colleg	Introduction to Hybrid Electric Vehicles	Gudelsky Inst.	Mondays		6pm-10:00pm	\$175**	
Montgomery Colleg	Introduction to Hybrid Electric Vehicles	Gudelsky Inst.	Mondays		6pm-10:00pm	\$175**	
SMP PTS Online	Computer Tips for Today's Technician (Part I)	Online	Tues		7pm or 9pm	\$35	
SMP PTS Online	Computer Tips for Today's Technician (Part II)	Online	Tues		7pm or 9pm	\$35	
TIA	Webinar - GE CarCareOne Financing	Online - 30 mins	1st/3rd Wed	Monthly	1pm Eastern	register Onlin	

Information/Registration by Educator Name

ATI (Automotive Training Institute): Phone (410) 792-9466
 *Talk to an ATI rep about additional discounts for CABA members
 ** With rebate after attendance by owner
 ***CABA Members \$99.00
 ****Includes Dinner
 *****Attendees responsible for cost of travel, (discounted) lodging and incidental meals

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
 ACDelco 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: Pat@caba.biz or call (410) 647-0505

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See Garage Gurus™ training offerings in the training section of this newsletter.

FMgaragegurus.com
888-771-6005



CABA 2017 Reference Directory SPACE CONTRACT

Full Page—4 1/2 “ X 7 1/2 *

SOLD	Inside Cover (Front or Back).....	\$700
SOLD	Back Cover.....	\$775
	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 16, 2016

_____ 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 Pat@caba.biz



2017 CALENDAR ORDER FORM

CHESAPEAKE AUTOMOTIVE BUSINESS ASSOCIATION

308 Crain Highway, North, Glen Burnie, MD 21061

P.O. # _____



Telephone: 410-412-5288
PAT@CABA.BIZ

2017

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: When ready After 10-15-2016

ORDER INFORMATION All calendar orders must be received by November 1, 2016 to ensure holiday delivery.

BOX A - Min. Qty 100									
Qty.	Style	Before 8/1/16	After 8/1/16	Total	Qty.	Style	Before 8/1/16	After 8/1/16	Total
	No. 1054 Puppies	\$1.32	\$1.37			No. 1807 Ducks Unlimited	\$1.32	\$1.37	
	No. 1112 Motivations Sat Evng	\$1.32	\$1.37			No. 1850 Muscle Cars	\$1.32	\$1.37	
	No. 1117 Country Memories	\$1.32	\$1.37			No. 1851 Antique Tractors	\$1.32	\$1.37	
	No. 1350 Golf	\$1.32	\$1.37			No. 1854 American Muscle	\$1.32	\$1.37	
	No. 1504 View from the Porch	\$1.32	\$1.37			No. 1855 Big Rigs	\$1.32	\$1.37	
	No. 1600 Motivations	\$1.32	\$1.37			No. 1856 Custom Bikes	\$1.32	\$1.37	
	No. 1601 Scenic Inspirations	\$1.32	\$1.37			No. 1857 Antique Trucks	\$1.32	\$1.37	
	No. 1700 Barns	\$1.32	\$1.37			No. 1858 Antique Cars	\$1.32	\$1.37	
	No. 1701 Scenes of America	\$1.32	\$1.37			No. 1859 Exotic Cars	\$1.32	\$1.37	
	No. 1709 American Splendor	\$1.32	\$1.37			No. 1861 Street Rods	\$1.32	\$1.37	
	No. 1715 Sunrise/Sunset	\$1.32	\$1.37			No. 1862 Junkyard Classics	\$1.32	\$1.37	
	No. 1724 Amazing Accomplishments	\$1.32	\$1.37			No. 1863 Classic Cars	\$1.32	\$1.37	
	No. 1732 National Geographic Photography	\$1.32	\$1.37			No. 1951 Classic Muscle	\$1.32	\$1.37	
	No. 1801 N. American Wildlife	\$1.32	\$1.37			ENVELOPES <input type="checkbox"/> Bulk \$.21 <input type="checkbox"/> Inserted \$.30			
FREE EXTRA SHEET OPTIONS (please check one if desired) <input type="checkbox"/> Automotive Insights Backmount <input type="checkbox"/> Season's Greetings Letter <input type="checkbox"/> 4-month Grid <input type="checkbox"/> Extra Sheet <input type="checkbox"/> Coupon Sheet									FREE
Box A Total									

BOX B - Min. Qty 300 - 7002, 7005, 7012 Min. Qty 100 - 8001				
Qty.	Style	Before 8/1/16	After 8/1/16	Total
	No. 7002 Craft Beer	\$1.18	\$1.32	
	No. 7005 Muscle Thunder	\$1.18	\$1.32	
	No. 7012 American Armed Forces	\$1.18	\$1.32	
	ENVELOPES <input type="checkbox"/> Bulk \$.21 <input type="checkbox"/> Inserted \$.30			
	No. 8001 Monthly Pocket Planner	\$1.28	\$1.34	
	ENVELOPES <input type="checkbox"/> Bulk \$.21 <input type="checkbox"/> Inserted \$.38			
COVER COLOR OPTIONS STANDARD <input type="checkbox"/> Black <input type="checkbox"/> Navy <input type="checkbox"/> Burgundy MATTE <input type="checkbox"/> Onyx <input type="checkbox"/> Blue <input type="checkbox"/> Red FOIL COLOR OPTIONS <input type="checkbox"/> Silver <input type="checkbox"/> Gold				
Box B Total				

BOX C - Min. Qty 150 - 5323 & 5324 Min. Qty 50 - 6108 & 6502				
Qty.	Style	Before 8/1/16	After 8/1/16	Total
	No. 5323 13-month 2c Stick Up <input type="checkbox"/> Rectangle <input type="checkbox"/> Car	\$.59	\$.64	
	No. 5324 Memorable Muscle Stick Up <input type="checkbox"/> Rectangle <input type="checkbox"/> Car	\$.64	\$.67	
	ENVELOPES <input type="checkbox"/> Bulk \$.21 <input type="checkbox"/> Inserted \$.40			
VINYL COLOR OPTIONS <input type="checkbox"/> Black <input type="checkbox"/> Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> Blue <input type="checkbox"/> White <input type="checkbox"/> Beige <input type="checkbox"/> Grey <input type="checkbox"/> Light Blue FOIL COLOR OPTIONS <input type="checkbox"/> White <input type="checkbox"/> Black				
	No. 6108 Patriotic Contractor	\$4.24	\$4.44	
	MAILING TUBES		\$.46	
	No. 6502 Patriotic Desk Pad	\$4.83	\$5.04	
Box C Total				

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

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)

ARTWORK FOR CALENDARS

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

SIGNATURE REQUIRED:

X _____

Total of Boxes A + B + C \$ _____

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

DATE: _____



What's New in 2016

The last couple years have brought about a lot of changes within the merchant services industry, from new security measures to new methods of payment, and everything in between. Here's a brief run-down of the more notable changes and updates:

4-in-1 Credit Card Processing

Merchants who currently accept American Express, but receive a separate deposit and merchant statement, can have their Amex processing integrated with their Visa/MasterCard processing for an all-in-one style merchant account. Superior Financial Systems is extending the same Visa/MasterCard processing rates to Amex and Discover processing, which will constitute a savings for businesses that currently process Amex and Discover through direct accounts with those brands.

Upgrading your Amex and Discover processing to be all-inclusive will greatly simplify accounting and deposit balancing. The upgrade is simple, does not require a download or new programming for your terminal, and it can be completed in 2 business days or less, in most circumstances.

EMV Chip Cards

As many of you know, the transition to the new EMV chip-capable terminals has been a very bumpy road. The national average of businesses that have converted to the new equipment remains at less than 50%; some merchants have elected not to upgrade at all whereas some are waiting for the EMV terminals to support all methods of processing, including pin debit and cash back. Superior has expanded their line of available EMV-ready terminals to offer a wider variety of options, and have been working with merchants on a case by case basis to determine the best fit for each business. If you have not yet upgraded and would like to do so, we can work with you to find the best terminal for the job.

Some important updates in the EMV world:

- EMV terminals have a longer transaction processing time than traditional card swipe terminals. Due to the extended processing time, digital phone lines are not recommended as a viable connection for these terminals. Merchants are strongly encouraged to either use the traditional analog line (e.g. share the fax machine phone line) or connect using an Ethernet or IP cable, which can also reduce overall processing time.
- Contactless transactions (customers pay using their cell phone or watch) are currently still protected by liability shift to the card issuer; effective April 2017 merchants who are not EMV and PIN compliant will assume liability for these transactions.
- AFD and other fuel-based merchants are still protected by liability shift for EMV transactions, and will be through to October 2017. Merchants who accept Wright Express and Voyager will need to purchase a separate terminal to process EMV chip cards, due to application security issues with third part programming.
- Visa and MasterCard have heard the combined voices of U.S. merchants who are unhappy with the way the EMV transition has been handled, especially with chargebacks, and are in the process of adjusting and updating the current liability shift rules to benefit the merchant. If you've been experiencing an uptick in chargebacks, contact Customer Care for assistance.

Voice Authorization Process Update

Merchants who call in for a voice authorization on a customer's charge will now be prompted for the 3-digit security code on the back of Visa, MasterCard, and Discover credit cards, or the 4-digit security code on the front of American Express cards when providing the credit card payment details. This new added level of security will help reduce potential fraud, and is required for all "Call Center" or "Authorization Only" calls placed to the Voice Authorization hotline, (800) 228-1122.

Please be sure to complete any voice authorizations with a "Ticket Only" or "Forced" transaction keyed into your credit card terminal. For assistance with this process, please contact Customer Service.

For More Information Contact:

Todd Lazar, Vice President | Superior Financial Systems, Inc.

(888) 737-7762 toll free | (949) 706-7345 direct | Todd@SFSPProcessing.com | www.SFSPProcessing.com

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 confidentially.

If you need help or know someone in need...

You may contact us to discuss the particulars of the situation to see how the AACF can assist the individual or family.

ALL CALLS AND CORRESPONDENCE ARE IN THE STRICTEST OF CONFIDENCE.

AACF

5716 Folsom Blvd #149 Sacramento, CA 95819

Phone: 916-628-0271 Email: info@aacfi.org <http://www.aacfi.org/>



Mark your Calendar!

March 19, 2017

CABA Annual Bull and Oyster Roast

Martin's West

1:00 pm - 5:00 pm



***It pays to advertise in your monthly CABA newsletter! Call 410-647-0505 to reserve your Ad space.
1/2 page: \$185 or 1/4 page \$150 (Big discounts for full year or half-year)***

Little known facts

A sneeze travels about 100 miles per hour.

Chewing gum while you cut an onion helps keep you from crying.

A single cloud can weigh more than 1 million pounds.

Banging your head against a wall burns 150 calories an hour.

Butterflies taste their food with their feet.

Blue-eyed people tend to have the highest tolerance of alcohol.

There are no clocks in Las Vegas gambling casinos.

A person can live without food for about a month, but only about a week without water.

The harder you concentrate on falling asleep, the less likely you are to fall asleep.

You are 1% shorter in the evening than in the morning.

The average person walks the equivalent of three times around the world in a lifetime.



Event Calendar

AAPEX/SEMA
Las Vegas, NV
November 1st-4th, 2016

CABA Annual Membership Meeting
November 16, 2016

Office Closed: November 24 & 25, 2016

Message from Your CABA Board Member

Greetings, CABA Members!

Membership Participation — there is an adage that 80% of any organization has 20% participation. Associations are no exception. That minority percentage is working for the good of the industry and the 80% get what is tantamount to a free ride. As CABA prepares for its Oyster Roast, the 80-20 rule is coming into play.

There are additional ancillary benefits to the Oyster Roast, Golf Outing and Regional Meetings). One of the best is the opportunity to talk and network with other business owners. There is nothing like speaking with peers outside of a business atmosphere, where there is a greater propensity to talk openly and share ideas and information. (I'm not suggesting collusion here). While it is depressing, it is always good to find out that everyone is doing as well as you are. But how are you going to find that out, without talking to others? So please join us on March 19, 2017 for a great time, great food and great company. Who knows what insights you will come away with?

On the same point, it is frustrating to offer outstanding business programs and not see huge participation from the members. Our Board works hard at finding relevant and valuable programs to enhance members' businesses. Every one of the applicable programs will save money or improve your business - retain your employees, cut operational costs or market your business. The entire Board of Directors urges you to consider the CABA-endorsed programs - for your own good!

So let's see the 80-20 become at least 80-80! Take a good look at our programs - then take advantage by utilizing them.

And one more thought: share with your (wholesale) customers the benefits of CABA membership. It will help their business as well and add to their appreciation of you.

Because....

Membership is Every Member's Business

Vernon Lyon, Mainline Automotive Parts

