

## **Mailing**

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Severna Park, MD 21146

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75 Ritchie Highway  
Pasadena, MD 21122

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Website: [www.caba.biz](http://www.caba.biz)

[www.facebook.com/cababiz1](http://www.facebook.com/cababiz1)

**May, 2015**

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**American Tire Distributors**  
**Tire World of Frederick**  
**Carroll Tire**  
**Maryland Tire Express**  
**Genuine Parts Co. NAPA**

## **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

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Gerry White

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Jim Donohue - Executive Dir.  
Sally Ernst - Executive Mgr.  
Pat Moog - Credit Union Mgr.

# **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!**

## **Maryland Core Scrap Metal Program for CBA Members**

CABA is pleased to announce a great new program for our members. Maryland Core, Inc. will now provide our members with a container and scheduled pick-up service for your scrap metal.

Maryland Core specializes in Automotive Scrap Metals, Hence, they are extremely efficient in the processing of your cores and scrap metal and are very prompt in payments—2 business days!

Maryland Core is the largest core buyer in the Mid-Atlantic region. They pay the highest prices for re-buildable core and catalytic converters.

Here is how the program works:

- Maryland Core will provide a 48"x40"x42" container on wheels for you to retain cores and scrap metal items.
- They will exchange out the container once every 2 to 4 weeks depending in how often it is needed.
- Maryland Core will mail you a check

within 2 business days.

There is a list of acceptable material (see the list on page 9). Drums and rotors are included.

With the trend toward automotive parts being all new with no core, the responsibility for disposal has fallen into the hands of the shop or distributor. The Maryland Core program will provide you with a clean, efficient worry-free system of removing your cores and getting paid promptly. Maryland Core's expertise provides accurate, trustworthy sorting of your cores and assures that you are paid for exactly what you send back.

The CABA Board of Directors selected Maryland Core above all because of their reputation for integrity. But their container pick-up service to CABA members will be a trouble-free answer to an ever-growing challenge.

For more information contact :  
Larry Karpman at Maryland Core  
410-276-4973  
[Larry@marylandcore.net](mailto:Larry@marylandcore.net)

## **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.***



(from NFIB)

Maryland small business owners can breathe a sigh of relief: state lawmakers won't take up a bill that would mandate paid sick leave for their employees.

Instead, the Senate Finance Committee and House Economic Matters Committee asked supporters and opponents of the measure to study the issue this summer.

The fact that leadership addressed this issue directly sends a message that they are on a mission to get this passed in 2016. It's apparent that it's still on their radar. The bill, as written, would have required employers with 10 or more employees to provide one hour of paid leave for every 30 hours worked and required employers of 9 or less workers to provide unpaid leave. It also would have allowed employees to earn up to and carry-over up to 56 hours of unused leave from one year to the next and had a very broad use of when employees can take leave.

This legislation ignores the fact that most small business owners already arrange for their employees to take time off as needed, whether for illness or for a family emergency. The reality for Maryland businesses is that most owners compete for qualified employees by offering flexibility to balance family and work.

#### Maryland Department of Environment to Consider California Standards for Catalytic Converters

The MD Department of Environment is considering the following change in regulations, starting in **2018**:

"No person shall install, sell, offer for sale, or advertise for sale or installation any new aftermarket catalytic converter in Maryland unless the aftermarket catalytic converter has a corresponding California Air Resources Board (CARB) approval or Maryland grants a waiver allowing for installation of a aftermarket catalyst certified under EPA's enforcement policy entitled 'Sale and Use of Aftermarket Catalytic Converters' on the specific vehicle."

"No person shall install any new aftermarket catalytic converter in Maryland with a corresponding CARB Executive Order unless the CARB Executive Order identification is visible from the underside of the car."

A initial hearing was held at the Department of Environment on April 29th. CABA wholesale members attended and presented the opposing view, centering around the economic impact of a change to CARB and the severe burden placed upon wholesalers and installers of converters. A summary letter was sent to the Department by CABA, focusing on the shortcomings of their assumptions about the impact on businesses.

As this regulation process moves forward, CABA will keep all members posted as to additional legislative correspondence that may be necessary.

For all businesses with a group health plan:

This information is **EXTREMELY IMPORTANT**.

- There is an IRS mandate with a relief period ending 6/30/15.
- Small employers who are not subject to the Affordable Care Act's (ACA) coverage mandate (under 25 Full Time Employees) can't reimburse employees for non-group health insurance coverage purchased on a public exchange.
- If the employer does provide health coverage, it must meet a range of ACA coverage requirements or pay \$100 PER DAY penalty.
- A group health plan must, under these reforms, cover at least preventive care and may not have annual dollar limits.
- Small employers may be able to use a payroll vendor to allocate post-tax cash payments to an insurance carrier for monthly premiums, as long as the payment is not conditioned on the specific purchase of health care insurance (ie: IRS qualified expenses).

The answers to this issue may be answered best by the individual employers' attorneys and accountants.

Some choices:

- Eliminate coverage (25 or fewer Full Time Employees only).
- Raise pay.
- Change the reimbursement to a post-tax category.
- Offer CDHPs (Consumer Directed Health Plans).

Again, anyone reimbursing for healthcare premiums must **STOP BY JUNE 30, 2015..**

CABA endorses Keller Stonebraker for our employee-retention program. To navigate through the on-going complicated legalities of employee health care, no one is more informed than Kim Conley. Kim will survey your company's needs and, as a broker working for you, find the best program for your employees at an affordable cost. Kim doesn't stop with the policy sale. She is there every day to take care of any issues that you may have.

To reach Kim, call Keller Stonebraker at (410) 461-0700 ext. 5139. You will not be disappointed!



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Savings - Avg bal > \$20,000.01	0.10%
<b>Checking</b>	0.05%
HSA Checking - Avg bal < \$5,000	0.05%
HSA Checking - Avg bal \$5,000	0.075%
HSA Checking - Avg bal \$10,000. @ 6mo. CD	0.075%
HSA Checking - Avg bal \$15,000. @ 12mo. CD	0.10%
HSA Checking - Avg bal \$20,000. @ 24mo CD	0.15%
<b>Christmas Club</b>	0.05%
<b>Vacation Club</b>	0.05%
CD - 6 Month (\$500 min)	0.075%
CD - 12 Month (\$1,000 min)	0.10%
CD - 24 Month (\$5,000.00 min)	0.15%

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<b>Personal</b> 12-24 months	8.90%
Personal 36 months	9.90%
*\$5000.max/<651; \$10,000 max/651-775; \$15K/>775	
<b>New Vehicle</b> - 48 Month - 100%/val	1.99%
New Vehicle - 60 Month - 100%/val	1.99%
New Vehicle (>\$12,500 Value) - 72 Month 100%/val	2.99%
Used Vehicle - <3yrs old <100k miles - 48 Months 100%/val	1.99%
Used Vehicle - <3yrs old <100k miles - 60 Months 100%/val	1.99%
Used Vehicle - 3-5 yrs old - 48 Months 100%/val	3.10%
Used Vehicle - 3-5 yrs old - 60 Months 100%/val	3.25%
Used Vehicle - >5 yrs old - 36 months 100%/val	2.99%
Used Vehicle - 3-5 yrs old—60k miles 72 mos 100%/val	4.90%

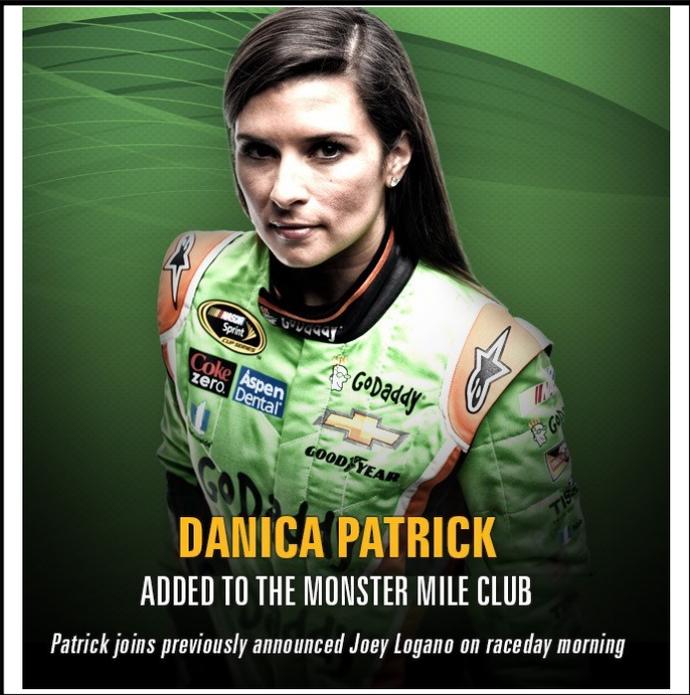


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**Chesapeake Automotive Business Association**



Danica Patrick, driver of the No. 10 Chevrolet in the NASCAR Sprint Cup Series, and Joey Logano, driver of the No. 22 Ford in the NASCAR Sprint Cup Series, will both appear in the Monster Mile Club the morning of the Sunday, May 31, 2015 NASCAR Sprint Cup Series race at Dover International Speedway.

To take advantage of a great offer, call 800-441-RACE.



This CABA Newsletter comes to you in electronic format 9 times per year. CABA e-mails the newsletter to the member principals. The newsletter is also available on our website: [www.caba.biz](http://www.caba.biz)  
 If you wish to make any changes in who receives the newsletter, please advise the CABA office.



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**or call (410) 483-6087**

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.



**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	Sally Ernst	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	Sally Ernst	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	Thorn Roche	877-860-2005 ext. 289

4700 Trident Ct. #3  
Baltimore, MD 21227

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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](mailto:sal@caba.biz) at least one month in advance of the scheduled beginning date of each class.

Educator	Class ID	Location	Day(s)	Date(s)	Time	Total Cost
<b>A/C &amp; Temperature Controls</b>						
Ask Reggie	609 Certification Exam Prep Training	Timonium	Mon	5/18	6:00-9pm	\$70.00
<b>Alignment, Brakes, Steering &amp; Suspension</b>						
Hunter	Combo Fundamental/Inter Levels I	Annapolis Jct, MD	Mon-Fri	5/18 thru 5/22	8am-5pm	\$750
Hunter	Intermediate Align Level II	Annapolis Jct, MD	Thurs - Fri	5/21-5/22	8am-5pm	\$375
Hunter	Intermediate Align Level II	Annapolis Jct, MD	Thurs - Fri	5/25-5/2	8am-5pm	\$375
Hunter	Alignment Fundamentals Level I	Annapolis Jct, MD	Mon - Wed	6/8 thru 6/10	8am-5pm	\$450
Hunter	Alignment Fundamentals Level I	Annapolis Jct, MD	Mon - Wed	6/22 thru 6/24	8am-5pm	\$450
Hunter	Combo Fundamental/Inter Levels I	Annapolis Jct, MD	Mon-Fri	6/22 thru 6/26	8am-5pm	\$750
<b>Diagnostic</b>						
ATG	Diagram-Based Fault Classification & Test Selection	Elkton, MD	Wed/Thur	6/10-6/11	6:30-10pm	\$199.00
NAPA Auto Parts	Ford 6.7 PowerStroke Diagnostic Series 1	Gaithersburg, MD	Mon	6/15	6:00-10pm	\$125 ***
NAPA Auto Parts	Fuel System Analysis	Myersville, MD	Wed	6/17	6:00-10pm	\$125 ***
NAPA Auto Parts	Fuel System Analysis	Laurel, MD	Thur	6/18	6:00-10pm	\$125 ***
NAPA Auto Parts	Diagnostic Specialists	Gaithersburg, MD	Mon	8/24	6pm-10pm	\$125 ***
<b>Electrical</b>						
NAPA Auto Parts	Electrical World Class Diagnostics	Wilmington, DE	Wed	8/19	6:00-10pm	\$125 ***
NAPA Auto Parts	Electrical World Class Diagnostics	Myersville, MD	Tues	8/25	6:00-10pm	\$125 ***
NAPA Auto Parts	Electrical World Class Diagnostics	Laurel, MD	Thur	8/27	6:00-10pm	\$125 ***
NAPA Auto Parts	Electrical World Class Diagnostics	Hunt Valley, MD	Mon	8/31	6:00-10pm	\$125 ***
NAPA Auto Parts	Electrical World Class Diagnostics	Baltimore, MD	Tues	9/1	6:00-10pm	\$125 ***
<b>Engine &amp; Performance</b>						
NAPA Auto Parts	Diesel No Start, No Code, Ford PowerStroke	Myersville, MD	Tues	6/16	5:30pm-10pm	\$125 ***
NAPA Auto Parts	J2534 Programming	Hunty Valley, MD	Wed	6/24	6pm-10pm	\$125 ***
ATG	Diagram-Based Fault Classification & Test Selection	College Park, MD	Mon-Tues	6/29-6/30	6:30pm-10pm	\$199.00
<b>State Inspection Test Prep</b>						
Ask Reggie	MD State Safety Inspection On Site Preparation	Glen Burnie, MD	Tues-Thur	5/19-5/20	6pm-9:30pm	\$175
Ask Reggie	MD State Safety Inspection On Site Preparation	Glen Burnie, MD	Sat	5/23	9am-5pm	\$175
<b>Tire Service &amp; Undercar</b>						
TIA	Commercial Tire Service-CTS400 Instructor Training & Certification - 4 Day	Baltimore (CCBC)	TBA	6/2 - 6/5	9am-4:30pm	TIA \$ 750; non-TIA \$ 1150
TIA	Commercial Tire Service-CTS400 Instructor Training & Certification - 3 Day	Baltimore (CCBC)	TBA	6/3 - 6/5	9am-4:30pm	TIA \$ 550; non-TIA \$ 950
TIA	Commercial Tire Service-CTS400 Instructor Training & Certification - 4 Day	Baltimore (CCBC)	TBA	10/20 - 10/23	9am-4:30pm	TIA \$ 750; non-TIA \$ 1150
TIA	Commercial Tire Service-CTS400 Instructor Training & Certification - 3 Day	Baltimore (CCBC)	TBA	10/21 - 10/23	9am-4:30pm	TIA \$ 550; non-TIA \$ 950
<b>Management</b>						
ATI	Positioning Your Shop for Success	Rockville, MD	Tues	5/19	4:00pm-9:30pm	\$347*
ATI	Positioning Your Shop for Success	Southern MD	Tues	6/9	4:00pm-9:30pm	\$347*
ATI	Positioning Your Shop for Success	Frederick, MD	Tues	6/16	4:00pm-9:30pm	\$347*
Mitchell 1	ProDemand Live Training	Online - 1 hour	Tues	5/12	1pm-2pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Thur	5/14	6pm-7pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Fri	5/15	5pm-6pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Tues	5/19	1pm-2pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Thur	5/21	6pm-7pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Fri	5/22	5pm-6pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Tues	5/26	1pm-2pm	No Charge
Mitchell 1	ProDemand Live Training	Online - 1 hour	Fri	5/29	5pm-6pm	No Charge
<b>Other</b>						
TIA	Webinar - GE CarCareOne Financing	Online - 30 mins	1st/3rd Wed	Monthly	1pm Eastern	Register Online

**Information/Registration by Educator Name**

ATG (Automotive Training Group): Contact Heather Fitzgerald at 800.233.3182 ext. 325  
 ATI (Automotive Training Institute): Phone (410) 792-9466  
 Ask Reggie: Reggie Johnson, Phone (301) 274-2868 or (240) 417-5732  
 Hunter Engineering Company: [www.hunter.com/training/sched.cfm](http://www.hunter.com/training/sched.cfm) or call (301) 317-1300  
 Mitchell 1 Online Training: <http://m1training.net>  
 NAPA Auto Parts: [www.napaautotech.com](http://www.napaautotech.com), contact your NAPA Sales Person or Rick Strevig 410-365-7426

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

Napa/MEA: Quaker City Motor Parts, Andrew Bunch (302) 312-6710, [abunch@QCMP.com](mailto:abunch@QCMP.com)  
 SMP: Free to register at [www.standardbrand.com](http://www.standardbrand.com). Click Training: Webinar Training-PTS  
 Standard Motor Products: Bryan Smith, [bsmith@smfsa.com](mailto:bsmith@smfsa.com), Phone (410) 419-2532  
 TIA (Tire Industry Association): [training@tireindustry.org](mailto:training@tireindustry.org), Phone: (800) 876-8372, Christine Marnett, [cmarnett@tireindustry.org](mailto:cmarnett@tireindustry.org)

\*Talk to an ATI rep about additional discounts for CABA members  
 \*\*\*CABA Members \$99.00



## Container Pick Up Program



### Turn your shop clutter into CASH \$\$\$ !!!

Program works as follows:

- Maryland Core will provide the container (48"x40"x42") on wheels for you to keep in your shop. Containers with locking lids will be available upon request on a limited basis.
- Maryland Core will exchange out the container once every 2 to 4 weeks depending on how fast you can fill it and process your load back at our warehouse. If an item is too large for the container, it can be tagged and loaded onto the truck separately. Our driver may need assistance to load the container onto our truck. There will be a \$10 pick-up fee charged for every load.
- Maryland Core will either, mail a check to you within 2 business days or if you prefer a cash payment, we will bring payment to your shop on the next exchange or you may pick up at our warehouse.
- Maryland Core will accept all material listed on our pricelist with the exception of steel (rotors and hubs are OK).

If you have any questions, please contact:  
Larry Karpman – [Larry@marylandcore.net](mailto:Larry@marylandcore.net)  
410-276-4973

<p><b>Automotive Scrap Metal</b></p> <ul style="list-style-type: none"> <li>• Air Conditioning Compressors</li> </ul> <p>Brake Parts:</p> <ul style="list-style-type: none"> <li>• Calipers</li> <li>• Master Cylinders</li> <li>• Power Brake Boosters</li> <li>• Catalytic Converters</li> <li>• Distributors</li> </ul> <p>Electrical:</p> <ul style="list-style-type: none"> <li>• Alternators</li> <li>• Starters</li> <li>• Batteries</li> <li>• Electronic Components</li> <li>• Air-Flow Sensors</li> <li>• ECMs (Engine Control Module)</li> <li>• Window Lift Motors</li> <li>• Wiper Motors</li> </ul> <p>Engines:</p> <ul style="list-style-type: none"> <li>• Complete Engines</li> <li>• Cylinder Heads</li> <li>• Fuel Parts</li> </ul> <p>Injection Pumps:</p> <ul style="list-style-type: none"> <li>• Turbo Chargers</li> </ul>	<p>Steering Parts:</p> <ul style="list-style-type: none"> <li>• Power Steering Pumps</li> <li>• Rack and Pinions</li> <li>• Steering Gear Boxes</li> </ul> <ul style="list-style-type: none"> <li>• Transmissions</li> <li>• Water Pumps</li> <li>• Wheels / Rims</li> <li>• Radiators</li> <li>• Late Model Headlights</li> </ul> <p><b>Ferrous and Non-Ferrous Scrap Metals</b></p> <ul style="list-style-type: none"> <li>• Aluminum extrusions</li> <li>• Cast aluminum</li> <li>• Alum/copper radiators</li> <li>• Red Brass &amp; Yellow Bass</li> <li>• Electric motors</li> <li>• Scrap lead</li> <li>• Radiators</li> <li>• Cast iron</li> <li>• Construction equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Demolition scrap</li> <li>• Industrial scrap steel</li> <li>• Light Iron</li> <li>• Coils</li> <li>• #1 &amp; #2 Copper</li> </ul> <p><b>Things We <u>DON'T</u> Buy</b></p> <ul style="list-style-type: none"> <li>• Aluminum Cans</li> <li>• Chain Link Fencing</li> <li>• Stainless Steel</li> <li>• Pewter</li> <li>• Housing Wiring - Wire not from Cars</li> <li>• Copper Wire</li> <li>• ALL Wire that is not Wire Harness.</li> <li>• Consumer Electronics (TVs, Monitors, Computers)</li> <li>• Appliances (Oven, Washer, Fridge...)</li> <li>• Cast Iron Radiators (Home Heating)</li> <li>• <b><u>Entire Vehicles in Whole Condition</u></b></li> </ul>
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> VISIT [ATD-US.COM](http://ATD-US.COM) for more information.

**AMERICAN**  
Tire Distributors



Rest assured CABA golfers, these will not be new hazards on the Queenstown Harbor River Course in June!

What we can promise is a great day out in the clean fresh air of Maryland's nearby Eastern Shore. Just 10 minutes from the eastern end of the Bay Bridge, the Queenstown Club is a short trip to an outstanding course with day-long breezes from the Chesapeake Bay.

The day will open with a putting contest for everyone at 11:00 AM, followed by lunch in the pavilion at noon. We will have a shotgun start at 1:00 PM. For the first time at Queenstown, we will be playing on the scenic River Course.



At 6:00 PM, our golfers can relax at the 19th hole in the pavilion and watch the "Final Four" of the putting contest. During the great Queenstown Harbor dinner, the winners of the longest drive, straightest drive, closest-to-the-pin and putting contest will be announced and prizes awarded. Then the foursome winners of the day's outing will receive their prizes. There will also be a 50-50 and door prizes.

Participation is limited to 144 golfers, so sign up early. The flyer / registration form is on the following page.



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# The 46th Annual CABA Golf Scramble & Dinner

Thursday, June 18, 2015  
Queenstown Harbor Golf Links  
310 Links Lane



**\$160 per person**

includes green fees, cart, practice range, contest and prize eligibility, lunch and dinner.  
*(Dinner only: \$45 per person)*

**SCHEDULE**

11:00 AM Registration opens & Putting Contest begins  
NOON Lunch prior to play in the pavilion  
1:00 PM Shotgun Start—RIVER COURSE  
6:00 PM 19th Hole Reception  
6:15 PM Finals of the Putting Contest  
6:30 PM Dinner, Prizes, 50/50 & Awards

Person submitting registration: \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Contact Phone Number \_\_\_\_\_  
Contact Email Address \_\_\_\_\_  
Name on Credit Card: \_\_\_\_\_  
Payment:  Bill Me  Check Enclosed  Credit Card (complete below)  
Card #: \_\_\_\_\_ Exp Date: \_\_\_\_\_  
Address # of Card Acct: \_\_\_\_\_ Zip: \_\_\_\_\_ CID #: \_\_\_\_\_

**Register Today**

CABA  
P.O. Box 938  
Severna Park, MD 21146  
Phone: (410) 647-0505  
Fax #: (410) 544-8130  
Email: info@caba.biz

**Register as an Individual Golfer  
or as a two, three or foursome**

**\$160 each**

Golfer 1: \_\_\_\_\_ Golfer 3: \_\_\_\_\_  
Company: \_\_\_\_\_ Company: \_\_\_\_\_  
Golfer 2: \_\_\_\_\_ Golfer 4: \_\_\_\_\_  
Company: \_\_\_\_\_ Company: \_\_\_\_\_

**A Captain's Choice Best Ball Scramble**

*For auto aftermarket execs to techs and their family and friends.*

# The 46th Annual CABA Golf Scramble & Dinner

Thursday, June 18, 2015  
11:00 AM—7:30 PM  
Queenstown Harbor Golf Links  
310 Links Lane  
Queenstown, MD 21658

## ATTENTION Suppliers, Reps, Business Product/Service Vendors

*144 aftermarket golfers from the shore to the Shenandoah are expected to participate in the Annual CABA Golf Scramble & Dinner.*

*Show CABA members you care about their business and their association. Buy a TEE SIGN or sponsor an event feature to get your company noticed.*

- Sponsorship Opportunities**  
(Indicate your selection on this list)
- Dinner (4)..... \$500 each
  - Lunch (3)..... \$500 each
  - Drink Cart (2)..... \$500 each
  - Hole in one ..... \$350
  - Straightest drive..... \$250
  - Longest drive..... \$250
  - Closest to the pin (3) ..... \$250 each
  - Putting Contest..... \$250
  - Driving Range..... \$250
  - Bag Drop..... \$250
  - Golfers' Gift (5)..... \$250 each
  - Tee signs .. \$150 each
  - Gift Bag (donate item for 144 bags)



Apply for a sponsorship opportunity today

CABA  
P.O. Box 938  
Severna Park, MD 21146  
Phone: (410) 647-0505  
Fax #: (410) 544-8130  
Email: info@caba.biz

Complete this form and fax or mail to CABA

Person submitting sponsorship request: \_\_\_\_\_

Company Name: \_\_\_\_\_

\_\_\_\_\_ Contact Phone Number

\_\_\_\_\_ Contact Email Address

Payment:  Bill Me  Check Enclosed  Credit Card (complete below)

Name on Credit Card: \_\_\_\_\_

Card #: \_\_\_\_\_ Exp Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ CID Code #: \_\_\_\_\_

Street or PO Number of Address of Card Acct: \_\_\_\_\_ Zip: \_\_\_\_\_

**EMV vs. Chargeback**

*Chargebacks: Ugly debits to the business bank account that come out of nowhere, and eat up profit that could be used to pad the coffers; buy more advertising, or better yet, more inventory; maybe pad the employee bonus fund for the upcoming holidays.*

**Are You Ready for EMV?****Fight Fraud****Protect Card Holders**

If you've been in business longer than two years, and have never once received a chargeback, consider yourself lucky; knock on wood, cross your fingers, rub a lucky rabbit's foot. You're a rare breed, and whatever it is you're doing, keep on doing it.

In 2012, merchants absorbed 37% of the credit and debit card reported loss, meaning businesses around the world shared the burden of paying back 4.17 billion dollars globally. According to studies conducted in 2014, 17% of Americans have been victims of either credit card or debit card fraud.

How often have you asked yourself why the banks aren't doing more to stop card fraud at the source? It makes sense, right? You do your due diligence at the counter – check the card for the signature, ask for a driver's license to confirm identity, enter in the last four of the card and the 3-digit security code on the back. Everything checks out, but a month later, your bank account gets hit with a chargeback debit for duplicate/stolen card, and there isn't a thing you can do about it. If your hands are tied, then why isn't the bank that issued the card doing more to help? Why aren't Visa and MasterCard, for that matter?

Enter EMV. EMV, which stands for EuroPay, MasterCard, Visa, is a joint program created by the major card associations in an effort to combat stolen, duplicate cards at the Point of Sale. If you've ever been to Europe, you're very familiar with this program; in some parts of Europe, if your card doesn't have a chip in it, you can't use it – not even by swiping the card through the reader.

EMV itself is not a technical device, but rather a set of standards drafted to ensure today's technology is working as hard as it can to protect *both* merchants and cardholders. The planned roll out for the United States, coming late 2015, is targeted for the retail sector first – those businesses that deal primarily with face-to-face customers, and swipe the majority of their cards. By adopting both smart chip-cards and smart chip-capable terminals, duplicate card fraud should drastically decrease, a vital win in the fight against card fraud.

Most major banks in the U.S. have been issuing cards with EMV smart chips in them for the last two years; terminal vendors for merchant equipment have begun rolling out EMV-compliant terminals as well. Processors and platforms are pushing the updates this year to support the new security protocols. EMV is coming, and the more prepared businesses are, the easier this transition will be. Call your processor to verify the EMV-readiness of your merchant account and terminal; be aware and that customers will start asking questions about EMV and how you intend to process EMV transactions. And as always, **Superior Financial Systems** is here to help – whether you process with us or not, if you have any questions about EMV and how to best ready your business, we are here and ready to guide you. **For further information, please call Todd Lazar at (888) 737-7762 any time.**



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

Each year, as you sit down to review your books and see how this year matches up to the year before, add in a review of your merchant account. Take the December statements for 2013 and 2012, and do an apples-to-apples comparison on your rates, miscellaneous fees, and total sales reported for the year.

Why, you ask?

The short answer is, why not? It takes about 10 minutes total, and if everything matches up, you're all set and it's back to business as usual. Chances are pretty high though that your rates will have gone up, there are new fees that you've never seen before, and you may have missed an important security update or new program announcement.

If you find that something has in fact changed, the question now becomes, what to do next? The short answer here is call Superior Financial Systems, regardless of who you process with. As a member of **CABA**, you have access to a wealth of knowledge in the merchant services industry through experts ready and waiting to help you review your statements and make sure you're getting the most bang for your buck, and show you ways to make sure it stays that way. To give you an idea of what SFS does during a review of your account, here are a few things we take into consideration, beyond the normal rate review:

Have there been any major changes in your business in the last year? Things such as expansion for a new product line or location, upgrades to office hardware and systems, launched a new website?

What growth are you envisioning for your business in the next six months? Twelve months? Five years?

What type of customers do you accept credit cards from? Business clients? Consumers? Do you offer delivery or installation services?

We approach each merchant account review as a consultation; the focus of the review is your business, and making sure your merchant account best benefits you, in whatever capacity that may be. Even if you don't want an independent review, we still strongly recommend every business owner take a few minutes to look over their statements and make sure everything makes sense, and the rates look reasonable. Ask yourself the questions above, and make sure your merchant account is growing along with you, not against you. In some cases, a simple phone call to your processor can result in hundreds of dollars of savings every year, and who couldn't use a little extra padding in the coffers? And on the off chance your processor won't work with you, we will.

And as always, **Superior Financial Systems is here to help** – whether you process with us or not, if you have any questions about credit cards, rates, or your account in general, we are here and ready to guide you. **For further information, please call Todd Lazar at (888) 737-7762 any time.**



<p><b>Chesapeake Automotive</b> BUSINESS ASSOCIATION</p>	<p>C.A.W.A. SERVICES, INC. P.O. BOX 938 SEVERNA PARK, MD 21146</p>	<p><b>AUTOMOTIVE AFTERMARKET EMPLOYEE</b> FEDERAL CREDIT UNION</p>
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Now it's the Wholesalers Turn...

For the past three years, CABA's legislative focus has been on the Tire Aging bill that rears its ugly head every January in Maryland.



But now, we face an issue directly affecting our wholesale distributors and jobbers. With the Maryland Department of Environment considering a change in catalytic converter standards to those of California, the economic impact on exchanging inventory to a 50% or more higher-priced product will be hugely expensive!

There are many holes in the State's arguments. Here they are, with CABA's counter response:

**“Minimal additional burden or cost for aftermarket part distributors, retailers, or installers is expected as a result of the regulation.”**

Not so. With the cost of California (CARB) catalytic converters running as much as \$ 300.00 or more, part distributors would have to substantially increase their inventory. With hundreds of part numbers for the aftermarket, the investment will be enormous. Walker currently lists over 1,000 part numbers. *One of each part number would be over \$ 300,000.00 per location!*

With many part distributors serving more than one state, dual inventories would be necessary – one more expensive CARB inventory for Maryland and the original standard inventory for other states. This would truly be a hardship for every part distributor, regardless of size.

**“It is estimated that a CARB aftermarket catalytic converter costs \$ 200 more than a federal aftermarket catalytic converter.”**

Our wholesalers' research indicates the cost is at least \$ 300.00 higher. This translates to \$ 500.00 or more additional to the consumer upon installation.

**“Additionally, the better emissions performance of the CARB converter occurs over a longer period of time, due to superior warranty.” “Motorists will experience savings by avoiding further converter replacements over the life of the vehicle by using the longer-lasting CARB converter.”**

These statements overlook the nature of catalytic converter construction. A converter is made of a solid substrate, imbedded with precious metals which burn off the harmful gases as they pass through. A converter can almost never go bad by itself. Most of the replacement needs stem from events or problems further up in the engine. A bad oxygen sensor is one of the most common faults. If the converter is replaced without dealing with the cause, the replacement converter will quickly need a replacement. The warranty statement is irrelevant as most replaced converters are not

covered by warranty (except for the OE under warranty form the car dealer).

**Economic Impact on Small Businesses**

**“The regulation is expected to result in minimal additional burden or cost for aftermarket parts retailers or installers that are small businesses.”**

Again, the large increase in dollars needed for inventory is addressed above. The wholesale and retail sellers of converters will spend more time looking up the correct part number, because there are likely to be at least two part numbers for every application (CARB and Federal). Likewise, the consumer will resent the huge price of a replacement and the seller will be involved in explaining the State's position. Repair shops will especially have to be sure they are installing the correct part, to avoid a huge fine, even by accident.

Consumers will go out-of-state to the four states immediately bordering Maryland, especially when the repair cost will be quite a bit less expensive. This takes place now in New York, with consumers driving to New Jersey or Connecticut. This is a case of “worth the additional drive to save money.” The state will lose out on tax revenue and there would be some residual cut-back of shop employees.

Additionally, internet sellers such as Amazon.com or Rockauto.com ship into Maryland and they are not going to be concerned about CARB or Federal converters. Consumers (and shop installers) choosing from their on-line catalog will simply go with the (far) less expensive unit. In effect, consumers buying properly in Maryland would be “punished” as opposed to the on-line buyers.

In summary, the financial impact of CARB regulation catalytic converters will be immense to the impacted businesses and present challenges to the State in enforcement. The wholesale members of CABA feel that if a change is to be made to the California standards, it should be implemented on a national or at best, regional basis. This would keep the market at the proverbial level playing-field. Sellers and buyers would all live under the same requirements.

CABA Members owe a great deal of gratitude to Mark Bond and Dave LaBarre of Quality Automotive Warehouse and Dave Sutton of Standard Auto Parts. All three gentlemen spoke eloquently and logically during the hearing and assisted in the response to the State's assertions that you have just read above.

The Auto Care Association (formerly AAIA) is also following this issue, as it could influence other states. We expect the ACA will also be lobbying on our behalf.

Jim Donohue  
Executive Director

**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)**

## **Event Calendar**

Holiday Closures:  
Memorial Day  
May 25th, 2015

Thursday, June 18th

CABA Golf Outing  
Queenstown Harbor  
RIVER COURSE

November 3rd—6th, 2015

Automotive Aftermarket Products Expo  
(AAPEX)  
SEMA Show  
Las Vegas, NV

**Chesapeake  
Automotive**  
BUSINESS ASSOCIATION  
P. O. Box 938  
Severna Park, Maryland 21146



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## **Message from Your CABA President**

Greetings, CABA Members!

This month brings a new benefit to CABA members— Maryland Core scrap metal and core pick-up for cash. Your Board has examined several sources for this service. We found Maryland Core to be outstanding from several important criteria:

- They have containers that they provide for the storage of cores and scrap metal.
- They offer a regular pick-up schedule, based on your volume.
- They accept a wide variety of material.
- They process all material accurately and promptly.
- They pay a fair price to CABA members.
- They pay promptly.
- They have a reputation in Maryland of outstanding integrity.

CABA endorsed programs are always about improving your bottom line. But price without service is no benefit at all. Consequently, the Board always examines all aspects of a potential service provider. As with Maryland Core, overall integrity is very important. Reliability is critical. Each of us



on the Board has our own business to run and so we seek vendors with credentials we want for ourselves.

So please join me in welcoming Larry Karpman and the folks of Maryland Core. We expect them to be a great partner for CABA member businesses.

But Maryland Core is of no value unless you utilize their service. Almost every CABA member has cores and scrap metal. So this is a program for EVERY member! In fact, the container program was set up exclusively for CABA members. The pricing is special for CABA members. So I urge you to take advantage of a service that will save you money, make you business cleaner and with whom you will be very satisfied.

Maryland Core has delivered what we requested. Now the time has come to utilize the program. Take advantage!

Rob Wilson  
Admiral Tire & Auto Center