

Mailing

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Office & Shipping

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September 2014

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Chesapeake Automotive

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TIRE INDUSTRY
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!

CABA Fall Shrimp Feast

Do you want to have a great time with family and friends? Bring them to the CABA Fall Shrimp Feast on Sunday, October 26th.

The Association has not held a fall event in some years, but we have found a great location with great food. Our Shrimp Feast will be held at the Columbian Center in Severna Park, just 2 miles from the CABA office.

The date was carefully chosen as an away-date for the Baltimore Ravens and an off-day for the Washington Redskins.

We will have TV's in the room to watch the Ravens and Bengals.

The menu includes steamed shrimp, fried shrimp (couldn't we stop right here?), pit ham, sausage with peppers and onions, hot dogs with sauerkraut, BBQ chicken, mashed potatoes with gravy, salad or cole slaw. To top it all off, sheet cake for dessert. Beverages include draft beer, soda and bottled water.

Tickets are \$ 47 for individuals and \$ 450 for a table of 10. \$ 55 at the door.

CABA expects a sell-out crowd. Order your tickets now! Details on page 14.



Waiting for you!
Sunday, October 26th
Columbian Center
335 Ritchie Highway (NB)
Severna Park, MD
1:00—5:00 PM

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 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@caba.biz.

Welcome new member:

**Choisser Import Auto Services Robert Choisser
Davidsonville, MD**

The Community College of Baltimore County lost a valued member of their Automotive Technology department when Tom Hartel, a full-time instructor since 2009, passed away unexpectedly. Our sympathies go out to Tom's family and the entire CCBC community.

CABA Board member Greg Weller has now assumed the position of full-time global program instructor at CCBC. We wish Greg all the best in his new endeavor and are pleased that "one of our own" has stepped into this very important position, clearly impacting our local aftermarket.

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

Goodyear Inaugurates Airship Wingfoot 1



Goodyear's newest airship, Wingfoot 1, took to the skies in August.



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As they proactively strategize ways to avoid the high-value-plan “Cadillac tax” required by the Affordable Care Act (ACA) in 2018, U.S. employers are continuing to shift health coverage expenses to their employees. That’s the conclusion of the fifth annual “Medical Plan Trends Report,” produced by benefits management and health compliance firm High Roads and Corporate Executive Board (CEB), an executive consulting and advisory firm. Findings from the new report, which highlight trends in 2014 medical plan designs across all plan types, also indicate that employers must continue to evaluate employee medical plan offerings for the coming years - and human resources leaders need to make sure they clearly communicate any changes in medical plans to workers. The newly released “Medical Plan Trends Report” points to an anticipated increase in high-deductible insurance plans, a greater number of plans with co-insurance charges and increases in emergency room (ER) co-pays as well as higher out-of-pocket maximums. The trend is expected to gain in momentum as 2018 approaches - the year the ACA will levy a 40 percent excise tax on organizations with health plan premium costs that exceed \$10,200 for individual coverage and \$27,500 for a family (indexed for inflation).

Specific key findings from the “Medical Plan Trends Report”:

- Two-thirds of 2014 medical plans have individual, in-network out-of-pocket maximums (OOPMs) of \$2,500 or more. This marks a 58 percent increase of plan OOPMs in 2013, and a 49 percent increase of plan OOPMs in 2012.
- ER visit co-pays have increased by approximately \$3 each year since 2009. The average cost in 2014 for insured workers is now projected to be \$113 per visit.
- Forty-two percent of plans are or will charge coinsurance for office visits; this represents an increase of 35 percent over 2013.
- The percentage of plans with high deductibles has increased from 23 percent in 2013 to 25 percent in 2014.

The “Medical Plan Trends Report” also found these positive changes in health plan coverage attributed to the ACA that are expected to be welcomed by workers:

- Mental health coverage is more generous under the ACA. Over the past year, the average co-pay for an inpatient mental health visit has dropped by three percent. Free coverage for preventive care has been expanded dramatically. In fact, 2014 plans now cover 100 percent of patient costs for in-network immunizations, cancer screenings and other preventive services.

The importance of communicating plan changes

The “Medical Plan Trends Report” found that many employers are already reducing the scale of their medical plans for employees and workers need to be kept in-

formed about these changes to their health coverage.

“The employer-sponsored medical plan landscape continues to shift in response to the ACA and, as a result, it’s more important than ever for employers to effectively communicate plan changes to their employees,” Cynthia Weidner, HighRoads vice president of client development, said. “It’s evident that companies are embracing typical health plan consumerism strategies that encourage a more thoughtful, cost-effective use of medical benefits by exposing plan participants to more of the upfront costs. With plan designs changing and the emergence of new options including both public and private exchanges, benefits management professionals should be armed with the information employees need to make informed decisions on plan choices and efficient benefits usage.”

Laura Arpin, Associate Director of CEB, warned that alterations in employee health care plan design may be reflected in changes in the health care behaviors of workers – and employers should be proactive to avoid any negative consequences.

“Without strategic communication processes in place on the best practices for utilizing health plan benefits, plan participants may be more apt to delay necessary care due to the uncertainty of its actual cost,” Arpin explained. “By making sure plan participants have cost information, employers can reduce the likelihood of their employees and employee families delaying or rationing care by as much as 50 percent.”

From the Client Community Newsletter for Keller Stonebraker Insurance, Inc. Clients. Published with permission.

Smaller Businesses Feeling Impact From ACA.

The **Wall Street Journal** reports that while businesses with fewer than 50 employees are exempt from many ACA requirements, they still face major changes in how they are able to obtain health coverage, as well as what benefits they are able to offer to employees. James Schutzer, president of the New York State Association of Health Underwriters, commented, “It’s a myth that smaller firms aren’t being hit.”

Thinking of Retiring? Not so fast...

In 1950, there were 16 workers per social security recipient.

In 1970, there were 5 workers per recipient.

Today, there are 2.8 workers per recipient.

In 2033, the estimate is 2.1 workers per recipient.

The Social Security Trust Fund is projected to run out of money in 2033. When that occurs, retirees will only receive 75% of their anticipated benefits.

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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%
Christmas Club	0.05%
Vacation Club	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%

LOANS (Rates shown are lowest possible with all discounts and no credit score adjustment applied)

Personal 12-24 months	8.90%
Personal 36 months	9.90%
*\$5000.max/<651; \$10,000 max/651-775; \$15K/>775	
New Vehicle - 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	2.99%
Used Vehicle - <3yrs old <100k miles - 60 Months 100%/val	3.25%
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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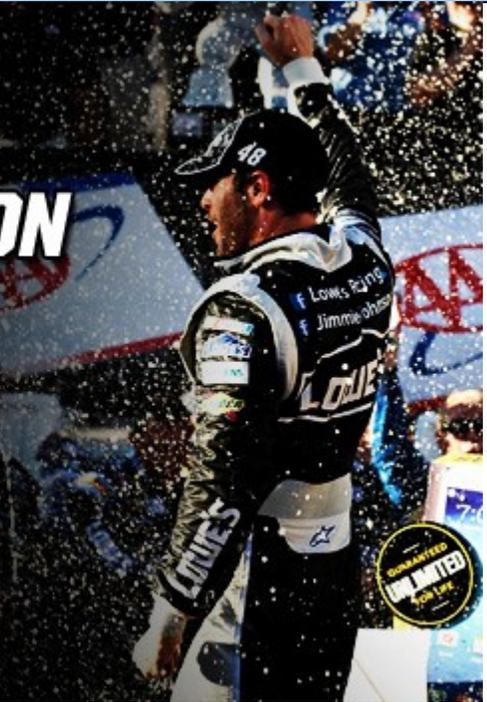


KNOW HOW

Chesapeake Automotive Business Association

NASCAR RETURNS TO THE MONSTER MILE ON

SEPT. 26-28, 2014!



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
If you wish to make any changes in who receives the newsletter, please advise the CABA office.



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Net Driven®, the most trusted provider of websites and Internet marketing solutions for independent automotive businesses, is proud to announce the **Net Driven® Instant Price Email** software.



Net Driven® now offers three solutions for dealers to drive sales. Dealers can respond to consumer requests for pricing via phone or email with the **Request-a-Quote** software that comes standard on every Net Driven® website. Dealers

can also display **pricing on their Net Driven® website**, or **combine the best of both with the new Net Driven® Instant Pricing Email**.

Instant Pricing Email Features:

- The Instant Price Email software makes it possible for dealers to give out-the-door pricing to consumers **without revealing it to their competition**.
- Customers are able to **schedule a tire installation directly from the instant quote email response**.
- Customers have the ability to get a tire price when they want it, 24 hours a day, 7 days a week.
- Email quote includes **tire manufacturer rebates for the exact tire shown**. Dealers can also include specific in-house rebates for tires listed in quote or services they offer.
- **Integrates with pricing connections** from most major distributors and POS (Point-of-Sale) systems.
- All enhancements are **mobile-ready and the email utilizes responsive design**.

For more information, see the Net Driven® flyer on page 13.



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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 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
Diagnostic						
Standard Auto Parts	Diag Top Toyota/Lexus Engine Performance Probl	Westminster, MD	Wed	09/10/14	6:30pm	\$99.00
Standard Auto Parts	Diagnosing Vehicle Electronics Problems	Baltimore, MD	Thur	09/11/14	6:30pm	\$99.00
Standard Motor Products	Diagnosing Vehicle Electronics Problems	College Park, MD	Thurs	9/25	6pm-10pm	\$99****
NAPA Auto Parts	Sensor Testing & Waveform Analysis	Easton, MD	Wed	10/08/14	6:00-10pm	\$125 ***
NAPA Auto Parts	Sensor Testing & Waveform Analysis	Waldorf, MD	Thur	10/09/14	6:00-10pm	\$125 ***
NAPA Auto Parts	Sensor Testing & Waveform Analysis	Myersville, MD	Tues	10/14/14	5:30-9:30pm	\$125 ***
NAPA Auto Parts	Powertrain Diagnostics	Baltimore, ND	Mon	10/13/14	6:00-10pm	\$125 ***
NAPA Auto Parts	Powertrain Diagnostics	Gaithersburg, MD	Thur	10/16/14	6pm-10pm	\$125 ***
NAPA Auto Parts	Powertrain Diagnostics	Easton, MD	Wed	11/19/14	6:00-10pm	\$125 ***
NAPA Auto Parts	Powertrain Diagnostics	Waldorf, MD	Thur	11/20/14	6:00-10pm	\$125 ***
NAPA Auto Parts	Powertrain Diagnostics	Myersville, MD	Tues	12/02/14	5:30-9:30pm	\$125 ***
Engine & Performance						
Standard Motor Products	Diagnosing Vehicle Electronics Problems	College Park, MD	Thurs	9/25	6pm-10pm	\$99****
Ask Reggie	MD State Safety Inspection On Site Preparation	CABA - Pasadena MD	Sat	9/27	9am-5pm	\$175
Tire Service & Undercar						
TIA	CTS-400 Instructor Training & Certification - 4 Day	Baltimore	TBA	9/16-9/19	9am-4:30pm	TIA \$ 750; non-TIA \$ 1150
TIA	CTS-400 Instructor Training & Certification - 3 Day	Baltimore	TBA	9/17-9/19	9am-4:30pm	TIA \$ 550; non-TIA \$ 950
TIA	CTS-400 Instructor Training & Certification - 4 Day	Baltimore	TBA	12/9-12/12	9am-4:30pm	TIA \$ 750; non-TIA \$ 1150
TIA	CTS-400 Instructor Training & Certification - 3 Day	Baltimore	TBA	12/9-12/12	9am-4:30pm	TIA \$ 550; non-TIA \$ 950
Management						
ATI	Positioning Your Shop for Success	Linthicum, MD	Tues	9/9	4:30pm-9:30pm	\$347*
ATI	Positioning Your Shop for Success	Roanoke, VA	Tues	9/16	4:30pm-9:30pm	\$347*
ATI	Positioning Your Shop for Success	Rockville, MD	Tues	9/23	4:30pm-9:30pm	\$347*
BG Products	Webinar-Engine Lubrication & Customer Retention	Online - 45 minutes	Wed	9/24/14	11am-11:45am	Register thru BG
BG Products	Webinar-Fuel Injection Services & Ethanol Defens	Online - 45 minutes	Wed	10/1/14	11am-11:45am	Register thru BG
BG Products	Webinar-Customers for Life - Protection Plans	Online - 45 minutes	Wed	11/12/14	11am-11:45am	Register thru BG
BG Products	Webinar-Politically Correct Gas & Diesel Fuel	Online - 45 minutes	Wed	12/3/14	11am-11:45am	Register thru BG
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
 BG Products: Call your local BG Products representative or register at (301) 423-5888
 NAPA Auto Parts: www.napaautotech.com, contact your NAPA Sales Person or Rick Strevig 410-365-7426

NAPA Location	Contact	Email	Cell or bus.#
Baltimore MD	Harvey Zilber	hzilber@iioei.com	(410) 517-9019
Easton MD	Billy Stevens	bestevens@gmail.com	(410) 924-2386
Gaithersburg MD	Alan Kalons	akalons@iioei.com	(240) 388-2397
Myersville MD	Randy Fulk	rfulk@qcmp.com	(301) 730-3126
Waldorf MD	Jerry Bennett	jbennett@iioei.com	(301) 751-3174
	Bob Ellis	gcmp3149@iioei.com	(301) 943-2862
Wilmington DE	Jeff Adams	jadams@iioei.com	(302) 293-7144

Standard Auto Parts: Stan Goldman, stan.goldman@standardautoparts.com Phone: (443) 573-2704
 Standard Motor Products: Bryan Smith, bsmith@smfsa.com, Phone (410) 419-2532
 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
 *****Attendees responsible for cost of travel, (discounted) lodging and incidental meals

On-Demand Training Resources

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>
 Maintenance: www.hunter.com - Training - Catalog Courses
 ACDelco TECHCONNECT: http://acdelcotechconnect.com/html/tss_train.jsp
 SMP PTS Online Training - www.standardbrand.com

Contact "Educator" for information or to register.
 Contact CABA with corrections or additions to this calendar.
 CABA: sal@caba.biz or call (410) 647-0505

About the Transportation & Distribution Institute

The Transportation and Distribution Institute (TDI) provides services for both individuals and businesses with in-demand, industry-specific training, certification, and licensing. We provide...

- Career training for individuals seeking jobs as commercial vehicle operators or automotive service and repair technicians.
- Continuing education and certification for transportation and distribution professionals.
- Workforce training for businesses, industry and government organizations in need of solutions for their transportation and distribution workforces.

Each year, thousands of students enroll in our professional training and licensing programs. We offer flexible schedules, classroom and quality hands-on instruction, licensing exams, and job placement assistance.

Program Features

- Hands-on training
- Evening classes
- Preparation for ASE certification exams
- Completion certificate
- College Continuing Education Units

Drive your career to new heights by earning a continuing education certificate for each automotive technology -level

course completed. These courses provide the basic knowledge and skills to start a rewarding career as an entry-level, service technician in the high-demand Automotive Service and Repair Industry. Courses focus on ASE certification content areas and are designed for both beginners and advanced knowledge students. Take any or all of the courses offered. They do not have to be completed in any particular order.

Courses Offered

- Basic Theory (OCC-301)
- Brake Systems (OCC-324)
- Engine Performance (OCC-336)
- Electrical Systems (OCC-400)
- Auto Body Repair and Refinishing (OCC-405)
- Heating and Air Conditioning (OCC-406)

For more information, contact:

Prince George's Community College
Transportation & Distribution Institute
 312 Marshall Avenue
 Suite 204-A
 Laurel, MD 20707
 tmarra@pgcc.edu

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AMERICAN
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Chargeback [chahrj-bak] noun: 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.

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

EMV 101 - The Basics

WHAT IT IS	WHAT IT DOES
1. EMV stands for Europay, Visa, Mastercard	1. Adds a smart chip to consumer cards to aid in duplicate card detection.
2. A set of standards used to better protect BOTH businesses and consumers	2. Shifts liability away from the business when the transaction is properly processed.

HOW IT WORKS

1. EMV cards can be either inserted into the terminal or swiped through the magnetic card reader.
2. When inserted, the terminal will hold the card for a brief duration, during which the new security protocols verify the card's authenticity, and issue a unique transaction ID that cannot be reused



SFS is CABA's endorsed vendor. There are hundred's of credit card processors calling your business every day. Our national organizations have endorsed SFS because they have found them to be straight-up in an industry plagued by promises of lower rates. We urge you to consider QPS and call Todd Lazar at (888) 737-7762 or e-mail todd@sfsprocessing.com.

CABA is now offering a Multiple Employer 401(k) Plan. This is a huge benefit to members. All administrative tasks are virtually eliminated for CABA member businesses. The CABA plan is considered one large plan from a government reporting standpoint. There is no annual audit, no individual reporting. The costs are spread out over the very large number of employees.

The CABA multiple employer plan would offload the following tasks from your company:

1. Administrative Responsibilities
2. Employee Eligible Tracking
3. Distribution
4. Processing
5. Plan Compliance
6. Non Discrimination Testing
7. Annual Reporting
8. Participant Education/Enrollment
9. Reduction in fiduciary liability

If you already have an established 401(k) plan, you may be able to improve on your current retirement program.

If your company doesn't currently offer a 401(k) plan you would have a low cost option to start one.

For everyone enrolled in the plan:

- You and your employees will still control your investments and can make changes at any time.
- Plans can be customized for each business.
- The program is being administered by Transamerica Retirement Solutions—a trusted and dominate professional plan administrator.

CABA's working partner for the plan is:

Robert Gascon

Financial Advisor

Wells Fargo Advisors | 1900 Duke St. Suite 100 | Alexandria VA 22314

Tel 703-739-1451 | Fax 703-836-4842

robert.gascon@wellsfargoadvisors.com

THIS IS NOT A TEST! The Plan is up and running. We invite you to respond to Robert Gascon's call and have him do an analysis compared to your current plan. CABA members have been very pleased with what they are finding. This is a genuine member-benefit.

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ANY ONE COLOR
 Black is no longer standard
 on many products



2015 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
 JUDYSHOCKLEY@CABA.BIZ

P.O. # _____



2015

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 10-15-14

ORDER INFORMATION All calendar orders must be received by November 1, 2014 to ensure holiday delivery.

BOX A - Min. Qty 100									
Qty.	Style	Before 8/1/14	After 8/1/14	Total	Qty.	Style	Before 8/1/14	After 8/1/14	Total
	No. 1054 Puppies	\$1.27	\$1.32			No. 1850 Muscle Cars	\$1.27	\$1.32	
	No. 1112 Motivations Sat Evng	\$1.27	\$1.32			No. 1851 Antique Tractors	\$1.27	\$1.32	
	No. 1117 Country Memories	\$1.27	\$1.32			No. 1854 American Muscle	\$1.27	\$1.32	
	No. 1350 Golf	\$1.27	\$1.32			No. 1855 Big Rigs	\$1.27	\$1.32	
	No. 1504 View from the Porch	\$1.27	\$1.32			No. 1856 Custom Bikes	\$1.27	\$1.32	
	No. 1600 Motivations	\$1.27	\$1.32			No. 1857 Antique Trucks	\$1.27	\$1.32	
	No. 1601 Scenic Inspirations	\$1.27	\$1.32			No. 1858 Antique Cars	\$1.27	\$1.32	
	No. 1700 Barns	\$1.27	\$1.32			No. 1859 Exotic Cars	\$1.27	\$1.32	
	No. 1701 Scenes of America	\$1.27	\$1.32			No. 1861 Street Rods	\$1.27	\$1.32	
	No. 1709 American Splendor	\$1.27	\$1.32			No. 1862 Junkyard Classics	\$1.27	\$1.32	
	No. 1715 Sunrise/Sunset	\$1.27	\$1.32			No. 1863 Classic Cars	\$1.27	\$1.32	
	No. 1724 Amazing Accomplishments	\$1.27	\$1.32			No. 1951 Classic Muscle	\$1.27	\$1.32	
	No. 1801 N. American Wildlife	\$1.27	\$1.32			ENVELOPES <input type="checkbox"/> Bulk \$.18 <input type="checkbox"/> Inserted \$.27			
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 - 7083 & 7005 Min. Qty 100 - 8001				
Qty.	Style	Before 8/1/14	After 8/1/14	Total
	No. 7083 Street Rods	\$1.16	\$1.30	
	No. 7005 Muscle Thunder	\$1.16	\$1.30	
	ENVELOPES <input type="checkbox"/> Bulk \$.18 <input type="checkbox"/> Inserted \$.30			
	No. 8001 Monthly Pocket Planner	\$1.21	\$1.26	
	ENVELOPES <input type="checkbox"/> Bulk \$.18 <input type="checkbox"/> Inserted \$.35			
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 8/1/14	After 8/1/14	Total
	No. 5323 13-month 2c Stick Up <input type="checkbox"/> Rectangle <input type="checkbox"/> Car	\$.55	\$.60	
	No. 5324 Memorable Muscle Stick Up <input type="checkbox"/> Rectangle <input type="checkbox"/> Car	\$.57	\$.63	
	ENVELOPES <input type="checkbox"/> Bulk \$.18 <input type="checkbox"/> Inserted \$.37			
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	\$4.15	\$4.35	
	MAILING TUBES		\$.46	
	No. 6502 Patriotic Desk Pad	\$4.66	\$4.80	
Box C Total				

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

IMPRINT Black Imprint Color Imprint _____
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: _____

NET DRIVEN[®] INSTANT PRICE EMAIL

Give customers out-the-door pricing without having to price online.

Net Driven now offers Instant Price Email - one of three solutions for dealers to drive more sales. Dealers can respond to a consumer request for pricing via phone or email with the Request-a-Quote software that comes standard on every Net Driven website. Dealers can also display pricing on their Net Driven website, or combine the best of both with the new Net Driven Instant Pricing Email.

All features of the Net Driven[®] Instant Pricing Email software align with Net Driven[®]'s overall mission of driving more visitors, driving more leads, and driving more sales to independent automotive businesses.

Customers are able to schedule a tire installation directly from the instant quote email response.

Email quote includes tire manufacturer rebates for the chosen tire. Dealers can also include specific in-house rebates for tires listed in quote or services they offer.

All enhancements are mobile-ready and the email utilizes responsive design.



201 Lackawanna Avenue, Suite 302
Scranton, Pennsylvania 18503
877-860-2005 | www.netdriven.com

Your instant quote from Tire & Auto Service, Inc. is ready!
 730 Wyoming Ave, Scranton, PA 18509 | (570) 986-6130

Found a lower tire price? WE'LL MATCH IT!
We work hard to get you the Best Deal! [LEARN HOW HERE](#)

Your Price: \$576.00

This quote is good until June 30, 2014
 Have these tires installed for \$649.76 [▶](#)

These tires are for a 2015 Quasi Architecto Base
 John Doe | (555) 555-5555 x555 | johndoe@gmail.com

PRICING BREAKDOWN
 4x Michelin Defender P215/60R16 95T \$576.00

	Size: 225/45ZR17/XL Serv. Desc: 94W UTQG: 280 AA A Category: High Performance Summer SKU: 100A1467 Warranty: N/A	
Installation and Road Force Balance		\$20.00
Rubber Valve Stem		Free
Tire Disposal		\$2.00
Nitrogen Fill		Free
Alignment Check		Free
Optional Items		
Nationwide Road Hazard Policy		\$10.00
Subtotal		\$608.00
Pennsylvania State Tax 7.25%		\$41.76
Total Out-the-Door Price		\$649.76

[Do you have questions regarding this quote?](#)

\$80 mail-in rebate
 when you buy
Dealer's Choice

Copyright © 2014 Tire & Auto Service Inc., All rights reserved.
 You are receiving this email because you requested a quote from our website at www.tireandautoserviceinc.com
 Our mailing address is: Sandone Tire, 730 Wyoming Ave, Scranton, PA 18509
 Our phone number is: (570) 986-6130

The Instant Price Email software makes it possible for dealers to give out-the door pricing to consumers without exposing their pricing to the competition.

Customers have the ability to get a tire price when they want it, 24 hours a day, 7 days a week.

Integrates with pricing connections from most major distributors and POS (Point-of-Sale) systems.



**New Event coming to
CABA !!!**

CABA Shrimp Feast

**Columbian Center
335 Governor Ritchie Highway
Severna Park, MD 21146
Sunday, October 26, 2014
1:00-5:00 PM**



Buffet menu includes Steamed Shrimp, Fried Shrimp, Pit Ham, Sausage w/ peppers and onions, Hot Dogs w/Kraut, BBQ Chicken, Mashed Potatoes w/ gravy, Salad or Cole Slaw and Sheet Cake for dessert. Beverages include Draft Beer, Soda and Bottled Water.

**ORDER YOUR TICKETS HERE
FOR ALL FOOD & BEVERAGE SERVICE**

**Complete this form and
return it to CABA today!**

Number of Ticket and Prices:

_____ \$450.00 Table of 10 (\$45.00 each ticket)

_____ \$47.00 Individual

\$55 Each At-the-door

Phone: (410) 647-0505

Fax to: (410) 544-8130

Mail to:

CABA

PO Box 938

Severna Park, MD 21146

Total amount of ticket order \$ _____

Also, please donate to help your association raise money for other valuable programs like education, market development and government affairs.

Please recognize my company as a Sponsor:

___ Gaming Sponsor for \$50

___ Bar Sponsor for \$50

___ Shrimp Sponsor for \$100

___ Buffet Sponsor for \$100

Total Amount of financial pledge \$ _____

Person submitting this order: _____

Company Name: _____

_____ Contact Phone Number

_____ Contact Email Address

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

Card #:

Exp Date: ___/___

House or PO # of Card Acct:

Zip:

CID # _____

This event is presented by

**Chesapeake
Automotive**
BUSINESS ASSOCIATION



P.O. Box 938

Severna Park, MD 21146

Phone: (410) 647-0505

Fax: (410) 544-8130

Email: info@caba.biz

URL: www.caba.biz

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New subscribers get their first two months free of payments.

Eligible Products Include:

- **ProDemand** - locate information faster, easier, smarter.
- **Manager SE** - helps you manage all aspects of your shop — from front to back — more efficiently.
- **TeamWorks** - is a powerful solution that seamlessly integrates ProDemand and Manager SE.
- **Truck Products** - comprehensive coverage for class 4-8 now including labor times and estimates.



2 MONTHS FREE

Eligible Customers:

New to ProDemand, TeamWorks or any Truck Product.

Upgrading to TeamWorks from ProDemand and has not had TeamWorks within the past 12 months.

Promotion effective through October 31, 2014.

To receive two months free, customers agree to 14-month commitment.



For more information or to find your local Mitchell 1 representative, visit www.mitchell1.com or call 888-724-6742.

Promo Code: TWOFREE

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1/2 page: \$185 or 1/4 page \$150 (Big discounts for full year or half-year)**

Event Calendar

Sunday, October 26th, 2014
1:00-5:00 PM
CABA Fall Shrimp Feast
Columbian Center
335 Ritchie Highway
Severna Park, MD 21146

Tuesday-Thursday, Nov. 4-6, 2014
AAPEX / SEMA
Las Vegas, NV

Sunday, March 15th, 2015
68th Annual CABA Oyster Roast
Martin's West
Baltimore, MD



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Millersville, MD

Current resident or

Message from Your CABA President

Join us...and learn...

One of the best benefits of CABA membership is participating in our events and networking with other business owners and managers at those occasions. We see this every year at our Oyster Roast. We have seen it at our regional meetings.

Every business has daily, weekly and monthly ups-and-downs, but if we don't interact with others, we believe that we are the only ones in this current (and now long-running) business economy to be riding on this roller-coaster. It is not a question of "misery enjoys company," but rather a practical, almost therapeutic need-to-know that every aftermarket business is challenged by sales, competition and mostly by profit-margin decreases. When both sales and margins are down, what is the solution? There is no easy panacea. Yet talking to like-businesses who are not direct competitors opens up the sharing of ideas and best-practices.

To enhance the opportunity for owners to come together and exchange ideas, the CABA Board of Directors has added a new event to our social mix. On Sunday, October 26th, CABA will host our Fall Shrimp Feast in Severna

Park. Yes, the food will be terrific, the beer will be cold, the Ravens away in Cincinnati (but televised at the hall), the Redskins playing Monday night.... So there is no good excuse not to attend.

But it is not about the food and drink...not really! It is another chance to come and meet with other owners, to share ideas and strategies and to learn what is going on the aftermarket business world—and having a great time in doing it.

So, as with the Oyster Roast, bring employees as a reward, bring family and friends; just have a great afternoon out.

Come mix it up—with others who would like to hear about your business solutions and share theirs. And here is a great idea: bring a prospective customer to show the value of CABA membership. Now there is a business strategy!

Looking forward to seeing *you* at the Columbian Center on October 26th!

Membership is Every Member's Business

Vernon Lyon, Mainline Automotive Parts

