

THE HORN



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Automotive Aftermarket Association of the Carolinas & Tennessee, Inc.
Serving the Automotive Aftermarket in North Carolina, South Carolina, and Tennessee
1720 Hillsborough St., Ste. LL One
Raleigh, NC 27605-1657
Phone: 800-849-8037 – Fax: 919-821-0753 – E-mail: apac219@aol.com

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January, 2015

2015 AACT Convention: "Don't Gamble on Your Future"

The 2015 AACT Convention Committee, chaired by Sandy Crews, Jacksonville, NC, will soon begin planning this year's annual meeting. The dates are Thursday, September 10th through Sunday, September 13th, at Harrah's Cherokee, Cherokee, NC. Full details regarding this outstanding event will be published soon. Please plan on joining us in Cherokee!!

INDUSTRY NEWS

Internet Soars Among Repair Outlets

"The Internet is a growing force shaping the purchase behavior of light vehicle Service (DIFM) outlets as well as influencing how technicians repair vehicles and the relationship between Service outlets and their customers. Service Stations and Garages are expanding their Internet purchasing of parts, tools, and equipment. However, not all Internet buying by repair outlets leads to aftermarket disintermediation (reducing the use of intermediaries in auto parts distribution)."
-- Jim Lang

Internet Use Grows. The Internet is a growing purchase resource for Service Stations and Garages. during the past 24 months, there was nearly a 50% increase in repair outlets using the Internet for business purchases. The Internet is also extending its "information" influence. Over half of shop operators and techs watch product videos or installation demos on You Tube and other Internet sites.

Parts Most Often Purchased. Automotive parts are most commonly purchased by Service Stations and Garages on the Internet (as opposed to tools and equipment), with more than 70% of Service Stations and Garages using the Internet for business purchases during 2014. Internet purchase sources vary from bricks and mortar parts stores selling online through their websites (often with store pick-up and delivery available) to web-only businesses processing Internet orders and shipping direct to buyers.

Foreign Specialists. Foreign Specialists are more likely to purchase on the Internet than are Service Stations and Garages. This is a result of major foreign parts suppliers (such as WORLDPAAC and IMC, along with others) fielding elaborate and well-functioning Internet parts purchasing systems which are widely used by installers.

Not All Internet Buying Leads To Disintermediation. The surge in Internet buying does not necessarily correspond to a similar surge in the disintermediation of auto parts distribution. In fact, a majority of online buying by Service Stations and Garages does not alter the way in which they receive parts, with many internet transactions resulting in buyers picking up products at bricks and mortar stores or receiving delivery of products from conventional bricks and mortar outlets.

Important Distinction. An important distinction should be made between Internet purchasing as an evolution from telephone ordering, and Internet purchasing involving direct shipment of products from Internet companies to installers. This latter phenomenon is called disintermediation since it reduces the use of intermediaries in the distribution of automotive parts from producers to installers/consumers.

Product Mix. The mix of net-purchased products varies by type of service outlet. Foreign Specialists are more likely to purchase accessories on the Internet than are Service Stations and Garages.

More Tool And Equipment Purchases. Nearly 45% of Service Stations and Garages purchased tools and equipment on the Internet over the past twelve months, with an even larger share of Foreign Specialists doing so. Internet purchases by service outlets will rise significantly over the next few years with the growing presence of WORLDPAAC and other large foreign parts specialists as well as the use of Internet techniques by mobile tool and equipment sellers.

Internet As Competitive Dimension. The Internet is changing how business is done in the aftermarket both in terms of how repair outlets purchase products as well as how product and installation information reaches installers and their customers.

Six Major Takeaways:

1. The influence of the Internet goes beyond purchasing, with over half of shop operators and techs watching product videos and installation demos on YouTube and other websites during 2014.
2. Over 70% of Service Stations and Garages used the Internet for business purchases during 2014.
3. A majority of online buying by repair outlets does not alter the way they receive parts, with many transactions resulting in buyers picking-up products at bricks and mortar stores or receiving delivery of products from conventional bricks and motor operations.
4. Foreign Specialists are more likely to purchase on the Internet than are Service Stations and Garages, reflecting the heavy purchasing by Foreign Specialists from foreign parts suppliers such as WORLDPAAC and IMC which feature Internet ordering as an integral part of their business model.
5. The Internet is changing how business is done in the aftermarket in terms not only of how products are purchased but also how product and installation information is distributed to installers and their customers.
6. The Internet is significantly changing the relationship between DIFM installers and their customers.

(Source: The Lang Aftermarket iReport - 12/18/14)

LEGAL / LEGISLATIVE

New Reporting Requirements Go Into Effect January 1

Beginning January 1, 2015, there will be a change to what covered employers are required to report to the Occupational Safety and Health Administration. Employers will now be required to report all work-related fatalities within 8 hours and all in-patient hospitalizations, amputations, and losses of an eye within 24 hours of finding out about the incident.

Previously, employers were required to report all workplace fatalities and when three or more workers were hospitalized in the same incident.

The updated reporting requirements are not simply paperwork but have a life-saving purpose: they will enable employers and workers to prevent future injuries by identifying and eliminating the most serious workplace hazards.

Employers have three options for reporting these severe incidents to OSHA. They can call their nearest area office during normal business hours, call the 24-hour OSHA hotline at 1-800-321-OSHA (1-800-321-6742), or they can report online at www.osha.gov/report_online, For more information and resources, including a new YouTube video, visit OSHA's Web page on the updated reporting requirements.

STARTING JANUARY 1, 2015:

All employers must report:

- All work-related fatalities within 8 hours

Within 24 hours, all work-related:

- In-patient hospitalizations
- Amputations
- Losses of an eye

How to Report Incident:

- Call 1-800-321-OSHA (6742)
- Call your nearest OSHA area office, during normal business hours
- Visit http://www.osha.gov/report_online

OSHA Is Currently Conducting Local Audits

By Sherry Robertson, PHR, IGO Insurance Agency, Inc. 12/23/14

NCOSHA audited the facilities of one of our members this past week. They received citations for things they didn't know they needed. The main reason was the growth of the business. A lot of small business owners are not aware that, as they grow, rules and regulations are added. Where OSHA is concerned, once a business reaches 10FTEs (full-time equivalents or annual payroll hours divided by 40), there is required reporting that must be made available to employees and to OSHA. Having a Safety Manual and specific safety programs in place might have helped nullify other citations.

Once a business has failed an audit, they will remain on the "radar", until they correct their issues. OSHA WILL BE BACK. A failed audit by one business can trigger audits at other businesses in the same line of work. Since this was a parts store, other parts stores should be wary and review their safety programs.

The word "audit" usually solicits two responses from small business owners:

1. **Apathy** - The thought process is, "Only big businesses are monitored. They'll never have the time to bother us". Nothing can be further from the truth. Small businesses (under 500 employees) are audited much more frequently than larger ones. It takes an auditor less time and there are generally more fines.
2. **Fear** - The small business owner isn't sure of all of the regulations they must follow. They try very hard to comply with all of the complicated rules and regulations. They scramble to meet deadlines, create programs, post guidelines, and train and inform employees. They are surprised and often offended, when they receive a fine.

Obviously, neither is good practice. Business owners should take the opportunity to learn, during this experience. No one is happy when a random auditor arrives at your doorstep. It is the owner's responsibility to make the auditor feel welcome and comfortable. The auditor might be with you longer than one day! Cooperation and honesty are the keys to surviving this often rigorous process.

It doesn't seem like it when you're being audited, but OSHA is there to help you. Their job is to insure that you are maintaining a safe working environment for your employees. You may not know the answers to the auditor's questions. THAT'S OK. However, you need to admit that fact to the auditor. Once they review the audit findings with you, you will be given opportunities to make corrections based on what you've learned.

There is a lot of free information available to you. The OSHA website has:

- Self-Audit Checklist: <https://www.osha.gov/Publications/smallbusiness/small-business.html#check>
- Small Business Handbook: <https://www.osha.gov/Publications/smallbusiness/small-business.html>

For information specific to your business (such as your own Safety Manual), contact your free Human Resource service at IGO Insurance Agency: Sherry Robertson, PHR -- sherry@igoinsurance.com or 919-782-1560, Ext. 102.

Social Security Administration Announces 2015 Wage Base

The Social Security Administration (SSA) announced the wage base above which taxes for old age, survivors, and disability insurance (OASDI) will increase from \$117,000 to \$118,500 in 2015. The new rate means employees will pay a maximum of \$7,347 of OASDI in 2015, with employers paying an equal amount. According to the SSA, 10 million of the estimated 168 million workers who will pay OASDI tax in 2015 will exceed the higher wage base.

The SSA reminded taxpayers that the Medicare hospital insurance (HI) portion of the tax, which is also paid by employers and employees, has no wage limit. It applies to all wages at a rate of 1.45% - unchanged from 2014. The additional Medicare tax of 0.9% also applies to wages in excess of \$200,000 for single taxpayers and \$250,000 for married taxpayers filing jointly, but there is no employer portion for this tax, although employers must withhold the employee portion. The SSA also announced a 1.7% cost-of-living increase for Social Security benefits that will take effect in 2015. For additional information, visit www.ssa.gov.

IRS Raises Standard Mileage Rates January 1

The IRS this week issued 2015 optional standard mileage rates used to calculate tax deductions for operating a vehicle for business, charitable, medical or moving expenses.

Beginning January 1, 2015, the standard mileage rates will be 57.5 cents per mile for using a vehicle for business purposes, up from 56 cents in 2014. The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating an automobile.

Mileage rates for using a vehicle for medical or moving purposes will be 23 cents per mile, and the rates for miles driven in service of charitable organizations will be 14 cents per mile.

Taxpayers always have the option of claiming deductions based on the actual costs of operating their vehicle rather than the standard mileage rates.

2015 AACT N.C. Capitol Day

Meet them before we need them!

February 18, 2015 will mark the first annual AACT Capitol Day Event in North Carolina. Association members will travel to the Capitol in Raleigh and have the opportunity to personally advocate for the aftermarket industry and its priorities.

During our Capitol Day event, AACT members will meet face-to-face with representatives and senators who represent our businesses and/or are in leadership to discuss issues affecting the automotive aftermarket industry. While these meetings provide a valuable opportunity for our members to express their interests and concerns, elected officials will also benefit as they learn about important issues affecting their districts.

We encourage you to join us in Raleigh, NC to take advantage of this opportunity to promote the industry, the association, our businesses and legislative issues with elected officials while building strong and working relationships.

If you can spend the day in Raleigh ... contact Randy Lisk at 1(800) 849-8037 or (919) 821-1314.

INSURANCE NEWS

Meadowbrook Declares Dividend

The AACT Workers Compensation dividend program written through Meadowbrook Insurance Group recently declared a dividend. The 2013-2014 dividend is 3% for the members currently participating in the program. Those who are participating in this program shall expect to receive their check within a couple of weeks.

Each year the program's success is determined by the loss experience of the entire AACT/IGONC Group. The return of dividends shows that work place safety pays back to members. Every time an injury is prevented, you are keeping profits in the program.

On behalf of AACT, we would like to thank the members that are participating and doing their part to keeping the AACT program vital and successful. If you would like to learn more, give Jimmy Robertson a call (800-243-1560) at IGO Insurance. They'll show you their expertise!

AACT NEWS

In Memoriam

We were saddened to learn of the recent death of **Edward "Pete" Cleveland Woodard**, 74 years old, Candler, NC and brother of long-time Association member Hoyt Woodard, Asheville Powertrain, Inc., Asheville, NC. Pete was a heavy equipment operator and loved building roads. Our sincere condolences go out to the entire Woodard family.

Scholarship Applications Are Now Being Accepted

Applications are now being accepted online for the 2015 Global Automotive Aftermarket Symposium (GAAS) scholarship, which are awarded to students planning automotive aftermarket careers. The application process is now entirely electronic through www.automotivescholarships.com, the GAAS scholarship website. The deadline to apply is March 31, 2015.

The scholarships are available to students in two-year technical college programs and vocational schools and four-year college programs. To receive a GAAS scholarship, applicants must be enrolled full-time in a college-level program or an ASE/NATEF (National Automotive Technician Education Foundation) certified automotive technical program. Graduate programs and part-time undergraduate programs do not qualify.

The GAAS scholarship is unique in that technician recipients can receive two financial grants: one while in school to assist with tuition and an equivalent grant awarded to scholarship recipients who graduate from their program and show proof of post-graduation employment as a technician in the automotive aftermarket for at least six months. By completing a single online application at the GAAS website, students will be considered for GAAS scholarships, and students from, and going to school in the Carolinas and Tennessee will be considered for an AACT Scholarship Fund scholarship as well, in any course of study.

2014-2015 AACT Committees

AACT President Ralph Dickson, III has appointed the AACT Committees for the 2014-2015 Associational year. Ralph encourages you to feel free to contact him or these committee members (list appears on page 6) if you have questions about any of the Association's services, or if you have suggestions as to how AACT can better serve the needs of its members.

2014 "The Horn" Index

For your convenience, we are providing you with an index (Pages 7-8) of all the articles contained in the **2014 "THE HORN"** newsletter publications. For those who keep their newsletters, we hope this will be a helpful tool and handy reference.

~ **Randy Lisk, Executive Vice-President**

AAACT COMMITTEES – 2014-2015

EXECUTIVE – Chair Ralph Dickson III, Gastonia, NC; Bobby Flowers, Hickory, NC; Ed Chappell, Garner, NC; Ron White, Burlington, NC; Allan Rouzer, Salisbury, NC; Max Miller, Benson, NC; Doug Moore, Pickens, SC.
This Committee shall act for the Board of Directors in between meetings of the full Board, and shall meet at the call of the Chair.

INSURANCE – Chair Max Miller, Benson, NC; (3-Year Terms) Doug Moore, Pickens, SC; Graham Jenkins, Rockingham, NC; (2-Year Terms) Rick Towne, Summerville, SC; Scott Winchester, Charlotte, NC; (1-Year Terms) Ed Chappell, Garner, NC; Bobby Flowers, Hickory, NC.

These Trustees shall work closely with the AAACT CEO and the Association's insurance administrators in the oversight of the Association's Group Insurance Plans.

EDUCATION TRUSTEES – Chair Ron White, Burlington, NC; (3-Year Terms) Richard Gerard Jr., Washington, NC; Doug Moore, Pickens, SC; (2-Year Terms) Bob Conley, Asheville, NC; Sandy Crews, Jacksonville, NC; (1-Year Terms) Buddy Kittrell, Morehead City, NC; Scott Winchester, Charlotte, NC.

These Trustees shall have responsibility for all facets of the AAACT Scholarship Program, including Fund-Raising for the Education Trust.

2015 CONVENTION – Chair Sandy Crews, Jacksonville, NC; Scott Winchester, Charlotte, NC; Mark Savage, Rockingham, NC; Jack Scholler, Statesville, NC; Hoyt Woodard, Asheville, NC; Chris George, High Point, NC; Bob Conley, Asheville, NC; Eddie Seagroves, Goldsboro, NC.

This Committee shall work closely with the Association staff in the planning and implementing of the Convention in September.

NC LEGISLATIVE COMMITTEE – Chair Alan Hinnant, Wilson, NC; Charlie Key, Jr., Winston-Salem, NC; Bobby Flowers, Hickory, NC; Dan Walker, Raleigh, NC; Mike Edwards, Goldsboro, NC; Steve Johnson, Statesville, NC; Buddy Kittrell, Morehead City, NC; Eddie Williams, Lincolnton, NC.

This Committee shall alert the Association to pending legislation, which would affect the local jobber or AAACT. It shall work closely with the AAACT legal counsel in proposing legislation favorable to North Carolina jobbers, and in supporting or opposing other legislation, which would help or hurt the jobber or the Association.

SC LEGISLATIVE COMMITTEE – Chair Doug Moore, Pickens, SC; Carey Cook, Dalzell, SC; Rick Towne, Summerville, SC; Gary Mole, Estill, SC.

This Committee shall alert the Association to pending legislation, which would affect the local jobber or AAACT. It shall work closely with the AAACT legal counsel in proposing legislation favorable to South Carolina jobbers, and in supporting or opposing other legislation, which would help or hurt the jobber or the Association.

TN LEGISLATIVE COMMITTEE – Chair Tim Reagan, Chattanooga, TN; Donnie Eatherly, Goodlettsville, TN; Dennis Dewald, Mount Carmel, TN; Jacob Murdock, Lawrenceburg, TN.

This Committee shall alert the Association to pending legislation, which would affect the local jobber or AAACT. It shall work closely with the AAACT legal counsel in proposing legislation favorable to Tennessee jobbers, and in supporting or opposing other legislation, which would help or hurt the jobber or the Association.

MEMBERSHIP – Chair Mark Savage, Rockingham, NC; Bob Conley, Asheville, NC; Chris George, High Point, NC; Richard Gerard Jr., Washington, NC; Allan Rouzer, Salisbury, NC; Eddie Seagroves, Goldsboro, NC; Jeff Thomas, Mebane, NC.

This Committee shall work closely with AAACT staff in enlisting new members and in collecting delinquent dues and/or accounts receivables.

FINANCE – Chair Ed Chappell, Garner, NC; Richard Gerard Jr., Washington, NC; Sandy Crews, Jacksonville, NC; Bobby Flowers, Hickory, NC; Frank Jenkins, Rockingham, NC; Ron White, Burlington, NC.

This Committee shall work closely with the AAACT staff in preparing budget, etc. for AAACT, Inc.

KEY CLUB COMMITTEE – Chair Allan Rouzer, Salisbury, NC; Bobby Flowers, Hickory, NC; Jack Scholler, Statesville, NC; Buddy Kittrell, Morehead City, NC; Eddie Williams, Lincolnton, NC; Jeff Thomas, Mebane, NC.

This Committee shall work closely with the AAACT staff in planning and implementing workshops and seminars of value to AAACT members and their employees.

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2014 AAAC "THE HORN" INDEX

JANUARY 2014

- Massachusetts Legislature Approves Right to Repair Reconciliation Bill
- EPA Determines New Vehicle Refrigerant Can Be Sold for Consumer Use
- DOT Medical Certification Rules Change 1/30/14
- OSHA Form 300 Log
- IRS Cuts Standard Mileage Rates for 2014
- Social Security Administration Wage Base
- IRS Warns of Pervasive Telephone Scam
- 10 Dumb Sales Tactics to Avoid
- Invisible Paycheck
- Polk Analyzes Vehicle Age Trends
- Over \$260,000 in Scholarships Funded for 2013-2014 Academic Year
- Meadowbrook Workers' Compensation Dividend Declared
- AAAC/GAAS Scholarship Application Deadline (3/31/14)
- 2014 AAAC Convention Dates and Location Set
- 2013 "The Horn" Index

FEBRUARY 2014

- Message from President Ron White (includes a list of Current AAAC, Inc. Officers and Board of Directors)
- AAAC Health Care Reform Update for February 2014 – ACA's Individual Mandate: Helpful Information for Employers
- Total Number of Vehicles on U.S. Roads Reaches Highest Level Since 2008
- Automakers and Aftermarket Move to Preserve Consumer Choice in Auto Repair
- I2P2 (OSHA Proposed Rule Requiring Employers to implement an injury and illness prevention program) Scheduled for September
- Harnett County (NC) Local Tax 2.25% on 4-1-14
- Hiring the Best: Gain Edge on Recruitment Cycles
- 5 Effective Customer Retention Strategies and Why They Work
- Remove Obstacles to Understanding
- AAAC/GAAS Scholarship Application Deadline—3-31-14
- New AAAC Website
- Professional Business Checks Flyer (Insert)
- Save These Dates!!! (Upcoming Meetings/Events)
- Improving Employee Benefits with the Credit Union

MARCH 2014

- 2014 AAAC Convention: Charleston, SC
- Three Keys to Success in Sales, Business and Life
- How to Conduct a Better Job Interview: The Art of Asking the Right Questions

MARCH 2014 (Continued...)

- How Much Employee Turnover Really Costs You
- U.S. Treasury Issues Rulemaking Delaying Affordable Care Act (ACA) Implementation for Certain Classes of Small Businesses
- EPA to Propose Eliminating Use of 134a in Vehicles and Consumer Products
- EPA Seeking Input on Hazardous Waste Regulation Impact on Parts Retailers and Changes to Access to Confidential Business Information
- Congressman Sanford Meets with South Carolina Auto Care Industry Business Owners
- 2014 Global Automotive Aftermarket Symposium
- New AAAC Website

APRIL 2014

- 2014 AAAC Convention: Charleston, SC
- Frequently Asked Questions About the Right to Repair National Memorandum of Understanding
- Heavy Duty Aftermarket Works for Right to Repair Agreement
- Auto Manufacturers Join EPA in Moving Ahead with Low Sulfur Fuel Mandate while the Petroleum Industry Fights the Change
- China's Aftermarket Poised for Growth According to GAAS 2014 Presenter
- April Is National Car Care Month - Thought About How Your Business Can Participate?
- ASE Registration & Testing Schedule
- The Important Qualities Veterans Can Bring To A Job
- How to Reform 4 Types of "Problem Employees"
- Four Home Insurance Mistakes to Avoid
- Memorial Day (AAAC Office Closed Monday, 5/26/14)

MAY 2014

- 2014 AAAC Convention: Charleston, SC (Sept. 18-21)
- Yearbook/Directory Advertisers (SPECIAL THANKS!!)
- EEOC & FTC Issue Joint Guidance on Employment Background Checks
- Auto Repair Chain Faces More Than \$221,000 in Fines
- NHTSA Announces Backup Camera Requirement for New Cars in 2018
- Polk Analyzes Vehicle Age Trends
- AAIA Becomes Auto Care Association
- The Difficulty of Keeping the Money You Earn
- 6 Signs You Should Rethink Your Life Insurance
- Memorial Day Holiday (AAAC Office Closed 5/26/14)
- AAAC Convention Schedule

JUNE 2014

- President's Message: 2014 AACT Convention (Schedule, Sponsorship Form, and Registration Material is enclosed.)
- AAIA Re-Branded to Auto Care Association
- Who Is Really In Control of Your Vehicle?
- Treasury & IRS Issue Final Employer Mandate Rules for "Affordable Care Act"
- Personal Use of Equipment Creates Liability
- Do's and Don'ts for Rejecting Candidates
- "Early Bird Discounts" on 2015 Advertising Calendars
- AACT Announces 2014-2015 Automotive Scholarship Recipients
- \$6100 Full-Scholarship: 2014-2015 Leadership 2.0 Program
- Independence Day (AACT office closed July 4, 2014)

JULY 2014

- 2014 AACT Convention: "WHAT'S NEXT???" (Schedule, Sponsorship, and Registration Material)
- Auto Care Association Files Complaint with FTC Regarding KIA Oil Filter Bulletin
- President's Proposed Budget Would Provide \$11.8 Billion to DOL
- EEOC Warns Employers about Combining Health Records
- STUDY: Affordability Outweighs Auto Technology for Generation Y Car Buyers
- CarMD Says 'Check Engine' Related Repair Costs Rose 6.7% in 2013
- Hurricane Season Begins Soon!
- Life Insurance, Time to Evaluate
- Order Your 2015 Advertising Calendars Now!!!
- Net Driven® ... July 2014 Promotion
- Labor Day Holiday (Office Closed Monday, Sept. 1)

AUGUST 2014

- 2014 AACT Convention: "WHAT'S NEXT???"
- AAPEX To Feature New General Session Open to All Attendees - Steve Forbes to Keynote
- Average Age of Vehicles Remains 11.4 Years
- Those Paid by Flat Rate Non-Exempt, under FLSA
- OSHA Labeling Standard Set for Enforcement -- 6/1/15
- Work-Life Balance
- Tech Support Scam Alert
- IRS Releases Final Rule for Small Business Tax Credit from the Affordable Care Act
- In Memoriam:
★*Preston Burns*
- Randy Marion Fleet Program (Discounts on Ford, Isuzu and GM Trucks)
- Order Your 2015 Advertising Calendars Now!!
- For Sale: Parts Inventory and Computer Accessories
- Labor Day Holiday - AACT Office Closed 9/1/14

SEPTEMBER/OCTOBER 2014

- 2014 AACT CONVENTION: (Recap, Sponsors, Scholarship "Live Auction")
- Steve Forbes to Provide Strategic Advice for Business Growth During New General Session at AAPEX
- EPA Proposing to End Use of 134a in New Motor Vehicles and Consumer Products
- Important Notice from NC Dept. of Revenue (Davidson County additional 0.25% local sales and use tax)
- Health Care Reform: Employers Should Prepare Now for 2015 to Avoid Penalties
- In Memoriam:
★*Ralph Dickson, Jr. (NAPA MALI - Gastonia, NC)*
- Welcome New Member!
◆ Amador of America, Inc. - Memphis, TN.
- 2015 Advertising Calendars

NOVEMBER 2014

- Hard Sell or Soft Sell?
- Improving Curb Appeal
- 2014 N.C. Sales & Use Tax Changes
- Does Your Automotive Business Need A Human Resources Professional?
- Car Care Guide Redesigned
- When You File A Claim, Think Before You Speak
- Suggestions Welcome
- AACT Office Holiday Schedule

DECEMBER 2014

- A Message from AACT President Ralph Dickson, III
- Record \$9 Billion DIFM Product Growth: 2013-2015
- Key Provisions under the Affordable Care Act for Employers with Fewer Than 25 Employees
- Hodges Insurance Agency: Medical Insurance
- Credit Card Fraud Liability Shifts to Merchants
- 2015 AACT Convention: Harrah's Cherokee Casino Resort, Cherokee, NC (September 10-13, 2015)
- Kittrell Auto Parts - 50th Anniversary
- 2015 Vacation Schedules
- AACT Office Holiday Schedule

