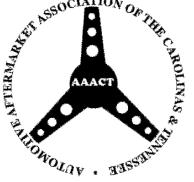


# THE HORN



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*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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November, 2015

## INSURANCE NEWS

### ACA Forms Due to Employees by January 31

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

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

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

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

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

- Small employers (those with fewer than 50 FTEs) with a self-insured health plan must complete and file Forms 1095-B (Health Coverage) and 1094-B (accompanying transmittal form) with the IRS, as well as provide employees—specifically, those who are taxpayers responsible for showing they had health coverage during the year—with a copy of Form 1095-B.
- Applicable large employers (ALEs) with at least 50 FTEs must complete and file Forms 1095-C (Employer-Provided Health Insurance Offer and Coverage) and 1094-C (accompanying transmittal form), and provide each full-time employee with a copy of Form 1095-C.
- Small employers with fewer than 50 FTEs also will be required to file Forms 1095-C and 1094-C if they are members of a controlled or affiliated service group that collectively has at least 50 FTEs.
- Individuals who receive health coverage through "the Marketplace," meaning an ACA federal or state health insurance exchange, will receive Form 1095-A (Health Insurance Marketplace Statement) from the Marketplace to allow them to report their premium tax credit and to reconcile that credit on their tax returns. ALEs will be exposed to non-deductible taxes for every employee who receives a tax credit subsidy to purchase health care on a public exchange.

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

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

- ALEs must prepare a Form 1095-C for each full-time employee, regardless of whether the employee is participating in an employer-sponsored group health plan, and for each part-time who is enrolled in the employer's self-insured health plan.
- ALEs need not prepare Form 1095-C for part-time employees who are not enrolled in the plan.

For those employers that are subject to the ACA's reporting requirements, HR professionals and business owners should be gathering the necessary data to meet the early 2016 deadlines.

### **Preparing Employees for New Disclosures**

"Since this is the first year your full-time employees will be receiving a Form 1095-C, a communications plan can contribute to your success," advised Kimbra Fox, ADP's vice president for health care reform.

The first time employees will ever see Form 1095-C is in January, "They need to know what it is, what it means, and what to do with it," Fox said.

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

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

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

Form 1095-C communications "also provide an opportunity for your organization to paint the bigger picture about ACA and what your overall compliance and benefits strategy is," she said. Also, "Employees may not know that if you offer them a plan that meets ACA requirements and they go to a public exchange instead and receive a subsidy, they may need to pay it back later," she noted.

Ways to connect with employees include home-mailers (postcards and newsletters), e-mail, the company internet, posters throughout the workplace, one-on-one or group meetings, videos/webinars, and FAQ sheets.

If you have questions concerning your need to file, or provide employees with forms, please contact your healthcare insurance agent or Sherry Robertson, PHR, SHRM-CP at your Human Resources hotline 800-243-1560 or email at [sherry@igoinsurance.com](mailto:sherry@igoinsurance.com).

## **LEGAL / LEGISLATIVE**

### **Federal Overtime Pay Regulation Changes**

**The following message was sent to all state associations from Paul Fiore, Director, Government Affairs for the Auto Care Association:**

Greetings all,

I want to thank all of you who took the time to respond to my last email regarding legislation to simplify Obamacare reporting regulations. Unfortunately, I am compelled to get the following message out.

I would imagine by now that you have all heard about the Department of Labor's proposed changes to overtime pay regulation. I have included a concise explanation of the changes below. If you have not had an opportunity to send your own comments, or been invited to sign another organization's letter, I am offering to get your group added to the letter attached. I am apologizing for the short notice but I will need your permission by 11:00 a.m. Eastern, this Friday, September 4th. **One last point, I doubt if you have a single member who will not be negatively affected by this rule.**

The U.S. Department of Labor (DOL) has proposed changes to the white collar exemptions to federal overtime pay requirements. Currently, a person must satisfy three criteria to qualify as "exempt": first they must make a salary; second, that salary must be more than \$455/week (\$23,660 annually); and third, their "primary duties" must be consistent with managerial, professional or administrative positions as defined by DOL.

In the proposal, DOL is considering raising the minimum salary threshold to \$970 per week (\$50,440 annually); **an increase of over 100%**. DOL also proposed increasing this minimum salary on an **annual** basis by pegging it to the 40th percentile or by indexing it to inflation for urban goods and services (CPI-U, an aggressive measure of inflation). DOL proposes publishing these annual increases to the minimum salary **only** 60 days before they become effective -- providing employers and employees far too little notice. While DOL did not offer a specific proposal to modify the primary duties tests, the department suggested it is considering making some rather extreme changes.

The magnitude of the increase to the salary level proposed by DOL and almost any changes to the duties test will hurt small businesses, schools, municipalities, nonprofits and other employers, as well as workers and the economy as a whole. Many employees would lose the flexibility they currently enjoy, employers would be faced with crushing increases in labor and administrative costs, businesses would suffer with low employee morale, and the American people would experience jumps in prices for goods and services as well as diminished customer service. In an already stagnant economy, these consequences will be devastating.

Thank you. --- Paul Fiore, Director, Government Affairs, Auto Care Association

## INDUSTRY NEWS

### Replacement Parts Dominate Growth

*"Replacement Parts (parts necessary for vehicle operation) recorded the strongest annual growth over the past five years (2009-2014) among the four major product groups comprising the car and light truck U.S. aftermarket. This reversed a trend of declining Replacement Parts light vehicle aftermarket strength during the previous five years (2004-2009). Replacement Parts, Chemicals, and Tools & Equipment each recorded aftermarket product growth between 2009 and 2014; while Accessories declined in car and light truck aftermarket volume. Replacement Parts generated two-thirds of light vehicle aftermarket 2014 product sales at user-price." ~ Jim Lang*

**Four Major Vehicle Product Groups.** The car and light truck aftermarket in the U.S. can be divided into four major product groups: Accessories, Chemicals, Replacement Parts, and Tools & Equipment. With the exception of Accessories, the other three major product groups expanded aftermarket sales between 2009 and 2014. Replacement Parts along with Tools & Equipment also increased their light vehicle product share.

**Replacement Parts.** Replacement Parts are parts necessary for vehicle operation. Over the past five years, they dominated light vehicle aftermarket product growth. Replacement Parts generated over 80% of the nearly \$13 billion increase in car and light truck aftermarket products at user-price between 2009 and 2014.

**Increasing Product Share.** Replacement Parts accounted for less than 63% of 2009 car and light truck aftermarket product sales, surpassing 64% of the 2010 market and averaging 66% light vehicle product sales share from 2011 through 2013. Replacement Parts declined slightly in 2014 share, accounting for 65% of car and light truck product sales at user-price.

**Reversing Trend.** The 210 basis point increase in Replacement Parts car and light truck product share between 2009 and 2014 reversed the trend of diminishing Replacement Parts car and light truck aftermarket product share over the previous five years. Replacement Parts fell from 67% to less than 63% car and light truck product share in the U.S. between 2004 and 2009. Difficult economic times and plunging new vehicle sales beginning in 2008 resulted in a static vehicle population across the U.S. over the next several years. Consumers focused on repairing vehicles (rather than replacing them) and shifted aftermarket purchases from discretionary to necessary automotive products. These factors boosted the aftermarket sales and product share of Replacement Parts.

**Dollar Growth Replacement Parts.** Replacement Parts increased over \$10 billion at user-price in car and light truck aftermarket sales between 2009 and 2014, soaring from less than \$56 billion during 2009 to more than \$64 billion by 2013. Lang Marketing estimates Replacement Parts reached \$66 billion in 2014 product sales at user-price across the car and light truck aftermarket.

**Annual Growth Rate.** Replacement Parts climbed at a 3.4% average annual pace at user-price between 2009 and 2014, over twice the combined growth rate of all other light vehicle products. Some of the estimated \$10.1 billion gain in Replacement Parts sales between 2009 and 2014 was offset by declining light vehicle Accessory volume. Accessories, however, reversed this downward trend with a \$1.1 billion sales gain at user-price during 2013 and 2014.

**Future Product Volume Increases.** Lang Marketing predicts Replacement Parts will continue increasing their product volume at a strong pace although their share of total car and light truck product sales could recede slightly over the next few years, as the other three major product groups recover some of the sales strength they lost as a result of the 2008 Great Recession. Improving economic conditions will boost sales of Accessories (discretionary products) over the next five years, helping to return their volume and product share to pre-2008 levels.

#### **Six Major Takeaways.**

1. Car and light truck aftermarket product volume in the U.S. can be divided into four major groups: Accessories, Chemicals, Replacement Parts, and Tools & Equipment. Three of these four product groups expanded their sales between 2009 and 2014.
2. Replacement Parts averaged the strongest annual growth rate over the past five years among the four major product groups comprising the car and light truck aftermarket in the U.S.
3. Replacement Parts generated over 80% of the nearly \$13 billion increase in car and light truck product volume at user-price between 2009 and 2014.
4. After falling from 67% to less than 63% car and light truck product share in the U.S. between 2004 and 2009, Replacement Parts surged to 65% of 2014 car and light truck product volume, increasing nearly \$9 billion at user-price over the past five years.
5. Replacement Parts climbed at a 3.4% average annual rate between 2009 and 2014, over twice the combined growth rate of all other light vehicle products during this five-year span.
6. Lang Marketing projects Replacement Parts will continue to increase their product volume at a strong pace over the next five years, although their total car and light truck product sales share could moderately recede.

*(Jim Lang, Publisher - The Lang Aftermarket iReport 10/15/15)*

## **MANAGEMENT NOTES**

### **How to Hold Your Salespeople Accountable**

*by John Chapin*

In an article a couple of months ago I mentioned that one of the biggest issues I see when it comes to managing sales teams is a lack of accountability. Because it was only mentioned briefly as one of several issues, I've had many people come back to me asking for more on this particular problem, so here it is.

#### **FIVE STEPS TO HOLDING YOUR SALESPEOPLE ACCOUNTABLE**

**Step 1) Set high standards during the hiring process.** Whatever your standard expectations are for your salespeople, double those expectations when talking to a potential new hire. For example, if you expect your salespeople to make 50 phone calls a day, tell the candidate it's 100. If you expect them to go out and knock on 25 doors a day, tell them it's 50. If you expect them to work until 7 at night, tell them it's 9. Do you expect them to work on Saturday? Tell them Saturday and Sunday. Yes, I hear some of your groaning right now. The point of this is to test the candidate during the interview process. You're looking for hard workers, not skaters or slackers. You can adjust your numbers to something more reasonable later but if you start with average numbers, you'll get average people to agree and then fall short even on those numbers. You have to set expectations high to begin with.

**Note:** You also need to be hiring attitude and aptitude. You can't teach work ethic, drive, self-motivation, and perseverance, and you can't teach people to sell who aren't cut out for it. You need to hire people willing to do the hard work and make tons of calls, even cold calls if necessary. Have a tough hiring process and stick to it no matter who the candidate is or how good they seem to be. Make them jump through some hoops and be tough. If they can't take a little heat from you, how are they going to take the heat out in the streets?

**Step 2) Hold people to the expectations they agree to.** Everyone needs to have annual, monthly, and weekly goals that translate to daily activity. Are they making the number of phone calls and knocking on the number of doors they need to? Are they working on Saturday if that's what they said they would do? What's their work ethic? Are they meeting their daily numbers, exceeding them, or falling short? Do they show up early and leave late? The key here is, whatever they agree to they need to be hitting those numbers and ideally exceeding them to some degree. They also need to be working hard on the right activities. If they aren't hitting the numbers, are they putting up a valiant effort? Do they need some skills development or time management help? Whatever the issue, if they are falling short on their numbers it needs to be corrected quickly which leads to the next step...

**Step 3) Everyone needs to be on a 180-day employment cycle.** Every new hire should have an original employment contract of 180 days. Look, you probably know within a couple of weeks whether or not this person will make it so you don't want to be stuck with someone for longer than 180 days. With new hires you want to micro-manage their activity a bit in the beginning and review numbers almost daily. Track calls and activity and the bottom line is: ultimate sales numbers don't lie. If they are falling short in the first 90 days, and they have the right attitude and aptitude, they should be able to make the necessary course corrections and you should see marked improvement and growth in the second 90 days. If numbers are still abysmal after 180 days, it's time to cut bait.

All your other producers, even the veterans, should also have a serious 90 and 180-day review. When you look at their last 90 days, if there are problems, they have 90 days to get them corrected. You may not have to be as strict and overt with your "good" people, but just make sure they aren't getting into a comfort zone, developing bad habits, and/or getting complacent.

**Note:** This is another area where sports has it right. The goalie not stopping pucks, pitcher giving up runs, and quarterback throwing too many interceptions isn't the starter for long.

**Step 4) Check up on your people.** In addition to tracking the number of phone calls everyone is making, you also need to be listening to phone calls and going out on calls with your people. The best way to listen to and go out on calls is with no prior notice. What I like to do is call someone out in the field, ask where they are, and then meet them and go on a few calls with them. I also walk into someone's office and say, "Let's make some phone calls." And then I listen in. The element of surprise is the most effective because the salespeople who are making the calls and are out doing what they are supposed to be doing won't be offended and will appreciate the help and insight. The mediocre and poor producers who aren't prepared for the phone calls, or who say they're out making calls but in reality are hiding out at a coffee shop, the movies, or elsewhere, will hate this.

**Note:** As with Step 3, you know who your best people are and you can let them be a bit more autonomous. You may not have to surprise them like you do the person you suspect isn't doing what they say they are. That said, no one gets a pass on accountability. If people are allowed to rest on their laurels, most will. Be careful of being *too* lax even with your best people.

**Step 5) Post sales numbers where all can see and use peer pressure.** The lunch room is a great place to post numbers. The point here is that people with low numbers will feel pressure to get their numbers up and the champions don't mind some friendly competition and pushing one another. You also want a positive environment of winners where the people who are working hard and doing the right things will thrive and the negative people and slackers will conform or exit stage right.

**Overall the most important part of accountability is to be committed to it and don't let people slide, because if you do, most will.**

*John Chapin is a sales and motivational speaker and trainer. For his free newsletter, or if you would like him to speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com) John has over 27 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia. For permission to reprint, e-mail: [johnchapin@completeselling.com](mailto:johnchapin@completeselling.com).*

# AAACT NEWS

## AAEFCU Merges with Destinations Credit Union

Automotive Aftermarket Employee Federal Credit Union (AAEFCU) Members are now Destinations Credit Union Members!

- ❖ If you loved the service from AAEFCU, you will likewise love the service from Destinations!
- ❖ If you loved the **great rates** at AAEFCU, you will love the great rates available at Destinations!
- ❖ If you wished you could have gotten a **mortgage or home equity line of credit** at AAEFCU, now you can!
- ❖ If you wished you could drop off a **deposit at a nearby location**, now you can!
- ❖ If you wished you could have **mobile banking**, including:
  - viewing account balances;
  - viewing account history/activity;
  - searching for transactions by date or amount;
  - transferring funds to loans, credit cards, or other internal accounts;
  - or finding the nearest shared branch location or surcharge-free ATM

### NOW YOU CAN!

- ❖ And all of the services that you are used to will continue:
  - Online Banking and Bill Pay;
  - eStatements;
  - Visa Check Cards;
  - Telephone Banking;
  - Wire Transfers;
  - Surcharge-Free ATM Network;
  - Payroll Deposits.

### A new service for credit union members: **SHARED BRANCHING**.

Even if you're nowhere near a Destinations branch, access to compatible banking is always nearby. Destinations Credit Union is a proud member of CU Service Center Shared Branching. Make deposits, withdraw funds\*, make loan payments, and more -- available nationwide at over 5,100 shared branching locations.

*\*Each branch may have its own policies on the amount of cash you may withdraw and additional services that may be available (for example, notary services, amusement park tickets, and money orders). You may also be subject to that branch's fees for those additional services. There is no fee for routine teller transactions.*

Finding a branch is incredibly easy -- simply use the online locator, call, or download the app to your mobile device. Easy banking doesn't just stop at the Baltimore city limits. We see to it that our members are taken care of within our doors and beyond.

The 5,100 shared branches are located in all the states formerly served by AAEFCU: Maryland, Delaware, Virginia, North Carolina, South Carolina, Tennessee, and Florida.

As far as ATM's are concerned, Destinations continues the surcharge-free Allpoint network from AAEFCU and adds the CO-OP network, substantially increasing the surcharge-free ATM locations accessible to members.

### REMOTE DEPOSIT NOW AVAILABLE THROUGH SPRIG® BY CO-OP!

If you want to deposit checks remotely with your mobile device, that service is now available free to Destinations Credit Union members. Sprig® by CO-OP is an app available on the iTunes Store or on Google Play. To get started, simply download the app, accept the agreement and sign up on the app! You will need to input certain personal information to set up your user name and password. That information must match what you have on record at the Credit Union.

- Daily transaction limit of \$1,500.
- Monthly aggregate limit of \$5,000
- Limit of 10 transactions per month

Sprig® can also be used to make Person-to-Person (P2P) payments. With P2P, you can pay anyone, at anytime from anywhere!

### NEW BENEFIT: KASASA CASH BACK

Free checking is great. Free checking, plus cash back and ATM fee refunds -- even better! Free Cash Back Checking eliminates monthly fees and replaces them with rewards that really speak to you: cold, hard cash in your pocket and refunds on ATM fees, nationwide.

- 4% cash back on debit card purchases\*
- Nationwide ATM fee refunds\*
- Can link to high-dividend Kasasa Saver® account
- No monthly service fee
- No minimum balance to earn rewards
- Unlimited check writing
- Free online banking and bill pay
- Free mobile banking
- Free eStatements
- Free Visa® check card
- No minimum deposit to open

Qualifying for rewards is so easy, you're probably already doing it! It's as simple as doing the following each monthly qualification cycle:

- Have at least 12 check card purchases post and settle
- Be enrolled and receive eStatement notice
- Be enrolled and log into online banking

If you don't meet the qualifications one month, there is no penalty, and you still have a free checking account. Plus, you can get right back to earning cash back and nationwide ATM fee refunds the very next month. Contact Randy Lisk, AAACT at (919) 821-1314 for further information.

### In Memoriam

We were saddened to hear of the October 3, 2015 death of Frances B. Chappell, Raleigh, NC ... mother of Ed Chappell and Scot Chappell, Loop Road Auto Parts, Garner, NC. Our thoughts and prayers are with the entire Chappell family.

### Suggestions Welcome

Every member of the AAACT Board of Directors and Staff welcomes your suggestions, constructive criticism, and especially your support on matters of mutual interest. In the final analysis, the success of any Association and its programs depends on the cooperation and support of the members. In 2016, why not resolve to become an even more active, supportive, and participating AAACT member?

### AAACT Office Holiday Schedule

The AAACT office will be closed the following days during the upcoming holiday season:

- Thanksgiving - Thursday, November 26th and Friday, November 27th.
- Christmas - Thursday, December 24th and Friday, December 25th.
- New Years - Friday, January 1, 2016.



--Randy Lisk  
Executive Vice-President

# **AAACT COMMITTEES – 2015-2016**

**EXECUTIVE** - Chair **Bobby Flowers, Hickory, NC**; Ron White, Burlington, NC; Max Miller, Benson, NC; Doug Moore, Pickens, SC; Ralph Dickson III, Gastonia, NC; Richard Gerard, Jr., Washington, NC; Sandy Crews, Jacksonville, NC.

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) Hoyt Woodard, Asheville, NC; Allan Rouzer, Salisbury, NC; (2-Year Terms) Doug Moore, Pickens, SC; Graham Jenkins, Rockingham, NC; (1-Year Terms) Rick Towne, Summerville, SC; Scott Winchester, Charlotte, 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 **Ralph Dickson III, Gastonia, NC**; (3-Year Terms) Mike Edwards, Goldsboro, NC; Eddie Williams, Lincolnton, NC; (2-Year Terms) Richard Gerard Jr., Washington, NC; Doug Moore, Pickens, SC; (1-Year Terms) Bob Conley, Asheville, NC; Sandy Crews, Jacksonville, NC.

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

**2016 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; Rick Brown, Winston-Salem, NC.

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

**NC LEGISLATIVE COMMITTEE** - Chair **Rick Brown, Winston-Salem, NC**; Dan Walker, Raleigh, NC; Mike Edwards, Goldsboro, NC; Steve Johnson, Statesville, NC; Buddy Kittrell, Morehead City, NC; Alan Hinnant, Wilson, 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; Jeff Thomas, Mebane, NC; Jack Scholler, Statesville, NC; Frank Jenkins, Rockingham, NC.

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

**FINANCE** - Chair **Ron White, Burlington, NC**; Richard Gerard Jr., Washington, NC; Sandy Crews, Jacksonville, NC; Frank Jenkins, Rockingham, NC; Max Miller, Benson, NC.

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

**Automotive Aftermarket Association of the Carolinas and Tennessee, Inc.**  
Serving the Automotive Aftermarket in North Carolina, South Carolina, and Tennessee  
1720 Hillsborough St., Ste. LL1 --Raleigh, NC 27605-1657  
919-821-1314 -- 800-849-8037 -- Fax: 919-821-0753 -- EMAIL: [APAC219@AOL.COM](mailto:APAC219@AOL.COM)