

**CHESAPEAKE
AUTOMOTIVE
BUSINESS
ASSOCIATION**

Office & Shipping

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Glen Burnie, MD 21061

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September, 2016

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The CABA Mission

The Chesapeake Automotive Business Association is a not-for-profit 501(c)6 trade association of aftermarket businesses in Maryland, Delaware and Washington, DC. CABA is dedicated to the development of locally owned auto repair & tire service centers, their jobbers and the aftermarket professionals that supply them. The focus of CABA efforts are on programs and services that enhance our members' competitive skills, lower their business operating expenses and help them attract, motivate & keep the best employees. In summary: CULTIVATING EXCELLENCE!

Half of employees don't understand their health benefits, poll says

The typical argument in favor of the United States' unique system of health care often centers on the freedom **consumers** have to choose the benefits that best meet their needs. In reality, however, few Americans are truly **health care shoppers**. Most get insurance through their employer, and even if the employer offers an array of options, many employees don't understand the benefits they can choose.

A recent poll by Chicago-based employee communication software company **Jellyvision** found 48 percent of U.S. workers say that **making choices about health insurance** is "very stressful." Forty-one percent say enrolling in their employer's health plan is very confusing. Roughly half of the 2,000 benefit-eligible employees surveyed say they don't know what the out-of-pocket maximum is for their health plan. A similar percentage couldn't say what their employer contribution to the plan was.

The key for employers is the 56 percent who say they would appreciate help from the company in making health plan decisions. That figure, argues **HR Dive**, represents a major opportunity for employers to help workers out. The best way to help them through a process they find convoluted, it adds, is by using simple language to explain the steps and options.

"Employers are seeing success with the right combination of accurate, clear information and tools to explain the perks in clean, clear language," writes HR Dive's Tom Starnier. While past surveys have shown that American workers strongly consider benefits when choosing a job, there is an equal amount of evidence that shows they don't have a strong grasp of the benefits their employers offer them, including health insurance and retirement.

Much of the ignorance is because of the fact that for generations, many employers have offered comprehensive insurance that covered the great majority of workers' health care costs. Relatively few workers with employer-based insurance had to make decisions about costs; those were made by the employer and remained largely hidden from the average employee.

After nearly two decades of rapidly rising health costs, however, many employers are moving toward high-deductible health plans or consumer-driven health plans. More are also offering a greater array of plans for workers to pick from.

In the long term, advocates hope employees will become more sophisticated health care shoppers and make choices that prod the health care system into competing for consumers in a way that is more in line with traditional market economics. But the country still has a ways to go.

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 pat@caba.biz.

Welcome new members:

CONTACT CABA FIRST FOR THESE BUSINESS NEEDS

- Employee Retention Health Benefit
- Maryland State Inspection forms
- Vehicle & personal loans from Destinations CU
- Shop Management Mitchell1 & Snap-On Shop-Key
- Identifix technical hotline
- Technical education
- Management education
- Electricity & Gas group-buying service
- Health Savings Accounts with Destinations CU
- Waste recycling services
- Custom-printed business forms
- Stock business forms
- Calendars
- Plastic parts bags
- Printer ribbons
- Stickers (warranty, core, etc.)
- Savings & Checking Accts with Destinations
- Cash investment CDs from Destinations
- Business Insurance
- HR Management Services/Payroll
- Check Guarantee
- Credit Card Processing
- Broadband Internet/Telecom
- Website design/hosting
- Uniform Rental
- Mystery Shopping with Sales Training
- Marketing Products—Improving exposure to Drive-by and Walk-by traffic

Do you know of any business owners who should be members of CABA? Call our office with their names. All aftermarket companies should be participating in CABA's legislative agenda and, at the same time, enjoying the many financial benefits available to them through the Association. To accomplish our motto: **"doing as a group what each cannot do individually,"** CABA needs everyone involved. helping your own business at the same time.

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

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

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



Members Can Benefit:

Savings, CDs & Loans

New/Used Vehicles

Home Equity and Mortgages

Personal Loans

For the latest savings and loan rates visit the Destinations credit union

website at

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Private Client Group



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- Do you serve on a board for public or non-profit organization?
- Do you travel outside the United States?

We Have You Covered

Our unique programs will help protect what you have spent a lifetime building

- Worldwide Liability Coverage
- Higher Excess Liability Coverages
- Life & Disability Insurance
- Identity Theft Services
- Home Inventory Services

Depending on your answers to these questions, you may be personally exposed to risk and possible loss. An appropriate risk evaluation now may help protect your assets in the future.

Keller Stonebraker has developed the Private Client Group especially for business owners and executives with unique insurance needs. This program brings together an exclusive group of carriers that specialize in protecting clients like you.



Call our Private Client Group Representative Paula Rhoderick for a personal insurance review.



301.302.8255
paula@ksiinc.com

kellerstonebraker.com

kellerstonebraker.com

****Attention Maryland Vehicle Owners****

New Maryland Law Insurance ID Card in All Vehicles

Effective 10/01/2016, the State of Maryland requires drivers to carry a current insurance ID card in all vehicles. The law includes a provision that drivers without a current ID card can be fined.

Please check your vehicle to be sure you are carrying a current ID card. ID Cards are included with each renewal of your personal, or commercial, auto policy. Should you require an additional copy of your ID Card, please contact our office at (800) 733-2530 or email us at julie.sewnarine@ksiinc.com. Please note that electronic cards are acceptable.

For more information regarding the new law, click here to see [House Bill 720](#)



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!

Support the vendors who support the Association and therefore support you!

These programs have been chosen by the Board of Directors for their cost savings and especially for the service level that they provide.



C.A.W.A. SERVICES, INC.

308 Crain Highway North
Glen Burnie, MD 21061-3090
410-647-0505
services@caba.biz



CABA SERVICES DIRECTORY

CABA membership offers many money-saving opportunities for your business. If you are not using the vendors listed below, please reconsider! You may be pleasantly surprised.

Service:	Provider:	Contact:	Phone:
Business Forms, calendars, business cards,	CAWA Services	Pat Moog	410-647-0505
Business Insurance	Fred Meyer & Sons	Terri Meyer Willett	410-477-0900
Business Insurance	Federated Insurance	Michael McNamara	443 468-3253
Business Insurance	The Tamrac Group	Keith Erdman	410-568-1200
Cores & Scrap Metal	Maryland Core	Larry Karpman	410-276-4973
Credit Card Processing	Superior Financial Services	Todd Lazar	888-737-7762
Credit Union - Full Service Financial Institution	Destinations Credit Union	Customer Service	410-663-2500
Marketing Products-Improving exposure to Drive-by and Walk-by traffic	Banner Marketing Group	Jeff Alan	805-528-5018
Diagnostics and Repair Information	IDENTIFIX	Chuck Fuerst	651-604-6285
Electricity & Gas Co-op Purchasing	Sprague Energy	Tom Gussen	732-440-0031
Employee Retention Health Benefit Plans	Keller Stonebraker	Kim Conley	410-461-0705 ext 5139
Fuel Discounts & Tracking	Sunoco Fleet Card	Jeff Meserve	860-617-9531
MD State Inspection Forms	CAWA Services	Pat Moog	410-647-0505
Multiple Employer Retirement Plan	Wells Fargo Advisors	Robert Gascon	703-739-1451
Shop Management Software	Mitchell-1	John Heferman	301-694-1213
Telephone & Internet Equipment & Service	Global Telecom Brokers (GTB)	Dave Butler	410-581-4833 ext. 114
Website Hosting and Design	Net Driven	Jon Napoli	877-860-2005 ext. 400

Carroll TIRE COMPANY

4700 Trident Ct. #3
Baltimore, MD 21227

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Call our office: **410-663-2500**

Visit our web site: www.destinationscu.org

Or visit our main office: **8767 Satyr Hill Rd
Parkville, MD 21234**

Destinations Loan Rates

Type of Loan	Term	APR as Low As:*
New or Used Auto/Truck	Up to 60 months	1.99%**
	61 to 83 months	2.49%**
	Up to 84 months	2.99%**
Other Secured (Motorcycle, boats, etc)	Up to 60 months	5.75%**
	Up to 120 months	6.75%**
Home Equity Line of Credit (80% Loan to Value)	Prime minus 1% (4% APR Floor)	
Home Equity Fixed Loan (80% Loan to Value)	Up to 7 yrs.	4.99%
	Up to 15 yrs.	5.49%
Signature (Personal)	Up to 60 months	10.50%**
	Up to 120 months	11.50%**
Overdraft Protection		10.50%**
MasterCard	Revolving	9.50%
MasterCard Credit Builder	Revolving	9.50%
Share Secured	Regular IRA Dividend Rate + 3%	
Mortgage	30 and 15 year fixed and ARMS	Call for rates

* Rates based on credit history and may be higher
 ** APR reflects 1/4% discount for Automatic Payment Transfer or Payroll Deduction
 Add 1/4% back if repaid otherwise
 Interest rates are subject to change without notice.

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Miles Ahead™

The CABA Education Calendar is intended to present a comprehensive list of skills, management and technical classes of value to owners, managers, counter/sales professionals and technicians in Maryland, Delaware and Washington, DC. Any education provider including parts jobbers, manufacturers, associations, community colleges, education professionals and more are invited to submit their listing information (see below for format needed). Submit class information to CABA via email sal@caba.biz at least one month in advance of the scheduled beginning date of each class.

CABA Education Calendar

Educator	Class ID	Location	Day(s)	Date(s)	Time	Total Cost
Alignment, Brakes, Steering & Suspension						
Federal Mogul	Advanced Alignment Diagnostics	Linthicum Hts., MD	Tues	10/4	7:30am-4:30pm	\$125
Federal Mogul	Advanced Alignment Diagnostics	Linthicum Hts., MD	Tues	11/15	7:30am-4:30pm	\$125
Federal Mogul	Brake Diagnostics and Service	Linthicum Hts., MD	Thur-Fri	11/17-11/18	7:30am-4:30pm	\$250
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Wed	10/5	7:30am-4:30pm	\$125
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Sat	11/12	7:30am-4:30pm	\$125
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Wed	11/16	7:30am-4:30pm	\$125
Federal Mogul	ABS Wheel Speed Sensor Diagnostics	Linthicum Hts., MD	Sat	11/19	7:30am-4:30pm	\$125
Federal Mogul	ABS/Stability Control & Traction Control Diag.	Linthicum Hts., MD	Thur	10/6	7:30am-4:30pm	\$125
Federal Mogul	ABS/Stability Control & Traction Control Diag.	Linthicum Hts., MD	Thur	11/17	7:30am-4:30pm	\$125
Diagnostic						
Federal Mogul	Gasket Failure Analysis	Linthicum Hts., MD	Sat	12/10	7:30am-4:30pm	\$125
Federal Mogul	Electronic Engine Diagnostics	Linthicum Hts., MD	Thur	10/20	7:30am-4:30pm	\$125
Federal Mogul	Electronic Engine Diagnostics	Linthicum Hts., MD	Thur	12/8	7:30am-4:30pm	\$125
Federal Mogul	Ignition Systems Diagnostics	Linthicum Hts., MD	Thur	12/8	7:30am-4:30pm	\$125
Federal Mogul	Mass Air Flow & Volumetric Efficiency Testing	Linthicum Hts., MD	Wed	10/19	7:30am-4:30pm	\$125
Federal Mogul	Mass Air Flow & Volumetric Efficiency Testing	Linthicum Hts., MD	Wed	12/7	7:30am-4:30pm	\$125
Federal Mogul	Mass Air Flow & Volumetric Efficiency Testing	Linthicum Hts., MD	Fri	12/9	7:30am-4:30pm	\$125
Federal Mogul	O2 and Wide Range Air Fuel Sensor Diagnostics	Linthicum Hts., MD	Tues	10/18	7:30am-4:30pm	\$125
Federal Mogul	O2 and Wide Range Air Fuel Sensor Diagnostics	Linthicum Hts., MD	Tues	12/6	7:30am-4:30pm	\$125
Electrical						
Federal Mogul	Automotive Electronics	Linthicum Hts., MD	Thur-Fri	11/10-11/11	7:30am-4:30pm	\$250
ATG	Advanced Circuit & Electrical Testing	Erie, Pa	Mon - Tues	11/14 -11/15		
ATG	Advanced Circuit & Electrical Testing	Coraopolis, Pa	Wed -Thur	11/16 -11/17		
ATG	Cummins Common Rail Diesel & Duramax	Timonium, MD	Mon - Tues	11/14 -11/15		
ATG	Cummins Common Rail Diesel & Duramax	College Park ,MD	Wed -Thur	11/16 -11/17		
Tire Service & Undercar						
TIA	Commercial Tire Service-CTS400 Instructor Training & Certification - 4 Day	Baltimore (CCBC)	T-W-T-F	10/18 - 10/21	9am-4:30pm	TIA \$750; non-TIA \$1150
TIA	Commercial Tire Service-CTS400 Instructor Training & Certification - 3 Day	Baltimore (CCBC)	T-W-T	10/19 - 10/21	9am-4:30pm	TIA \$550; non-TIA \$950
Ask Reggie	MD State Safety Inspection	Glen Burnie, MD			9am - 5pm	\$200
Ask Reggie	MD State Safety Inspection	Glen Burnie, MD			9am - 5pm	\$200
Management						
Mitchell 1	ProDemand Feature Video Training http://m1training.net/					How-to Videos, viewable anytime – whether at work, on a break, or after hours. Each video is about 2 minutes in length and gives a concise overview of a ProDemand feature.
Mitchell 1	ProDemand Live Training http://m1training.net/get2know/prodemand/ or call 888-724-6742					Live training request for your company alone.
Other						
PGCC	Auto Technician: Basic Theory	Largo, MD	12 sessions		6pm-9:30pm	\$415.00
PGCC	Auto Technician: Brake Systems	Largo, MD	6 sessions		6pm-9:30pm	\$230.00
PGCC	Auto Technician: Engine Performance	Largo, MD	5 sessions		6pm-9:30pm	\$195.00
PGCC	Auto Technician: Electrical Systems	Largo, MD	5 sessions		6pm-9:30pm	\$195.00
PGCC	Automatic /Manual Transmission & Transaxle	Upper Marlboro, MD	8 sessions		6pm-10:00pm	\$390.00
PGCC	Auto Technician: Diesel Engine Theory/Maintenanc	Largo, MD	10 sessions		6pm-9:30pm	\$390.00
CCBC	First Responder Training for Hybrids	Catonsville, R Bldg	Sat		8am-5pm	\$199
CCBC	Understanding Battery-Elec & Hybrid-Elec	Catonsville, R Bldg	Tue/Wed		6pm-10:15pm	\$489
CCBC	Understanding Battery-Elec & Hybrid-Elec	Catonsville, R Bldg	Tue/Wed		6pm-10:15pm	\$489
Montgomery Colleg	Introduction to Hybrid Electric Vehicles	Gudelsky Inst.	Mondays		6pm-10:00pm	\$175**
Montgomery Colleg	Introduction to Hybrid Electric Vehicles	Gudelsky Inst.	Mondays		6pm-10:00pm	\$175**
SMP PTS Online	Computer Tips for Today's Technician (Part I)	Online	Tues		7pm or 9pm	\$35
SMP PTS Online	Computer Tips for Today's Technician (Part II)	Online	Tues		7pm or 9pm	\$35
TIA	Webinar - GE CarCareOne Financing	Online - 30 mins	1st/3rd Wed	Monthly	1pm Eastern	register Onlin

Information/Registration by Educator Name

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

On-Demand Training Resources

Prius Hybrid No-start video (Van Batenburg on AVI) <http://fb.me/CWNO6JRC>
 TPMS Tuesdays Online Live (Bartec) www.bartecusa.com/tpms_tool_training.htm
 ASE Study Guide: www.hunter.com - Training - Catalog Courses
 Technical Assessment Systems: www.hunter.com - Training - Catalog Courses
 General Service: www.hunter.com - Training - Catalog Courses
 TIA Twice Monthly (Wednesday) Webinars, to register go to: <http://tinyurl.com/tiawebinar0404>
 Hybrid 101 - An online series of 11 classes: www.fixhybrid.com/classschedule.html
 Maintenance: www.hunter.com - Training - Catalog Courses
 ACDelco TECHCONNECT: http://acdelcotechconnect.com/html/tss_train.jsp
 SMP PTS Online Training - www.standardbrand.com

Contact CABA with corrections or additions to this calendar.
 CABA: e-mail: Pat@caba.biz or call (410) 647-0505

We all know or have heard of individuals who have had a tragedy in their family and places them in a non-recoverable financial situation. For years, the automotive aftermarket has had a charity that helped such families, but it has been little publicized. Now, the Foundation is in the hands of industry professionals and truly wants to help individuals and families in need. The employee must be in the automotive aftermarket. The Foundation will examine each individual case and make a determination of what funds are needed. Here is the information and contact points. Save this page.

The AACF, or Automotive Aftermarket Charitable Foundation, was founded in 1959 to assist automotive aftermarket members and their families who, due to catastrophic illness or terrible accident, have exhausted all other available resources in maintaining a reasonable existence.

Our Mission - to provide sustainable solutions for those in great need - is what drives us every single day. To make good on our mission, we're staffed by a dedicated team of experienced industry executives who donate their time to this worthy cause.

But we can't do it alone.

The AACF depends on the generous assistance of companies and individuals within our industry to provide the financial support to fund the foundation. Together, we can assist those within our industry who desperately need help.

If tragedy strikes, it usually does so without warning. And when it does, the AACF is here to help find a solution.

Whether it's you, a loved one, co-worker, or someone you know in the industry that has fallen on hard times due to a catastrophic event or condition, you can turn to the AACF as an advocate and ally in this time of need. With professional experts and resources from across the Automotive Aftermarket, we provide advice and support - quickly and confidentially.

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

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

ALL CALLS AND CORRESPONDENCE ARE IN THE STRICTEST OF CONFIDENCE.

AACF

5716 Folsom Blvd #149 Sacramento, CA 95819

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



BALTIMORE

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

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What's New in 2016

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

4-in-1 Credit Card Processing

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

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

EMV Chip Cards

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

Some important updates in the EMV world:

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

Voice Authorization Process Update

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

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

For More Information Contact:

Todd Lazar, Vice President | Superior Financial Systems, Inc.
(888) 737-7762 toll free | (949) 706-7345 direct | Todd@SFSPProcessing.com | www.SFSPProcessing.com

CABA 2017 Reference Directory SPACE CONTRACT

Full Page—4 1/2 “ X 7 1/2 *

SOLD	Inside Cover (Front or Back).....	\$700
SOLD	Back Cover.....	\$775
	Tab Pages.....	\$575
_____	2 Pages.....	\$850
_____	Full Page.....	\$475

Half Page (4 1/2”x 3 3/4”).....\$300

1/3 Page (4 1/2” x 1 7/8”).....\$250

PDF with embedded fonts and graphics if possible or **TIF** both high resolution BLACK & WHITE ONLY

ADS MUST BE IN BY DECEMBER 16, 2016

- _____ Repeat previous years ad (**please check size**)
 - _____ New ad to follow (**please check size**)
 - _____ Repeat previous years ad with minor changes (**please check size**).
- Changes are as follows:

Please fax to 410-544-8130 or email to Pat@caba.biz



FAX: 410-544-8130

2017 CALENDAR ORDER FORM
CHESAPEAKE AUTOMOTIVE BUSINESS ASSOCIATION
 308 Crain Highway, North, Glen Burnie, MD 21061

P.O. # _____



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

2017
 ORDER FORM

CUSTOMER INFORMATION (BILL TO)

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____ Fax: _____

Contact Person: _____

Email: _____

SHIPPING INFORMATION

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Contact Person: _____

Ship Order: When ready After 10-15-2016

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

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

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

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

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

IMPRINT Black Imprint Color Imprint _____
 Additional color running charge: \$.18 *State color wanted*

IMPRINT INFORMATION

1st Line _____

2nd Line _____

3rd Line _____

4th Line _____

LOGO OPTIONS

- Association Logo National Logo
 No Association Logo Custom Logo (with camera-ready art)

ARTWORK FOR CALENDARS

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

SIGNATURE REQUIRED:

X _____

Total of Boxes A + B + C \$ _____

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

DATE: _____

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

Little Known Facts...

Quaker Oats for fast pain relief... it's not for breakfast any more! Mix 2 cups of Quaker Oats and 1 cup of water in a bowl and warm in the microwave for 1 minute, cool slightly, and apply the mixture to your hands for soothing relief from arthritis pain.

A cat has 32 muscles in each ear.

The Bible does not say there were three wise men: it only says there were three gifts.

Rubber bands last longer when refrigerated.

After spending hours working at a computer display, look at a blank piece of white paper. It will probably appear pink.

Women burn fat more slowly than men, by a rate of about 50% calories a day. The highest temperature ever recorded in the continental USA.

US was 134 degrees on July 10, 1913 in Death Valley,



Event Calendar

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

CABA Annual Membership Meeting
November 16, 2016

Message from Your Board Member

Greetings, CABA Members!

In a recent Ratchet & Wrench article expert sales management trainer Jim Pancero discusses Redefining Selling for a New Generation. Pancero points out the millennial generation is now in a major buying- and decision-making position and that means the way your team sells needs to be adjusted to best connect to and win the business from this increasingly important generation of customers. The big issue today is that there are three generations in the workforce: the boomers who are 55 years and older; the gen X, which is mid 30s to early 50s; and the millennials, which are under 35. Studies show every other generation tends to be a dominant generation and the ones in between tend to be adjusting generations. Gen X has been identified as an adjustment generation while Millennials are dominant redefining the way we communicate and what we value as important. The challenge for companies today is having two very distinct customer sets to satisfy. When it comes to boomers versus millennials their very distinct difference in values definitely changes the selling process. Boomers are still heavily influenced by the sales rep. Although they may do simple online research, they want an expert sales rep to give his or her expert recommendations. On the other hand the millennial buyer loves doing extensive online research for themselves trying to decide what they want or need before talking with a sales rep. Millennials are influenced by peers and social media. Millennials are cautious when seeking advice and suggestions from a sales rep, feeling their answers might be biased. Millennials for the most part will only start talking to sales reps much later in the selling process, after they have done their homework and selected what they feel they need to buy and at what buying price. In order to find out what changes you must make to your selling process to win over millennial buyers you must first identify where your customers are now. If you are selling mostly older folks you probably won't have to change for awhile.

The younger your average customer is, the more critical it is you're aware of and participating in the communication. We can talk about what a boomer or millennial wants, but it still comes down to the uniqueness of the individual. Instead of guessing what the customer's preferred method of communicating might be, ask them. Millennials tend to be affirmed by the chatter communications, which is ongoing, updated process communications. If you are working on my car, send me a text message when you start working on it and when you finish. Some kind of communication of progress is viewed by millennials as connection.

With all the above said we must still position ourselves as an advisor. After doing all their extensive online research millennials will from time to time come to us prepared to make a not so wise buying decision.

It is still our job today as the advisor to take control and challenge the customer's preconceived than the millennial customer, you want to be helpful but in order to find out what changes you must make to your selling process to win over millennial buyers you must first identify where your customers are now. If you are selling mostly older folks you probably won't have to change for awhile. The younger your average customer is, the more critical it is you're aware of and participating in the communication. We can talk about what a boomer or millennial wants, but it still comes down to the uniqueness of the individual. Instead of guessing what the customer's preferred method of communicating might be, ask them. Millennials tend to be affirmed by the chatter communications, which is ongoing, updated process communications. If you are working on my car, send me a text message when you start working on it and when you finish. Some kind of communication of progress is viewed by millennials as connection. With all the above said we must still position ourselves as an advisor. After doing all their extensive online research millennials will from time to time come to us prepared to make a not so wise buying decision. It is still our job today as the advisor to take control and challenge the customer's preconceived notions of what they think they need to ensure it is what they really need to solve their problem.

It was already mentioned that millennial customers are weary of taking advice from a sales person, so how can we become an advisor they will trust and enjoy interacting with? As simplistic as it sounds we must first show respect. If you are much older than the millennial customer, you want to be helpful but you cannot talk down to them. Many millennials feel like they are not treated as a regular customer. We saw this 20 years ago with the problems of selling to females in our industry, who were intimidated and uncomfortable going to shops. That was the hot topic in sales: how do you sell to women? We have the same scenario happening all over again. A lot of the same attributes of customer service come into play, which is treat them with respect, give them options with explanations. Pancero's wraps up his article by giving his definition of success as when we can take complex ideas and explain them with simple concepts without talking down to people, adding, that's going to be the key to persuasion in this business.

Article contributed by
Doug Meekins
CABA Board Member

