



# CONNECTICUT AUTOMOTIVE RETAILERS ASSOCIATION

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**1.  
PRESIDENT'S  
MESSAGE**

The 2009-2010 year has been a very busy and active time for the Connecticut Automotive Retailers Association (CAR) and for all of our members.

In March of 2010, the CAR Association and the Greater Hartford Automobile Dealers Association (GHADA) formally merged into one not for profit organization. This merger now allows the combined state association CAR to better serve all the dealers of the state and to continue the 102 year tradition of the GHADA Auto Show and its Charitable Foundation. We have significantly reduced administrative costs associated with running two 501 c (6) not for profits and at the same time strengthened the health, viability and potential of both the Association and the Connecticut International Auto Show.

The CAR Association continues to sponsor important and affordable educational membership services seminars to ensure compliance by our dealers with ever-changing laws and regulations that impact the business of selling automobiles.

We continue to work hard to secure endorsement agreements with leading local and national firms to supply cost effective products and services to keep our dealers profitable and in compliance. These include F & I products, property and casualty insurance, workers compensation insurance, legal forms, environmental health and safety services, to name just a few.

The CAR staff, on a daily, weekly and monthly basis, responds to hundreds and in some months thousands of requests from dealers for help and information on every subject from DMV laws, regulations and registration concerns, to consumer protection issues, to advertising questions. You call and we are always here ready to help and advise.

The CAR Association meets regularly with DMV, DRS and other state agency officials to advocate for dealer concerns; we run the dealer on line system, produce the annual Connecticut International Auto Show, sponsor fundraising events and manage the charitable, community and public relations concerns for the more than 240 dealers and their 13,000 employees. We do this with a totally volunteer board and dedicated staff of 4 people.

Finally, we continue to work at both the state and national government levels to protect the interest of our dealers.

In Hartford, the recent passage of the Connecticut franchise act with its additional protections and significantly enhanced dealer warranty parts reimbursement provisions is already showing results. Some dealers are reporting an 80% to 100% increase in parts reimbursement rates by manufactures just due to the passage of this bill. The stronger dealer rights provision now put dealers on a more level legal and financial playing field in dealing with ever more aggressive demands by manufactures under franchise agreements.

**PRESIDENT'S  
MESSAGE  
CONTINUED . . .**

In Washington, we were active, relentless and direct participants in lobbying both the US House and Senate to exempt dealers from the financial reorganization legislation that would have lumped dealers in with Wall Street's big banks and crippled dealers' abilities to provide fair and affordable credit to consumers. The time and money that members of the CAR board and staff spent for lobbying at the very highest levels of government was impressive, extensive and productive. Your board and staff will be on the job tracking and responding to issues such as Card Check, LIFO, business taxes and tax credits in 2011.

The 2011 Membership Dues Invoices have recently been mailed and should come across your desks soon. I hope that you feel that your membership in the CAR Association has been worthwhile. I also want you to know that for more than 15 years membership dues have not been raised and presently account for a very small percentage of the overhead cost of running the Association. We have been able to do this by finding alternative sources of funding and cost cutting in the office to hold the line. This year however the Association has no choice but to increase dues to ensure that we can continue to provide you with the level of service and benefits you expect.

**2.  
NEW HEALTHCARE  
BENEFITS  
ENDORSEMENT  
ANNOUNCEMENT**

We are pleased to announce that the Connecticut Automotive Retailers Association has entered into an agreement with Security First Insurance Group to provide group medical plans to our members.

Recently, CAR worked to secure this exclusive arrangement for our Members to purchase health insurance at what we hope will be the best possible cost for the best possible benefit plan. We will be rolling out a great selection of competitive health benefits packages for our dealers to consider this September.

We believe this agreement includes several beneficial options which can lower your benefit costs while providing your employees with superior health benefits.

We hope you will allow Security First to evaluate your current health program and provide alternative program options for you to consider. You are under no obligation however it might reduce your employee benefit costs. In the near future, Security First will be contacting you.

Please feel free to contact the Association office for further information at (860) 293-2500 or [cara@ctcara.org](mailto:cara@ctcara.org). If you would like information immediately, you can also contact Giovanna Lakomy at Security First at (800) 647-7321 Ext. 155 who will help expedite the process.

3.  
**CREDIT CARD  
COMPANIES  
CRACKING DOWN  
ON DATA SECURITY  
NON-COMPLIANCE**

As a merchant that accepts credit cards, you generally think in terms of the traditional concerns that you pay hefty fees based upon the amounts being charged to a card, but you can't pass these fees on to the consumer. Usually, merchants conclude that the convenience to customers in accepting their cards is worth the fees, and go on paying.

You're probably also aware that you're required to check the customer's identification and that under some circumstances (particularly involving identity theft) you may be required to refund the victim for purchases made. One issue you may not be aware of, however, is the *extent* of your security obligations under the Data Security Standards (DSS) established by the Payment Card Industry (PCI), the trade association for credit card companies.

**What is DSS?**

Faced with a massive increase in losses due to credit card fraud, PCI developed a set of standards that each merchant that accepts payment by credit card must meet. Failure to meet the DSS standards can result in losing your card processing privileges, and (if security was breached and you are found non-compliant with DSS) fines of up to \$500,000. We have been informed by multiple dealers that their credit card companies have been sending notifications of non-compliance and threatening to terminate card processing until the requirements are met.

The DSS standards are summarized in the following 12 requirements, with specific (and lengthy) details provided in the DSS specifications (available online at: [https://www.pcisecuritystandards.org/security\\_standards/download.html?id=pci\\_dss\\_v1-2.pdf](https://www.pcisecuritystandards.org/security_standards/download.html?id=pci_dss_v1-2.pdf)).

**Build and Maintain a Secure Network**

*Requirement 1:* Install and maintain a firewall configuration to protect cardholder data;

*Requirement 2:* Do not use vendor-supplied defaults for system passwords and other security parameters;

**Protect Cardholder Data**

*Requirement 3:* Protect stored cardholder data;

*Requirement 4:* Encrypt transmission of cardholder data across open, public networks;

**Maintain a Vulnerability Management Program**

*Requirement 5:* Use and regularly update anti-virus software;

*Requirement 6:* Develop and maintain secure systems and applications;

**Implement Strong Access Control Measures**

*Requirement 7:* Restrict access to cardholder data by business need-to-know;

*Requirement 8:* Assign a unique ID to each person with computer access;

*Requirement 9:* Restrict physical access to cardholder data;

**Regularly Monitor and Test Networks**

*Requirement 10:* Track and monitor all access to network resources and cardholder data;

**CREDIT CARD  
COMPANIES  
CONTINUED . . .**

*Requirement 11:* Regularly test security systems and processes;

**Maintain an Information Security Policy**

*Requirement 12:* Maintain a policy that addresses information security;

For the most part, the company that provides the hardware and software for credit card processing will likely have taken care of the majority of these requirements. Be sure to determine whether or not they are doing their part. Regardless of the level of service that your vendor provides, additional DSS requirements will apply to you, as a merchant.

**Merchant Requirements:**

Your responsibilities in cases of identity theft and other forms of credit fraud will depend on your experience and the number of credit card transactions you process. If you've had credit card data compromised in the past, you'll be subject to much stricter security requirements than if you have not had such problems. For most dealers that have not suffered from identity theft, this will involve completing an annual self-assessment questionnaire having an outside vendor complete an annually security vulnerability scan on your system, and submitting documentation to your credit card company.

***Self-Assessment:*** Once a year, you will be required to complete a questionnaire concerning your credit card data security practices. The first step is to determine *which* of the four questionnaires you must complete, which will depend upon how you accept credit cards (e.g., do you accept payment online, do you store data electronically, etc.). To figure out which questionnaire to complete, consult the PCI chart on the subject, available at: [https://www.pcisecuritystandards.org/saq/instructions\\_dss.shtml#instructions](https://www.pcisecuritystandards.org/saq/instructions_dss.shtml#instructions). The questionnaire is a list of questions about your card processing security. If you find yourself answering "NO" to any of the questions, you'll be required to change your procedures and provide additional information.

***Vulnerability Scan:*** You will also be required to have your system pass a vulnerability scan performed by a PCI-approved scanning vendor, and to obtain proof that your system passed. Unless you process more than 20,000 credit card transactions per year, you'll likely need to have this scan performed only once annually. For a list of PCI-approved vendors, consult the PCI list at: [https://www.pcisecuritystandards.org/pdfs/asv\\_report.html](https://www.pcisecuritystandards.org/pdfs/asv_report.html).

***Attestation of Compliance:*** Once you've jumped through the hoops, you'll be required to submit a document under which you certify that you have complied with the DSS requirements.

**CREDIT CARD  
COMPANIES  
CONTINUED . . .**

**Document Submittal:** The final step is to submit your self assessment, proof of vulnerability scan passage, and attestation of compliance to your credit card company.

**Where Can I Get More Information?**

The DSS Requirements can get very tricky, very quickly. For more information on the rules, check out the PCI website on the subject, at: <https://www.pcisecuritystandards.org/index.shtml>.

**4.  
EPA PUBLISHES  
SPCC TEMPLATE*****SPCC Rule Compliance Date Remains November 10, 2010***

The U.S. Environmental Protection Agency (EPA) has published a fillable PDF version of its plan template for “Tier 1” qualified facilities. The Spill Prevention, Control and Countermeasure (SPCC) rule provides regulatory relief for small facilities, including dealerships that qualify as “Tier 1” qualified facilities by allowing them to use a simple, self-certified SPCC plan template in lieu of a complex written plan. Tier 1 qualified facilities are those that:

1. Have 10,000 or fewer gallons (but more than 1,320) in aggregate above ground storage capacity and a maximum individual oil storage container capacity of 5,000 gallons, and
2. For the three years preceding SPCC plan certification, have no single discharge of oil to navigable waters exceeding 1,000 gallons, or two discharges of oil to navigable waters each exceeding 42 gallons within any 12-month period.

In 2006, EPA designated most facilities storing fewer than 10,000 gallons of oil and related fluids to be “qualified facilities” eligible to prepare and self-certify their own written facility SPCC plan, thereby avoiding the expense of hiring a professional engineer to do so. The new option for “Tier 1” qualified facilities is even less burdensome. Facilities are exempt from needing any SPCC plan if they have less than 1,320 gallons. You can use the following link to access the PDF form:

<http://www.epa.gov/oem/docs/oil/spcc/tier1template.pdf>

**5.  
HEALTH CARE  
REFORM . . .  
PRIORITIES FOR  
DEALERS IN 2010**

As most of you know, the Patient Protection and Affordable Care Act (the "Act") was signed into law on March 23, 2010. The Act will dramatically change how health care is provided in this country. Over the next five (5) years, employers will face an array of changes to their employer-sponsored health care plans. To ensure compliance with the Act, employers may need to implement new administrative and reporting practices for their employer-sponsored plans, alter their plan coverage, remove certain restrictions on plan benefits, and even amend their plan documents and descriptions. While many of the provisions of the Act do not come into effect until 2014, many provisions become effective this year and the Act further mandates many changes to employer-sponsored plans that can be implemented today to ensure a smooth transition over the coming months and years.

Below are several of the most important changes which generally become effective as of the first day of a plan year beginning six (6) months after the date of enactment of the Act, or September 23, 2010. Plans that were in effect March 23, 2010, the day the Act was signed into law, are generally "grandfathered" indefinitely from certain requirements of the Act so long as at least one employee was enrolled in the plan as of that date\*.

- Employer-Sponsored plans must provide coverage for its employees' children covered under each employee's plan up to the age of 26, even if the child is married, not classified as a dependant for tax purposes, is not a student, or does not live with the employee.
- Employer-sponsored plans must eliminate pre-existing condition prohibitions for all children under the age of 19. *Note: effective in 2014, all pre-existing exclusions are banned*
- Employer-Sponsored plans must eliminate annual benefit limits except for "essential benefits" provided under the plan. However, all annual benefit limits must be phased out by 2014, even those limits on "essential benefits."
- Employer-Sponsored plans must eliminate all maximum lifetime benefit limits.
- Employer-Sponsored plans may not require cost-sharing (i.e. co-pays or deductibles) for "preventative care" benefits and services.
- Employer-Sponsored plans may not "rescind" coverage except under certain circumstances and must comply with new advanced notice requirements.
- Plan members must receive at least sixty (60) days advanced written notice of any "material" plan changes.
- Beginning for the 2011 tax year, employers must report the "aggregate cost" of employer-sponsored coverage on each employee's W-2 and contributions to health flexible spending accounts have also been reduced to Two Thousand Five Hundred Dollars (\$2,500.00).

Failure to comply with the Act can result in stiff penalties being assessed against the employer. For example, the failure of an employer-sponsored plan

**HEALTH CARE  
REFORM  
CONTINUED . . .**

to provide coverage for its employees' children under the age of 26 may result in a One Hundred Dollar (\$100.00) per day per employee excise tax assessment. For additional information, please contact your health care provider or representative agency.

*Notes:*

*\* Importantly, a plan's grandfathered status is not lost by new enrollments or other enrollment changes made after March 23, 2010. It remains unclear, however, whether grandfathered plans may be amended and the extent to which any amendments may negate a plan's grandfathered status.*

**6.  
ASE TESTING**

The National Institute for Automotive Service Excellence (ASE) has announced its fall testing schedule. The deadline for test registration is September 30, 2010. Tests will be administered November 9, 16 and 18, 2010. You can register three ways, online at [www.ase.com/e](http://www.ase.com/e); toll-free at 1-866-427-3273; and at the information line at 1-888-ASE-TEST.

**7.  
SAVE THE DATE!**

**3<sup>rd</sup> Annual Stephen F. Gabriel Memorial Golf Classic**  
Tuesday, October 5, 2010  
Farms Country Club, Wallingford, Connecticut

**Annual Dealer Symposium and Trade Exhibit**  
Thursday, November 18, 2010  
Connecticut Convention Center, Hartford, Connecticut  
6 Educational Seminars, 40+ Product and Services Exhibit Booths, VIP Auto Show Preview Gala

**Connecticut International Auto Show**  
Friday-Sunday November 19-21, 2010  
Connecticut Convention Center

**94<sup>th</sup> Annual NADA Convention and Expo**  
February 5 – 7, 2011  
San Francisco, California  
See enclosed flyer for more details

**POSITION WANTED**

**Office/Clerical** position in the greater Hartford area wanted. Candidate has heavy dealership experience. Call the Association office at (860) 293-2500 for resume.

**Controller/Office Manager** position in New Haven, Hartford or Litchfield counties wanted. Candidate experienced in all aspects of dealership financial and personnel duties. Call the Association office at (860) 293-2500 for resume.

**In Memoriam**

It is with sadness we inform you of the passing of Gary P. Gates on July 14, 2010. Mr. Gates, a longtime CAR Association member, was the owner of Gates GMC Nissan and numerous other locations and businesses. He was a familiar face over the years at Beausoliel Buick, Delaney Ford, Lester's Garage, Cargill Chevrolet and many others. He was inducted into the Legion of Leaders for Top Sales for Chevrolet on the East Coast.

Mr. Gates was a lifetime resident of Putnam Connecticut and will be sorely missed by his family, friends and neighbors.

The CAR Association members, officers and staff extend their deepest sympathies to his mother Helen and the entire Gates family.

# Universal Bank Contracts Now Available

**Connecticut Automotive Retailers Association** has been working with Reynolds and Reynolds on Universal Bank Contracts, which are now available throughout the state.

Working with multiple funding sources that have different contracts can often complicate and slow down the process of finalizing the sales agreement. Universal Retail Installment Sale Contracts (LAW Contracts) simplify these transactions.

## The LAW Contract:

- Increases the dealer's ability to obtain financing by sending the LAW contract to several sources simultaneously.
- Reduces reprogramming fees and errors with a single contract that includes all of the required information.
- Protects your finance reserve by shopping for the best deals.

## Current Lenders Who Accept LAW Retail Installment Sale Contracts

AmeriCredit Financial Services  
 Auto One Acceptance Corp.  
 Bank of America N.A.  
 Capital One Auto Finance  
 Charter One Auto Finance Corp.  
 CitiFinancial Auto (Arcadia or Transcouth)  
 Condor Capital Corp.  
 Consumer Portfolio Services, Inc.  
 Coreplus FCU  
 Credit Union Direct Lending  
 Deutsche Financial Services  
 Drive Financial Services  
 Fifth Third Bank  
 Ford Motor Credit Company  
 General Motors Acceptance Co.  
 Hyundai Motor Finance Company  
 Infiniti Financial  
 Kia Financial Services  
 M & T Bank  
 Mercedes-Benz Financial  
 Mitsubishi Motors Credit of America  
 Mutual Security CU  
 Nissan Motor Acceptance Corp.  
 Santander Consumer USA  
 Seasons Federal CU  
 Security National Auto Acceptance Corp.  
 US Bank  
 VW Credit, Inc.  
 Wachovia Bank, NA  
 Western Funding

Need a lender added to the list? Contact your Reynolds Document Consultant for more information.

For more information, contact your local Reynolds Document Consultant or call 800.344.0996.



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# San Francisco

## NADA CONVENTION & EXPO

February 5-7, 2011



Voice of the Dealer™

Dear Colleagues,

As car dealers our visions are always beyond the present and embedded in the future. With new car sales on the rise and crippling legislation prevented, we, as dealers can certainly see a ***Bright Future Ahead!***

To learn more about this Future and to explore all the possibilities it can contain, be sure to attend this year's NADA Convention and Expo in San Francisco. We have so much in store for you! To name a few things headed your way:

- New on Friday night! A NADA welcome reception co-sponsored by JD Power and Associates
- One stop registration and housing online with immediate confirmation!
- A compact 3 day Convention that wraps up on Monday at 5:00
- New workshops by Google, Ritz Carlton and JD Powers!
- General Sessions to be held on the third level in Moscone West, eliminating the busing to Civic Auditorium
- Advance registration open right up to Friday!
- Early Bird discounted registration fees
- New ID card scanners to replace the expo cards
- Optional badge mailing to your home enabling streamlined credential pickup.

And, as always we have a stellar line-up of speakers including Condoleezza Rice, our former secretary of state and Chesley Sullenberger, the hero pilot who landed a plane full of people safely on the Hudson and our industry speaker Jim Lentz, President and COO of Toyota Motor Sales, USA.

So, polish your dreams and shine your smiles and we'll see **YOU** in San Francisco!!

Warmest Regards,

A handwritten signature in black ink, appearing to read "Jack Caldwell".

Jack Caldwell

## **CAR Members Receive Discounts on DealersEdge® Webinar Training: Webinar Training Schedule – Now through September 50% Off for CAR Members!**

Through a specially negotiated discount, CAR members are now entitled to a 50% discount off of the full non-member registration rate for these webinar training opportunities.

Below are the webinars coming up in the next month for your consideration. If you wish to take advantage of the CAR discount for any of these programs, please use the link provided for each and be sure to insert your CAR discount code (specific to each webinar) to access the special pricing. Just another benefit of your dealership's CAR membership.

### **Sep 2<sup>nd</sup> - How to Create Pay Plans that Really work with Jeff Sacks**

How to formulate pay plans that help meet dealership objectives without the unintended consequences of over-paying and other backfires!

**Thursday September 2nd at 1pm Eastern**

Creating manager pay plans that help achieve dealership goals can be a daunting task. Keeping these plans simple enough to understand how they will impact the manager's pay check, while still getting the behavior and performance you desire are still elusive targets for many dealers, GMs and Controllers. Jeff Sacks is a long-time student of dealership pay plans and will provide for you a process for pay plan creation that will avoid the mistakes and backfires that often end up over-paying or even worse- rewarding non-productive behaviors. Pay-For-Performance is a worthy goal- now learn how to create pay plans that truly work in sync with your intentions.

(TCDi1) **\$149 for CAR Members** / \$298 Non-Members

**Presenter: Jeff Sacks, Jeff Sacks Auto**

**To Register for this Webinar:** [www.dealersedge.com/TCDH4-Register](http://www.dealersedge.com/TCDH4-Register)

**Please make sure to insert your CAR discount code for this webinar – TCDH4CAR**

### **Sep 9<sup>th</sup> – Case Studies in Successful Customer Loyalty**

How Dealerships Are Bringing Them Back Again and Again

**Thursday September 9 at 1pm Eastern**

Everyone knows that it should be easier to re-sell an existing customer than it is to go out and find a new one. The basic building blocks of customer loyalty are a quality product or service delivered at fair prices, but also in a way that makes your customers know that they are appreciated and valued. Customer Loyalty programs and systems abound - just how do you know which one, if any, will work best in your dealership. On September 9th visit with Mike Gorun from MediaTrack as we explore case studies of successful customer loyalty initiatives in the dealership environment.

(TCDi2) **\$149 for CAR Members** / \$298 Non-Members

**Presenter: Mike Gorun, MediaTrack**

**To Register for this Webinar:** [www.dealersedge.com/TCDi2-Register](http://www.dealersedge.com/TCDi2-Register)

**Please make sure to insert your CAR discount code for this webinar – TCDi2CAR**

### **Sep 16<sup>th</sup> - Case Studies: Service Departments Winning Back 2nd & 3rd Owner Vehicles**

How Service Mgrs are revamping their business plans to open up a market segment previously dominated by the corner garage and chain retailers.

**Thursday September 16 at 1pm Eastern**

Learn what is different about the "corner garage" that keeps customers coming back over and over again as their vehicles age. Ed Kovalchick is a nationally-known service management trainer and for about 18 months he has devoted almost all of his time studying what makes the corner garage tick. His findings will amaze you - the average customer comes back 4 times per year producing a 2.7 hour repair order with each visit. Working on vehicles with an average age of 9 years, parts sales exceed labor. On Sept 16th Ed will profile several dealership service departments that have transformed a segment of their shop into The Garage® with some amazing results. It takes a change of mindset - Ed will show you how you can make it work in your dealership. This can open up a whole new business in service.

(TCDi3) **\$149 for CAR Members** / \$298 Non-Members

**Presenter: Ed Kovalchick, Net Profit Inc.**

**To Register for this Webinar:** [www.dealersedge.com/TCDi3-Register](http://www.dealersedge.com/TCDi3-Register)

**Please make sure to insert your CAR discount code for this webinar – TCDi3CAR**

## Sep 23<sup>rd</sup> - How to Create a Consistent Selling Process on the Service Drive

Case Studies of how service departments have achieved huge sales increases by consistently delivering a professional selling presentation

**Thursday September 23 at 1pm Eastern**

How can your service department create the consistent selling process so often in evidence in the showroom? This question has vexed dealers and service managers for decades. The selling discipline taught and enforced in so many dealership showrooms is almost always absent once you get to their service drives. On September 23<sup>rd</sup>, system-selling guru, Steve Kwiatkowski of Liqqid Inc. will bring you real life examples of dealerships employing new tools to impressively increase maintenance package sales. Meet some of the dealer and service managers as they tell you how their success was realized. We all know there are huge profits to be earned in these sales - now you can learn how other dealerships have achieved their success in selling more high-profit maintenance packages.

(TCDi4) **\$149 for CAR Members** / \$298 Non-Members

**Presenter: Steve Kwiatkowski, Liqqid, Inc.**

**To Register for this Webinar:** [www.dealersedge.com/TCDi4-Register](http://www.dealersedge.com/TCDi4-Register)

**Please make sure to insert your CAR discount code for this webinar – TCDi4CAR**

## Sep 30<sup>th</sup> - Tips and Tactics for Converting Phone Ups to Appointments

The art of creating more opportunities from telephone inquiries

**Thursday September 30 at 1pm Eastern**

Dealerships spend a ton of money in an effort to get customers to raise their hands. Many make their first contact with the dealership by telephone. It's absolutely no secret that the challenge is to get that prospect off of the phone and into the dealership. On September 30<sup>th</sup>, Jerry Thibeau will offer a laundry list of tips and word tracks designed to bring the customer into the selling arena. It's your job to get them past their fears and insecurities, Jerry will provide you with proven processes to do just that.

(TCDi5) **\$149 for CAR Members** / \$298 Non-Members

**Presenter: Jerry Thibeau of Phone-Up Ninjas**

**To Register for this Webinar:** [www.dealersedge.com/TCDi5-Register](http://www.dealersedge.com/TCDi5-Register)

**Please make sure to insert your CAR discount code for this webinar – TCDi5CAR**

### Registration Details:

Each Webinar will last about 90 to 120 well-invested minutes. In addition to the live connection, after the Webinar all attendees will receive (via email) a link to download and play this program again for others on your team. Keep the recording and handouts in your training library for future reference and training.

Info on how to connect will also be sent via email and DealersEdge Services is always available to provide any needed assistance

### Can't make it on these dates? Why you should register anyway...

Because registered attendees receive instructions on how to download the program after the Webinar, even if you are not planning on being available on the date above, you should register so that you can listen to and view the program at a time and place convenient to you. If you register, you can listen in whenever you want.

### Fees:

Each Connection, no matter how many in attendance at your location, costs CAR Members just \$149 – that is a 50% discount off of the full non-member rate. This fee covers the Internet connection - which includes both audio and PowerPoint slides. There is no need for a telephone connection to participate. Your fee also includes a download of a full recording of this program - so that you can refer back and share it with co-workers at your business location. You may register online using the links specific to each webinar above. Online registration is limited to credit card payment.

However... DealersEdge does accept "bill me" registrations. If you prefer to be invoiced, rather than to pay online with a credit card, please call 800-321-5312 for personal and prompt service. Be sure to mention your CAR discount rate.

**Your Satisfaction is Guaranteed!** DealersEdge Webinars are fully guaranteed. If you register for any Webinar and find that you are not fully satisfied - just let them know and you will receive a full and unconditional refund - No questions asked!