



GCADA -Monthly

October 2018

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Payroll Processing Services

AREA NEW VEHICLE REGISTRATIONS REMAIN AT HEALTHY LEVELS

Key factors providing a boost to new vehicle sales:

- ◆ Motivation to upgrade
- ◆ Economic growth is positive; labor market is strong
- ◆ Consumer confidence is robust

Key factors holding back new vehicle sales:

- ◆ Used and new vehicle price gap is widening
- ◆ Rising interest rates

Get a concise summary of key trends and developments in the Greater Cleveland Area new vehicle market in this issue of Auto Outlook. Reports are published quarterly.

[Click here to view the full report.](#)

DRIVING YOUR SUCCESS: OCTOBER EDITION

Below is your monthly newsletter from Charapp & Weiss. This month's newsletter breaks down recent FTC action on recall marketing; discusses the #MeToo movement and employment arbitration agreements; and reviews last months' changes to the FCRA.

[Click here to view the October 2018 *Driving Your Success* newsletter.](#)

If you have any questions contact Ellen Mastrangelo or Nick Hanna. **This memo and its contents should not be construed as legal advice.**

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TIME AND ALLY FINANCIAL HONOR CLEVELAND HEIGHTS DEALER

Chuck Gile Wins National Recognition for Community Service and Industry Accomplishments at NADA Show

(New York, NY, October 22, 2018) – The nomination of Chuck Gile, dealer principal at Motorcars Honda in Cleveland Heights, Ohio, for the 2019 TIME Dealer of the Year award was announced today by TIME.

Gile is one of a select group of 51 dealer nominees from across the country who will be honored at the 102nd annual National Automobile Dealers Association (NADA) Show in San Francisco on January 25, 2019. The announcement of this year's 50th annual award was made by Jorg Stratmann, publisher, TIME, and Doug Timmerman, president of Auto Finance for Ally Financial.

The TIME Dealer of the Year award is one of the automobile industry's most prestigious and highly coveted honors. Recipients are among the nation's most successful auto dealers who also demonstrate a long-standing commitment to community service. Gile, 68, was chosen to represent the Greater Cleveland Automobile Dealers' Association in the national competition – one of only 51 auto dealers nominated for the 50th annual award from more than 16,000 nationwide.

"I am proud that Motorcars Honda has been recognized as the first carbon neutral auto dealership in the world by BP Global," nominee Gile said. "It is very rewarding that we are a green innovator in an industry not traditionally known for that kind of environmental stewardship."

[Click here for the full story.](#)

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OHIO DEPARTMENT OF COMMERCE ANNOUNCES 2019 MINIMUM WAGE INCREASE

The Ohio Department of Commerce recently [announced](#) that on January 1, 2019 the minimum wage in Ohio will increase from \$8.30 per hour to \$8.55 per hour. The \$8.55 rate applies to workers 16 and older who do not receive tips. Ohio minimum wage remains higher than the current federal minimum wage. Accordingly, Ohio's minimum wage is still controlling. As always, updated GCADA all in one employment posters or addendum stickers will be mailed to all dealers in December.

We will continue to update members as the increase approaches. Meanwhile, if you have any questions regarding these issues or any HR matter please contact Pat Harrington or Nick Hanna with the Dealer HR Services Program. **This notification and its contents should not be construed as legal advice.**



ANNUAL WORKERS' COMPENSATION WARNING

Every year GCADA members receive solicitations for Workers' Compensation Group and Retrospective Rating Programs from other TPA's that seem too good to be true. How can they do this? Look to the fine print where you will find that, upon closer inspection, they are neither true nor that good.

Be on the lookout for the following:

- 1. Stale claims data.** GCADA 2019 Group and Retrospective Rating quotes have been published based on the most up to date BWC claims data and payroll as of June 30, 2018. Please note if you have already received a quote, the quote is subject to change as September 30th is the final claims data update for the 2019 policy year.
- 2. Lengthy Service Contracts.** BE CAREFUL WHAT YOU SIGN! Several TPA's have buried in their lengthy Participation Agreements clauses you need to be aware of, such as:
 - ◆ "The TPA reserves the right to increase the participation fee at any time." *Agreement? We meant that for you, not us!*
 - ◆ "If you accept the TPA's Group quote, but later do not qualify for Group, the TPA automatically converts you to another program." *In other words, sorry – no discount – but we're keeping your money anyway.*
 - ◆ "If the applicant later decides to change to another group for whatever reason, the fee is non-refundable." *In other words, it's not your money, it's ours!*
 - ◆ The TPA reserves the right to convert you from a Group Program to a "Shared Savings" or "Equity Distribution" program where the TPA has sole discretion as to which employers will receive a discount and which ones will not. *In other words, we know better than you do, and it's not your money, it's ours! **The GCADA has none of these one-sided provisions in our agreements and never will!***
- 3. Hearing Representation by Non-Lawyers.** In Ohio, TPA's are not permitted to practice law at hearings. This means they cannot cross-examine employees or witnesses, offer testimony, refer to favorable case law or write legal briefs on your behalf. Some TPA's "market" legal representation; however, in the fine print you will find the Agreement merely mentions that the TPA sets up a legal defense fund. The TPA reserves the right to withhold or deny legal representation for any reason. The fact is, TPA's rarely engage attorneys to keep costs down.

GCADA provides a comprehensive safety program, expert claims management, in-house medical case management, legal representation at administrative hearings, accurate Group and Retrospective rating savings estimates, as well as consultation and representation at unemployment hearings. These are a few of the reasons why GCADA Workers' Compensation Program has nearly a 99% retention rate.

If you are interested in receiving a 2019 quote, please contact Pat Harrington or Jennifer Zedella.

As always, we thank you for your continued support. **This memo and its contents should not be construed as legal or tax advice.**

Workers' & Unemployment Compensation

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OHIO'S TITLE DEFECT RESCISSION FUND

This message is a brief review of the provisions found in [Ohio Revised Code §4505.181](#), also known as the Title Defect Rescission (TDR) Fund. Dealers have a thirty (30) day window from the date of the sale to title the vehicle to the customer for both new and used vehicles. Ohio's TDR law extends that window to forty (40) days where the dealer does not have title to the vehicle at the time of its sale to the retail purchaser.



Selling Used Vehicles Prior to Obtaining Title

All licensed dealers (new or used) in Ohio pay into the TDR fund, which is administered by the Ohio Attorney General's office and allows a licensed dealer to display, offer for sale, or sell a used motor vehicle without having first obtained a certificate of title for the vehicle in the dealer's name. Where a dealer sells a vehicle for which they do not yet have title, the dealership then has a forty (40) day window to title to the customer. This is a common scenario where a dealer takes a vehicle in on trade and sells the vehicle before title is obtained in the dealership's name. In this scenario, if a dealer does not provide title to the customer within the 40-day window the customer has an unconditional right to rescind. This is measured by calendar days, not business days. In this scenario, TDR also limits the time a customer has to ask for rescission to 60 days from the date of eventual titling of the vehicle to the customer. It's important to note that full rescission includes refunding the consumer the *full purchase price* of the vehicle, as well as the return of their trade or the trade-in value.

Failing to Disclose Title Defects

TDR further provides that a customer has an unconditional right to rescind the transaction if the dealer did not disclose at the time of sale that the vehicle's title is branded as a rebuilt salvage, an odometer discrepancy, or a lemon law buyback. In this scenario, TDR limits the time a customer has to ask for rescission to 180 days from the date of eventual titling of the vehicle to the customer.

The Consequences

If you receive a call from the Ohio Attorney General's Office or a customer regarding rescission under TDR, you should immediately research the transaction. Where a violation has occurred, a dealer has 7 business days from the customer's complaint date to either rescind the transaction or reach a satisfactory compromise with the retail purchaser. Otherwise, the customer may apply with the Attorney General for a full refund from the TDR fund, which will most likely lead to an enforcement action by the AG's Office against the dealer. Failure to timely respond to a TDR claim can also lead to private consumer litigation.

The TDR law defines rescission as reimbursement to the retail purchaser of any money actually paid, and in the case of a lender of the retail purchaser, the amount paid by the lender to purchase the contract or finance the sale of the vehicle. If a trade vehicle is involved, the dealer shall return the vehicle to the consumer, unless the dealer remitted payment to a third party to satisfy any security interest. In that case, the dealer shall reimburse the customer the value of the vehicle as evidenced on the buyer's order.

(continued on next page)

OHIO'S TITLE DEFECT RESCISSION FUND (continued)

Practical Advice

Below are some practical items to consider when issuing your titles:

- ◆ The TDR law applies to retail purchases (not wholesale transactions).
- ◆ Even though the law allows for 40 days to title, and the initial temporary tag is valid for 45 days, Dealers are advised to play it safe and aim to title ALL vehicles within a 30-day window, since Dealer Agreements with lending institutions obligate dealers to notate the lender's lien within 30 days, or there can be serious repercussions for a dealer pursuant to the Federal Bankruptcy Act.
- ◆ Be mindful of titling deadlines, but don't be too quick to title or pay-off trade liens before ensuring that you have all documentation necessary to ensure financing is approved prior to titling.
- ◆ Sales staff and office staff should remain in communication throughout the sale/titling process to ensure that no titles slip through the cracks.
- ◆ Advise your sales staff that where the initial 45-day temporary tag has run out, and a customer calls requesting a second 30-day tag, the salesperson needs to follow up with the office to see why the title has yet to be issued.
- ◆ It is important to note that dealers are not permitted to issue a second 30-day tag (they can obtain an additional tag from BMV for the customer, but the dealership cannot issue more than one tag).
- ◆ All title documentation should be retained in the deal file.

Again, this is a brief reminder on the topic. For more information, you can visit the Ohio Attorney General's website [HERE](#). If you have any questions, please feel free to contact Ellen Mastrangelo or Nick Hanna. **This notification and its contents should not be construed as legal advice.**

BMV INVESTIGATORS VISITING AREA DEALERSHIPS

Multiple GCADA Member Dealers were recently visited by BMV Investigators. Dealers should not be alarmed as the visits are primarily to check in with the dealer and ensure all licensing requirements are being met. Where an issue exists, the investigator will typically ask the dealer to correct the issue and confirm with BMV when this correction has been made. GCADA recommends dealers take these visits seriously and treat BMV investigators with the same courtesy and respect you would your customers.

Posted signage has been a primary issue for most dealers receiving visits. As a reminder, BMV requires that new motor vehicle dealers post the following:

- ◆ A permanent sign in the registered name of the business as it appears on the application, with letters of at least six inches high. The business sign shall be prominently displayed, properly maintained and permanent. *Note: This should include the dealer's business name and any DBA.*
- ◆ The business telephone number must be legibly posted in a conspicuous place in public view.
- ◆ The business hours must be maintained and legibly posted in a conspicuous place near the entrance of the office.

Additionally, Dealers are required to post their dealers' license in a conspicuous place in the dealership. Dealers are also required to maintain a current list of the dealer's licensed salespersons showing the names, addresses (dealership address) and serial numbers of their licenses. The dealer shall make this list available on request. For a form from the BMV to list your salespersons click [HERE](#).

For information from the BMV on physical location requirements, click [HERE](#). Meanwhile, if you have any questions please contact Ellen Mastrangelo or Nick Hanna. **This notification and its contents should not be construed as legal advice.**

Sales Auditing and
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NONRESIDENT SALES TAX UPDATE: MICHIGAN TRADE-IN CREDIT INCREASES JANUARY 1, 2019

The Ohio Department of taxation recently revised its' information release discussing how to calculate tax on transactions for nonresident sales. The updated release is available [HERE](#).

The revision addresses Michigan's trade-in allowance for motor vehicles, which increases from \$4,000 to \$5,000 on January 1, 2019 (and increases \$1,000 annually until there is no limitation on the trade-in value beginning January 1, 2029). Additionally, as of January 18, 2018, Michigan allows an owner trading in a recreational vehicle, as defined under Michigan law, to utilize the full trade-in allowance on the purchase of a new recreational vehicle from a vehicle dealer.

As a reminder, residents of most other states are exempt from Ohio sales tax on the purchase of motor vehicles in Ohio. However, dealers are required to collect sales tax on sales of motor vehicles to Nonresidents who will remove the vehicle to one of these seven states--Arizona, California, Florida, Indiana, Massachusetts, Michigan and South Carolina. Here's how to determine the tax due from Nonresidents who will remove the motor vehicle to one of the seven listed states:

1. Calculate the Ohio price of the vehicle under Ohio law, i.e., as you would for a sale to an Ohio resident, taking into account the trade-in deduction if a new vehicle is purchased. The sales tax rate to apply to the Ohio price is 6.0%.
2. Calculate the price in the applicable state taking into account the adjustments in the chart below, such as a trade-in allowance, if permitted by the state, and apply the sales tax rate of the appropriate state listed in the chart below. Please note that the sales tax rates listed in the chart below may be subject to change.
3. The lesser of the two amounts must be collected as the sales tax due from the customer.

The following is the list of the states, applicable tax rate, and the adjustments required to determine the proper amount of sales tax to collect:

State	Tax Rate	Trade-In Allowance	Special Provisions
Arizona	5.60%	Yes- New and Used	
California	7.50%	No	
Florida	6.00%	Yes- New and Used	
Indiana*	7.00%	Yes- New and Used	Nonresident exemption for RVs and trailers with a load capacity of at least 2200 pounds
Massachusetts	6.25%	Yes- New and Used	
Michigan	6.00%	No	Initially, in 2013, up to \$2,000 of the value of the motor vehicle being traded-in could be used to reduce the price. That trade-in amount increases annually by \$500 beginning on January 1, 2015. However, beginning on January 1, 2019, the trade-in amount is \$5,000. Additionally, beginning on January 1, 2020, that trade-in amount increases from \$500 annually to \$1,000 annually until the amount of \$14,000 is exceeded in 2029. Beginning in 2029, there is no limitation on the trade-in that would reduce the price
South Carolina	6.00%	Yes- New and Used	Tax Cap of \$500.00 (Effective for sales on or after July 1, 2017)

Again, please refer to the Department of Taxation release linked above for complete details. If you have any questions please contact Nick Hanna or Ellen Mastrangelo. **This memo and its contents should not be construed as tax and/or legal advice.**

DEALERS BEWARE: CREDIT PROFILE NUMBERS

GCADA has been informed that at least one area member dealer has been given a Credit Profile Number (CPN) by a customer. A CPN (also referred to as Credit Privacy Number) is a nine-digit number that looks like a Social Security number. These are sometimes sold to consumers by credit repair companies, offering a consumer a fresh credit profile, but may actually be the dormant Social Security numbers of children, the elderly or incarcerated individuals, or stolen numbers.

The Federal Trade Commission has weighed in on the subject, in a post to its website titled "[Credit Repair Scams](#)." It warns consumers to beware of companies promising a "new credit identity" that can help you hide a bad credit history or bankruptcy in exchange for a fee.

The problem for dealers involves how to identify a customer using a CPN. While that is a difficult question to answer, it starts with following the procedures outlined in your Red Flags Program. Indicators include a limited credit history, numerous recent inquiries and newer lines of credit with lower limits (especially suspect for individuals 30 years old and above). Clearly these are not surefire indicators that a CPN is being used, but may be items that prompt a dealer to take an additional step in their red flags compliance process, especially in an effort to verify a customer's identity. While the credit reporting agencies typically will not accept anything but a social security number, and have red flag processes of their own to guard providing credit reports to an identity thief, dealers cannot rely solely on their practices when helping a customer establish automotive credit.

As a reminder, the Federal Trade Commission's Red Flags Rule requires dealers who offer or maintain consumer credit (including retail installment sale contracts and vehicle leases) and/or business credit, where a reasonably foreseeable risk of identity theft exists, to maintain a written Identity Theft Prevention Program that (i) identifies relevant red flags that indicate the possible existence of identity theft, (ii) contains reasonable procedures to detect and respond to those red flags, and (iii) is updated periodically to reflect new identity theft risks. Information on the full scope of duties is available in [NADA's A Dealer Guide to the FTC Red Flags and Address Discrepancy Rules: Protecting Against Identity Theft](#).

If you have any questions, contact Ellen Mastrangelo or Nick Hanna. **This memo and its contents should not be construed as legal advice.**

SEPTEMBER REGISTRATION REPORTS NOW AVAILABLE

The September 2018 registration report information, available through the query service, is now posted at the following link:

[Click here to access all available GCADA registration reports.](#)

Monthly summary pages for new cars, trucks and cars/trucks combined are posted in PDF for a quick review, and the online query service has been updated with the latest data. Click [HERE](#) for a short guide to help you with the query service.

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CHECK YOUR OUTDOOR LIGHTING NOW!

GCADA Lighting Program, powered by Triple E Electric

Daylight Savings Time ends November 4th. Lights will be coming on sooner and staying on longer. We know that proper lighting is important to your vehicle display areas both inside out and out. We also know that proper lighting can help secure your facility during the evening hours. Unfortunately, it can be expensive and time consuming to replace bulbs and ballasts until now! The GCADA Lighting Program powered by Triple E Electric is your full-service lighting solution.

- ◆ Exclusive GCADA Member Pricing
 - ◇ \$40 per 1-2 fixture pole
 - ◇ \$50 per 3 or more fixture pole
 - ◇ \$50 mobilization fee
- ◆ Full Assortment of Lighting Products Offered
- ◆ Quick Response Time
- ◆ Trained, Licensed and Insured Electricians

Over the last several years, GCADA Members have been inquiring about switching to LED fixtures and lighting. Triple E Electric offers LED's and can explain the "pros and cons" of switching to this new technology.

Should you be interested in more information about the GCADA Lighting Program, please contact Dennis Rose at your Association.

GCADA PAYROLL PROCESSING PROGRAM

This is the time of year when most businesses begin to evaluate vendor services that they use, especially payroll services. Your Association would like to remind members of the **GCADA Payroll Processing Program** powered by Heartland Payroll Services. We are very confident that Heartland will provide GCADA members with the pricing, customer service and accuracy that our members, need and expect, when it comes to payroll processing.

Recently some other processors have made their customers change the way they were processing and/or they have raised pricing. Now is a great time to check into GCADA Payroll Processing.

If you thought that your processor was "***the only game in town***", this program is for you.

Here are just some of the highlights for the GCADA Payroll Processing Program:

- ◆ Complete tax service for Federal, State, Local and Unemployment taxes
- ◆ All-inclusive pricing: processing, tax payments, new hire reporting, direct deposit & more
- ◆ Three-year price lock
- ◆ Full reporting capability including custom report writer to create your own unique reports
- ◆ Pay employees with Check, Direct Deposit or Pay Card
- ◆ Single point of servicing contact for your account with 2-hour mandate to return messages and emails
- ◆ EXCLUSIVE PRICING PROGRAM ONLY AVAILABLE TO GCADA MEMBERS
[\(click here\)](#)

Should you want to find out more about this program or have any questions please contact Dennis Rose at your Association.

DMS ANALYTICS SERVICE

Are you having a hard time understanding your DMS invoice? Could it be that your DMS provider makes the invoice so complex to understand that you just don't have a prayer to understand what you are paying for? Do you think it could be by design?

The Greater Cleveland Automobile Dealers' Association and SCS Consulting have teamed up to provide a program to help GCADA members learn how to analyze their monthly invoice and identify common areas of discrepancies. In addition, SCS will also be able to help members to recognize overbilling and recover monies already paid, if appropriate.

Dealership data processing costs are huge and much of what you get invoiced for every month could be either unnecessary or just plain wrong!

Need help with a new DMS provider or renewing with your current vendor? With expertise in Telecommunications Services, Monthly Software Support, Monthly Hardware Maintenance and Manufacturers Database Updates, SCS Consulting can also be of assistance when negotiating new DMS agreements, renewals or updates.

Pricing for the review of a member's DMS invoices:

- ◆ If no discrepancies are found in an invoice, the review is FREE
- ◆ If an error in billing is found that results in a recoverable item of \$5,000.00 or less the review is FREE
- ◆ If an error in billing is found that results in a recoverable item of \$5,000.01 to \$10,000.00, SCS Consulting would retain 10% of the recoverable dollars
- ◆ If an error in billing is found that results in a recoverable item greater than \$10,000.00, SCS Consulting would retain 15% of the recoverable dollars.

If you have any questions about this program or if you would like to set up a preliminary meeting with SCS Consulting, please contact Dennis Rose at your Association.



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GCADA SALESPERSON LICENSING PROGRAM

GCADA offers a member benefit to assist in the licensing of your sales staff which includes; salespeople, F&I managers, internet sales, sales managers or any other member of your staff who takes part in the sale of a motor vehicle. A new salesperson **must** be licensed prior to taking any part in the sale of a motor vehicle on the behalf of your dealership. The practice of utilizing an unlicensed salesperson places your dealer license at risk.

Your Association provides a service to handle the sales licensing from start to finish. This process can be done efficiently as long as the application is complete and correct and the applicant does not have a criminal past. This program also eliminates the need for an applicant to visit a police station for fingerprinting since GCADA is equipped to take fingerprints. **Please make sure that the application is completely typed out with correct information as the BMV will halt the entire application process for illegible and incomplete applications.**

Please complete the following steps to ensure a smooth application process:

- ◆ Send the newly hired salesperson to GCADA, now located at **9150 South Hills Boulevard, Suite 150 in Broadview Heights**, with the following items:
 - ◇ A valid photo I.D.
 - ◇ A **typed, fully completed and notarized BMV 4301 Form** ([click here to complete and print](#)). Please make sure that work history dates read day, month and year and all check boxes are correctly completed. The BMV will not process incomplete applications.
- ◆ The salesperson will come to GCADA with the above-mentioned items and will have fingerprints taken electronically.
- ◆ Once GCADA receives the fingerprint results they are forwarded with the salesperson's BMV 4301 Form to the BMV Dealer Licensing Section.
- ◆ The new license is ground mailed directly to the dealership from the BMV in Columbus.

The dealership will be billed a flat GCADA member fee of \$42.00 per application which covers the BCI&I fingerprinting charges and the BMV salesperson licensing fee.

This program is also for salespersons who have let their license expire for over a year and longer. GCADA does not handle renewals, transfers and reinstatements and those transactions must be handled directly through the BMV. For additional information please see [Motor Vehicle Salesperson License Information and Instructions](#).

If you have any questions concerning the GCADA Salesperson Licensing Program please contact Karen Ford or Nichole Means.

GCADA Sales Licensing Program

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GCADA NATURAL GAS & ELECTRIC PROGRAM MONTHLY UPDATES

Your Association and North Shore Energy are excited to provide you with customized, real-time pricing from multiple competitive Suppliers, assuring you the lowest market prices available for your Electric and Natural Gas procurement. Price offers change daily.



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Natural Gas

	Fixed Price Range in \$/Mcf	
	Dominion Utility Zone	Columbia Utility Zone
12 months	3.33 - 3.68	4.13 - 4.48
24 months	3.18 - 3.53	3.95 - 4.30
36 months	3.09 - 3.44	3.83 - 4.18
<i>**Variable Prices (NYMEX+) are Available Upon Request**</i>		

Electric

	Fixed Price Range in cents/kWh		
	CEI	OE	TE
12 months	5.64 - 5.99	5.64 - 5.99	5.50 - 5.85
24 months	5.26 - 5.61	5.26 - 5.61	5.21 - 5.56
36 months	5.14 - 5.49	5.14 - 5.49	5.14 - 5.49

To Take Advantage of Rates:

- ◆ Sign a copy of NSE's Letter of Authorization so that NSE may obtain pricing for you (click [HERE](#) for Natural Gas and [HERE](#) for Electric)
- ◆ Fax or Email a recent copy of your utility bill for each location, along with the LoA, to Dennis Rose at your Association
- ◆ Review customized pricing and contract terms with your NSE Consultant
- ◆ Sign the contract with the Supplier of your choice

To find out more about the GCADA Natural Gas and Electric Power Programs, please contact Dennis Rose at your Association.

GCADA Center for Automotive Training & Education

The key to dealership success is continuing education. We recognize that training is a critical investment in the success of employees and the growing excellence of your dealership. In order for training to be most effective, it must be more than a single event. To facilitate employees' life long professional growth, we offer a variety of educational opportunities throughout the year.

The Center for Automotive Education and Training offers your team the know-how and practical techniques it takes to meet and exceed your dealership's goals. We bring you the experts to offer the highest standard of affordable training. Participants receive a comprehensive course manual for each program and may earn Continuing Education Units. Take advantage of the information available to you from industry leading experts right here at your Association!

To register for a GCADA event, [click here for online registration](#) or call (440) 746-1500.

UPCOMING EVENTS

Professional Automotive Sales – The Road to a Sale

*****Two-Day Course*****

Date: Tuesday & Wednesday, November 6 & 7, 2018

Time: 8:30am—5:00pm

Location: South Hills Conference Center
9150 South Hills Boulevard
Broadview Heights, OH 44147

Cost: GCADA Member—\$185 per person; Non-Member—\$250 per person

This workshop is designed to jump start a new sales career in the right direction or to revamp a seasoned sales professional. We cover everything from the greeting through follow-up during a two-day dynamic workshop. Participants will discover how to develop business through prospecting, handle objections, close the deal and proper follow-up techniques. It is two days packed full of immediately useful techniques that will ensure you discover success every day of your sales career!

[Click here for more information and to register.](#)

HAZCOM Training for Dealership Employees

Date: Tuesday, November 13, 2018

Time: 5:30pm—8:30pm

Location: GCADA Offices (room TBD)
9150 South Hills Boulevard
Broadview Heights, OH 44147

Cost: SAFE-\$0; GCADA Member-\$35 per person; Non-Member-\$55 per person

Hazard Communication (HAZCOM) is a standard under the OSHA code designed to ensure that the hazards of workplace chemicals are evaluated and properly communicated to employees. The SAFE Program's HAZCOM class has been designed to address relevant dealership situations and is presented in an efficient, easy-to-understand format. By attending this course, dealership employees satisfy the training required by OSHA while making their dealership a safer place to work.

[Click here for more information and to register.](#)