



CONGRATULATIONS

GAYLE McCARTNEY MEMORIAL EDUCATIONAL TRUST 2009-10 SCHOLARSHIP RECIPIENTS

Congratulations to Jared Chamberlain, Colcord, Oklahoma and **Floyd Treviño**, Madill, Oklahoma on being selected as recipients of the **Gayle McCartney Memorial Scholarships**. Each recipient will receive \$1,000 for the 2009-10 academic year.



Jared Chamberlain



Floyd Treviño

Jared is the son of Jared & Wendy Chamberlain, Colcord, Oklahoma and is a 2009 graduate of Colcord High School, Colcord, Oklahoma. He will attend Wyotech – Laramie Campus, Laramie, Wyoming, and study Automotive and Light Diesel Repair.

Floyd is the son of Elida and Florencio Treviño, Madill, Oklahoma and is a 2008 graduate of Madill High School, Madill, Oklahoma. He will attend Oklahoma State College, Okmulgee, Oklahoma, and study Automotive Service Technology.

*The Gayle McCartney Memorial Educational Trust is a 501(c)3 not-for-profit educational trust and contributions to the Fund are tax deductible under IRS guidelines. **APSA thanks all association members and friends for their past participation and encourages their continued support to the Gayle McCartney Memorial Educational Trust** whose primary purpose remains one of providing financial assistance to selected recipients.*

Good luck Jared & Floyd!

Association News

APSA ANNUAL MEETING



Rob Bolin, Immediate Past Chairman, presents new APSA Chairman of the Board, Griff Lasley, with a gavel.

APSA members enjoy dinner at the Chairman's Reception.

Pictured from left to right:



James Ferguson of Tasco Auto Color, Leonard Simpson of Iowa Automotive Machine & Supply and Hank and Tommie Stuth of Anderson Automotive Repair.



Chairman Griff Lasley presents outgoing Chairman, Rob Bolin with a plaque to express appreciation for his many years of service to the Association.

APSA staff attending the recent meetings.

Pictured from left to right:



Jimmy Kirk, Membership Representative and Insurance Agent; Jim Quinten, President; Carol Rackers, Membership Services Manager and Insurance Agency Administrator and Melanie Norman, Vice-President. Staff Not Pictured: Marc Beasley, Membership Representative and Insurance Agent; Erica Cramer, Receptionist and Doug Sessions, Membership Representative and Insurance Agent.

GET YOUR COPY PAPER!

You now have a source for standard 20 lb., 8 1/2" x 11", 90 brightness copy paper with no freight charges, no matter how much you order! The cost is a flat **\$32.95 per carton** at any quantity. Call the APSA office to order!

CARQUEST INVOICES

The APSA forms supplier has stocked a **Carquest Laser Invoice** for the Exploris System! They are pre-printed with the Carquest logo, are packed 2,500 to a carton, and pricing is:

1-5 cartons \$14.95 per thousand forms
6-24 cartons \$13.89 per thousand forms

Place your order today!



AUTOMOTIVE AFTERMARKET CALENDAR PROGRAM
CELEBRATE THE YEAR 2010 BY GETTING YOUR MESSAGE INTO THE HOME AND OFFICES OF YOUR CUSTOMERS...DAILY.

- Let them know that you intend to shine bright in this new age & will be there to serve their needs.
- Calendars are used all year. Plus they are often used as personal reminders and looked at year after year.
- Calendars are used where buying decisions are made: on the job, in the office, on the road, or at home. 65% of all calendar recipients write appointments reminders on their calendar. This daily involvement keeps your advertising sign working all day, every day.

2010 CALENDARS ARE NOW AVAILABLE

If you don't find the calendar you are looking for in our brochure, check out the many additional options available by clicking on the following link to view the new **APSA Store** for more calendar offerings as well as other merchandise available! **Order today to ensure holiday delivery!**

Go to: <http://www.promoplace.com/21176/stores/apsa>

PRICE REDUCTION ON DISCONTINUED ITEMS

We have a limited supply of Form #160 Special Order Forms and Form #5022 Bill of Lading Forms at a discounted price because our supplier will no longer offer these as stock forms. If you use either of these forms call the APSA office and get them while they last!

TECHNICIAN TRAINING AVAILABLE



APSA announces this self-paced, interactive learning series that contains **must-have training for today's professional technicians.** Each course in the series contains the most up-to-date content, reinforced using engaging graphics, animations, and user interactions. Section review questions, as well as the end of course review, are designed to reinforce user learning and progression. These thought provoking products combine theory, diagnosis, and repair information into one easy-to-use training tool! More than 8.5 hours of state-of-the-art instruc-



tion is provided in each course. Available in both CD-ROM and Web based formats, these training tools are ideal for all automotive technicians.

Professional Automotive Technician Training Series Benefits:

- Regular use of highly engaging animations and interactivity keeps users engaged throughout all the material
- Book marking technology enables users to track their progress from beginning to end
- Periodic progress checks and end-of-section reviews are integrated throughout to ensure the highest level of retention
- Certificates of completion can be printed by users achieving a score of 80% or higher on the final course review
- All material is up-to-date to the latest ASE standards
- Courses have been developed to comply with both AICC and SCORM compliance standards

Courses include: Basic Automotive Service and Maintenance, Engine Performance, Brakes, Suspension and Steering, Electricity and Electronics.

For more information, refer to the APSA website
www.apsassociation.com

NETWORKING GIVE AND TAKE

Some people are naturals at networking, while others find they need to work at it. The more effectively you nourish your network, the more effectively it can work for you.

► **Don't wait until you are out of work.** While you have a job, think about what it is you do, how you do it, and who knows you are doing it. Networking is the process of telling your "work story" in a manner that is interesting to others and beneficial for you. If you wait until you are out of a job, you miss the opportunity to connect people in your network with those in your workplace. Networking should be fluid and reciprocal. Listen actively to others about what they do and initiate opportunities to connect them with others they may want to meet.

► **Network all the time.** Believe it or not, we already network quite a bit. To find a new dentist, we usually ask people we know. Think of yourself as a resource for others, and they begin to reciprocate. Your value as a networking contact is greater if you keep in touch with others even when you don't need their expertise. Arrange coffee or lunch, or just make a phone call to catch up. The more you know about the individuals in your network, the more they can help you when you need them.

► **Network professionally and personally.** Professional networking is essential when you find yourself on the job search, but many people also find leads from their personal network. If you can find opportunities to share your

professional contacts with your personal contacts, your work life becomes more real to them and their ability to assist you increases.

► **Make it reciprocal.** How often you have networked on others' behalf and how often you have asked for help, such as asking for information, job leads, references, or feedback on how someone else sees your ability to fill a particular position? The balance may not be equal, but make sure that people see you as a resource as well as a questioner. Don't call on the same people too often without reciprocating. As you keep your network apprised of your career moves, additional education or training, or changes in your personal circumstances, inquire about their career changes, too. Keep in touch by going to lunch, giving away tickets you can't use, or by sharing pertinent industry information.

GAYLE McCARTNEY EDUCATIONAL TRUST RECEIVES DONATION

The Trustees of the Gayle McCartney Memorial Educational Trust sincerely thank Replacement Parts, Inc for their generous contribution.



If you know of a company that has a similar foundation for charitable purposes, please keep the APSA Educational Trusts in mind. They provide funds for tuition, room, board and books for students of APSA members and ³others planning to enter the automotive aftermarket.



CREDIT CARD CORNER:

WHAT IN THE WORLD IS PCI?

By Jeff Wurstner, *First National Merchant Solutions*

In 2006, Visa, MasterCard, Discover, American Express and JCB formed the Payment Card Industry (PCI) Security Standards Council to help protect credit card information against crime. Their Data Security Standard (PCI-DSS) defines requirements for systems, policies, procedures and other protective measures. PCI-DSS requires anyone involved in the use of credit cards to comply with the standard.

Why this is happening. According to Forrester Consulting, 81% of all U.S. businesses store credit card numbers.

Over the last few years, several newsworthy breaches of computer systems resulted in the potential compromise of millions of credit card numbers. The Privacy Rights Clearinghouse estimates more than 246 million personal information records have been breached in the USA since 2005. Cardholder lawsuits began to occur. Federal and state governments demanded that the industry take action to protect cardholder data.

What it means to your business. PCI-DSS requires you address your practices for accepting credit cards, handling card data and using credit card terminals, computers, software programs or other Point of Sale devices that comply with the standard. A business owner is asked to consider things that may never have been an issue before, namely how their employees use cardholder information, how they are given access to it and the steps taken to protect it.

Just another hand in your wallet? For the owner of a small business, this can seem like one more hand reaching for their wallet. With no IT security staff to deal with it, it can seem like time wasted not growing your business. However, that credit card machine on the front counter of your store is actually a doorway into your company's checking account. And the impact of a breach of a single customer's card can devastate a company's standing within a community. Bad news travels fast. Thieves from around the world are smarter and more empowered by technology than ever. The crooks are getting better at stealing. Regulations put the responsibility for doing everything possible to prevent their success squarely on your shoulders. The standard asks you to take a common sense approach to your company's acceptance of credit cards as payment. It asks that you protect cardholder information with the same diligence you safeguard your company financials. If you arm your security system at night before closing up or if you lock your car, you already get the idea.

What you are required to do. The PCI-DSS standard requires annual certification of a company's compliance with the standard. The process involves finding a registered Qualified Security Assessor (QSA), whose system will typically require you to complete a survey about your card acceptance program. The process may also include the QSA's technical analysis of your PC or network.

Buyer beware! Almost overnight, an entire "PCI compliance" industry was born. Some well established consulting firms added PCI expertise to their services portfolios. Be aware that an awful lot of brand new 'experts' are sprouting like weeds, too. If you have any questions, please call the APSA office at 800-375-2968.

For more information:

<https://www.pcisecuritystandards.org/index.shtml>

www.visa.com/cisp

www.mastercard.com/sdp

www.discovernetwork.com/resources/data/data_security.html

www.americanexpress.com/datasecurity

<http://privacyrights.org/ar/ChronDataBreaches.html>

ID THEFT: DETER DETECT DEFEND

Identity theft occurs when your personal information is stolen and used to commit fraud or other crimes. It costs you time and money, and can destroy your credit.

Deter thieves by safeguarding your information. Shred financial records and paperwork with personal information before you discard them; Protect your social security number by not carrying your card with you or writing your number on a check; Give it out only when absolutely necessary or ask to use another identifier; Don't give out personal information on the phone, through the mail, or over the internet unless you know who you are dealing with; Never click on links in unsolicited emails, instead, type in the web address you know for the sender. Use firewalls, anti-spyware, and anti-virus software to protect your home computer and keep them up to date; Don't use obvious passwords like birthdates, mother's maiden name, or the last four digits of your social security number; Keep your personal information in a secure place at home if you employ outside help.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements. Be alert to signs that require immediate attention like bills that don't arrive as expected, unexpected credit cards or account statements, denials of credit for no apparent reason, and calls or letters about purchases you did not make; Review your credit report annually. Equifax, Experian, and TransUnion are required by law to give a free credit report each year when asked for it. Call 877-322-8228 or visit www.annualcreditreport.com. Check your financial accounts and billing statements for charges you did not make.

Defend against ID theft as soon as you suspect it. Place a fraud alert on your credit reports — calling just one of the consumer reporting companies is sufficient. Creditors then follow certain procedures before opening new accounts in your name, and credit reports are then free; Close any accounts that have been tampered with; File a police report for proof of the crime for creditors; Report the theft to the Federal Trade Commission online at ftc.gov/idtheft to aid law enforcement across the country.



APSA LEGISLATIVE ROUND UP FOR 2009

*By Mark Schilling,
APSA Director of Government
Affairs*

All ten of APSA's member states saw legislative activity this year, and most were faced with the same recessionary challenges as the rest of the country. The financial impact on state revenues was the driving factor in all the states, even those like Arkansas and Texas that had relatively benign budget issues and managed to even pass some tax reforms.

The following round up represents merely a snapshot of legislative activity around our region and any lack of detail is more indicative of the information available at press, not necessarily a lack of activity by the particular legislature.

The **Arkansas** Legislature got off to an excellent start by passing a 1% reduction in the state sales tax on groceries (from 2.875 percent to 1.875 percent), and finished up by putting forward three proposed constitutional amendments. The proposals going to ballot include a constitutional right to hunt, fish and trap; changing the state's economic development plan to allow issuance of general obligation bonds to support potential projects of any size; and amending the state's credit and usury laws. The Arkansans also passed a decrease in the sales tax on energy used by manufacturers (that has already gone into effect) as well as a repeal of the state sales tax on mini-warehouses and self-storage services, beginning on July 1, 2011. Arkansas is one of the few states that came into its legislative session this year with a surplus and opened it with a tax cut.

Perhaps the biggest challenge faced by the **Colorado** legislature was how to fill a \$300 million hole in the state's higher education budget. Due in large part to the federal stimulus package, lawmakers were able to shore it up. While some states (like Arkansas) were busy cutting taxes, Colorado was all about growing the tax and fee structure. Of particular note to APSA members will be the vehicle registration fee. This fee, which is expected to cost vehicle owners about \$41 per year will raise funds to repair roads and bridges across the state. Although 'technically' speaking, not taxes or fees, HB 1057 will now require employers of 50 or more employees to provide up to eight hours of unpaid leave for parents to attend certain school related academic activities for their children. SB 244 mandates health plan coverage for autism spectrum disorders and requires small group plans to cover "applied behavior analysis treatments." Finally, and on the plus side for business owners, the legislature failed to pass legislation setting up a government-run, universal health care system.

Iowa legislators passed a 'wage discrimination' bill that creates a claim against employers with four or more employees who engage in discriminating practices. The bill provides that the practice of paying wages to an employee (because of age, race, color, creed, etc.) at a rate less than that paid to other employees is unlawful. Defenses to the practice include systems of seniority or merit or a system based on measure of earnings by "quantity or quality of production. The Iowa legislature was not particularly friendly to small businesses this year. They increased health care mandates with requirements for residential pediatric psychiatric care and orally administered "anti-prescriptions". The trial lawyers won some major workers comp changes, including some limitations on employers abilities to defend in certain penalties in denied or terminated claims, and allowing claimants working in other states to file claims in Iowa if the employer has operations in Iowa. Other bills expand the Iowa unemployment work share program from 26 to 52 weeks; and allow individuals to hire private attorneys to sue for consumer fraud, rather than rely on the Attorney General for consumer protection.

Kansas legislators considered numerous bills to increase existing or create taxes, thankfully all were defeated. Business and commerce-minded legislators were also face with workers comp insurance legislation that if passed, would have also resulting in increased costs to employers. Thankfully, this legislation was also defeated.

Missouri Governor Jay Nixon signed economic development legislation raising the state franchise tax threshold from \$1 million in assets to \$10 million, resulting in a near blanket exemption for all but the state's largest of employers. The bill also expands a number of existing tax credit programs, including the Quality Jobs Program and New Markets. Other legislation of note includes a four year state agency moratorium on fee increases, and a significant requirement that new agency rules do not harm or create regulatory hardships for small businesses with fewer than 25 employees.

In **Nebraska**, the Cornhusker legislature following in Missouri's footsteps also passed a major economic development bill. LB 164 extends several Nebraska Advantage programs through 2015. The programs included are the Nebraska Advantage Act, the Advantage Research and Development Act and the Advantage Microenterprise Tax Credit Act.

Like many other states, **New Mexico** was faced with a significant budget shortfall, which limited funding to critical areas such as health and safety, as well as completion of state projects already in progress. Outside of budgetary issues, perhaps the most notable change was the abolition of the death penalty – making New Mexico only the second of the states to do so. Lawmakers also passed legislation making it easier for homeowners to finance solar and other renewable energy systems, and ethics reforms to limit the amount a donor may contribute to a candidate, as well as opening up to the public deliberations in legislative conference committees.