



About NJ CAR

Our Mission

- ◆ To protect and advance the public, government and industry relations interests of franchised new car and truck retailers.
- ◆ To provide accurate and authoritative advice on statutory, regulatory and legislative matters affecting the interests of automotive retailers.
- ◆ To maintain and enhance the quality, scope and nature of membership services offered by the Coalition to New Jersey's franchised new car and truck retailers.
- ◆ To constantly evaluate existing services and aggressively explore new options in order to ensure that the Coalition continues to serve the essential business needs of automotive retailers.
- ◆ To build upon the Coalition's reputation as one of the Garden State's leading business advocacy organizations.

Who We Are

The New Jersey Coalition of Automotive Retailers (NJ CAR) was founded in 1918 and is a non-profit organization serving more than 630 franchised new car and truck retailers throughout New Jersey. **NJ CAR is the ONLY statewide association representing auto retailers and over 98% of new car and truck retailers are members of the Coalition.** NJ CAR's purpose is to promote the principles of commercial honor and integrity in the sale and service of motor vehicles.

The primary objectives of NJ CAR are to further any legitimate interests of its members, to keep its members informed on a variety of business matters, practices, trends and legislation, and to provide special products and services to its members.

Benefits of General Membership

What We Can Do For You

NJ CAR aggressively serves franchised New Jersey automotive retailers by providing its members with:

Assistance

NJ CAR provides valuable assistance in the areas of Motor Vehicle, Tax, Insurance and Banking, as well as Safety Programs, Public Relations, Employee Relations and Local Association Organizations. The Coalition also assists members with the interpretation of New Jersey and federal laws and regulations.

Information

The NJ CAR NewsLetter, distributed more than 24 times per year, offers information on important business matters relevant to dealership operations and provides analysis and guidance that assists dealerships with maintaining compliance with federal and State laws, as well as rules and regulations that specifically affect the retail automotive industry. Members also receive a quarterly magazine, *New Jersey Auto Retailer*. This NJ CAR publication provides another communication vehicle to provide important information to NJ CAR members.

Representation

A major responsibility of NJ CAR is to represent New Jersey's automotive retailers in legislative matters. The Coalition has been active at every session of the New Jersey Legislature in defending the industry against adverse legislation, as well as initiating and supporting favorable legislation.

Exchange of Ideas

NJ CAR provides opportunities for members to exchange ideas that have worked in their dealerships. The *NJ CAR Annual Meeting & Business Expo* is the Coalition's biggest such event and provides a valuable opportunity for members from all over the State to attend a variety of timely and important seminars, and visit a trade show comprised of carefully selected vendors. This annual event also allows members to renew acquaintances and make new contacts, in addition to exchanging useful ideas. Maintaining important business relationships and providing mutual support is an essential part of Coalition membership.

Leadership

NJ CAR operates under the direction of member retailers who are elected as Trustees for a period of two years by members in their counties. In turn, these Trustees elect officers, including the Chairman of the Board, for a term of one year.

Training and Education

Periodically, NJ CAR offers seminars and workshops on topics that are facing the industry at a particular time. Seminars and education initiatives are specifically designed to address the unique business environment of automotive retailing. The Coalition strives to provide high-quality educational programs, which focus on all areas of dealership operations: sales, service and parts, office personnel, motor vehicle services and management.

Member Services

Motor Vehicle Operation

Dealer Agency

In operation since 1993, New Jersey's auto retailers have the largest Motor Vehicle Agency in the State available to them. Designed by auto retailers for auto retailers, the NJ CAR Dealer Agency guarantees a three-business-day turnaround for processing your dealership's title work.

NJ CAR pursued its goal of operating a dealer-only Motor Vehicle Agency at the urging of members who have long complained about local agency service. The Coalition's Dealer Agency offers the following benefits to dealerships using the service:

- ◆ **PICKUP AND DELIVERY OF YOUR DEALERSHIP'S TITLE WORK.** Using the Coalition's contracted courier service, your title work is picked up and returned to your dealership on a scheduled basis. Dealerships using the Dealer Agency are invoiced a modest fee every six months to help defray the cost of the courier.
- ◆ **THREE-BUSINESS-DAY PROCESSING TIME.** Your work is picked up, processed by the Dealer Agency and returned to you in three business days.
- ◆ **A COMMITMENT TO SERVE THE NEEDS OF NEW JERSEY AUTOMOTIVE RETAILERS.** The Dealer Agency is committed to processing your dealership's motor vehicle work accurately and in a timely fashion.

Online Registration System

In addition to using the NJ CAR Dealer Agency, New Jersey automotive retailers have the ability to process their own Motor Vehicle work electronically right inside their own dealerships. Each retailer that elects to use this service is provided with blank registration documents and metal license plates, both passenger and commercial. The computer program is user-friendly and, in only a few minutes, a registration document is printed in your dealership and the metal plates can be affixed to the vehicle.

No more waiting for your local Motor Vehicle Agency to send your work back or having to send a runner to your local agency. Members have a great opportunity to control their Motor Vehicle work in-house, Monday through Saturday, including most State holidays when local agencies are closed.

For more information about the Online Registration System, call NJ CAR's Motor Vehicle Operation at 609.530.2808 and speak to Sue Sbarro at ext. 211.

[NJ CAR Title Services](#)

NJ CAR Title Services focuses on “special” Motor Vehicle transactions. The Title Services staff acts as an information resource, distributes forms, and acts as “troubleshooter” for the following types of transactions that must be processed centrally: Abandoned Vehicles; Abstracts; Import Vehicles (from Certificate or MCO); Lien and Title Searches; MCO Back Outs; Mileage Corrections; Ownership Corrections; Personalized and Specialty License Plates; and Repossession and Salvage Titles.

Title Services continually updates and informs members of any changes to MVC-mandated procedures in order to clarify and simplify the process for NJ CAR members. For additional information, contact NJ CAR’s Motor Vehicle Operation at 609.530.2808 and ask for “Title Services.”

[New Car Inspection Decal Issuance](#)

For the convenience of NJ CAR’s members, the Motor Vehicle Operation distributes New Car Inspection Decals and related information. For additional information, and to get started with this service, contact NJ CAR’s Motor Vehicle Operation at 609.530.2808.

[Training and Educational Services](#)

We encourage all dealerships to send their employees to any of the educational seminars developed and offered by NJ CAR. Examples of training offered, include:

[NJ CAR Title Clerk Certification Program](#)

The three-day NJ CAR Title Clerk Certification Program began in 2003 and has been a tremendous success. Participants can register for the seminar and purchase a copy of the ***new NJ CAR Motor Vehicle Training & Reference Manual*** that includes the *New Jersey Sales & Use Tax Guide*, which is a needed resource during the seminar, or they can register solely for the seminar if they already have it. Check with Coalition Headquarters for current pricing.

This program covers, in detail, everything an individual needs to know to complete processing of New Jersey title work.

[New Jersey Motor Vehicle Commission Updates](#)

With so many ongoing changes at the New Jersey Motor Vehicle Commission, it is a challenge to keep pace with new or modified policies and procedures. NJ CAR hosts half-day seminars throughout the year to provide updates that will benefit dealership employees involved in processing Motor Vehicle transactions. The seminars highlight important Motor Vehicle procedures and focus on recent changes in New Jersey. Check with Coalition Headquarters for current pricing.

NJ CAR Services, Inc.

NJ CAR members have the opportunity to purchase a wide variety of products and services through NJ CAR Services, Inc., a for-profit corporation formed in 1977 that offers hundreds of items used in every aspect of your business.

There are many advantages to utilizing NJ CAR Services. Not only does the company offer members quality products at fair, competitive and consistent prices, don't forget that, by ordering products through NJ CAR Services, Inc. you are supporting the Coalition and its ever-growing legal, regulatory, legislative and public affairs programs on behalf of all New Jersey automotive retailers.

The NJ CAR Services Online Catalog and Store currently offers more than 600 products for all facets of your dealership's operation, with more products added regularly. The Online Catalog can be found on the Coalition website at www.njcar.org.

NJ CAR Services, Inc. is in business for the exclusive benefit of you, the automobile or truck retailer, and offers you:

- ◆ **Top Quality Business Forms** at competitive prices. Laser and continuous computer forms, checks, repair orders, parts invoices, purchase orders, cash receipts, A/R statements, vehicle retail order forms, business cards, letterhead and envelopes. We'll use our network of printers to get you the best prices.
- ◆ **Advertising Specialty Items**, including key tags, license plates, frames, decals, nameplates, flags, banners, mugs, balloons, labels, pens, magnets, tire covers, ice scrapers and membership cards.
- ◆ **Sportswear to Keep Your Sales or Service Staff Looking Sharp.** We offer sport shirts, tee shirts, button-down oxford shirts, sweaters, sweatshirts, jackets and hats.
- ◆ **Professional Advice** on request to review your forms for compliance with current State and federal laws and regulations.
- ◆ **Valuable Design Assistance** for imprinted and customized business forms.
- ◆ **Super-Quick Shipping** of hundreds of stock business forms, such as odometer statements, vehicle deal envelopes, key tags, stock numbers, time clock cards, daily time tickets and buyers' guides.

For more information about how NJ CAR Services, Inc. can serve you, please call Coalition Headquarters at 609.883.5056, ext. 402.

NJ CAR Telecommunications Program

NJ CAR's Telecommunications Program has put together product packages that can save an average dealership, with 21 phone lines, \$200 per month, depending on their specific calling patterns, by combining NJ CAR long distance service with local and Internet services.

Dealers who have made the call and signed up for NJ CAR's full array of telecommunication services have **saved up to 20%** on line charges alone. With a Local T1 line, all dealership phone numbers remain the same, so there is no interruption to business operations.

NJ CAR's Telecommunications Program offers complete phone systems, networking, wiring and hardware components, such as firewalls and routers. With Channel Banks included in all Local T1 orders, there is **no need to purchase additional equipment** for existing phone systems. The Program also offers a fully-managed T1, high-speed Internet connection or discounted DSL (subject to local availability).

Above all, NJ CAR's Telecommunications Program offers convenience. There are **NO contracts to sign**, one phone number to call for all changes, billing questions and repairs, and NJ CAR offers consolidated billing that includes charges for local lines, toll, long-distance and Internet services on one bill.

If you are not currently using the NJ CAR Telecommunications Program, what are you waiting for? Send us your bills for a no-cost, no-obligation analysis that will let you know how much your dealership can potentially save with the full array of NJ CAR telecom services. For more information or to cut your telecom costs dramatically, please call **609.883.5056** and speak with either **Terry Driscoll (ext. 326)** or **Jenny Ward (ext. 349)**.

NJ CAR Health Benefits Program

All members of the Coalition are encouraged to obtain a quote from NJ CAR Services' insurance division when their health benefits program is up for renewal.

By allowing NJ CAR Services, Inc. insurance division to quote and manage your health benefits renewal this year members receive:

- Valuable added human resource services **at no cost**;
- Superior customer service and claims administration; and
- Payroll expense reduction and **cash-back dividends** paid directly to your dealership.

Those members who place their health benefits with the fully-insured program also help generate additional non-dues revenue for NJ CAR, which can be put right back to work for all members to fund valuable services in the legal, regulatory, legislative and public affairs arenas.

Let NJ CAR help by putting the industry's collective bargaining power to work for you to structure an overall health benefits package that makes sense for your dealership and your budget. Please contact NJ CAR Services, Inc. insurance division at 1.800.601.0816 with any questions regarding the Health Benefits Program.

[NJ CAR Hole-in-One Insurance Program](#)

The NJ CAR Hole-in-One Insurance Program, provided in partnership with Universal Underwriters Group, offers competitive rates and ease of requesting quotes or ordering coverage. Dealers can choose from two levels of premium—with or without signage—and the program also offers auxiliary prizes of \$500 for three additional Par 3 holes.

Dealerships who book six or more events during the season receive a pair of reusable magnetic signs with their dealership's name on them. NJ CAR Services, Inc. also offers a 15% discount on all golf-related promotional items purchased for any NJ CAR-“insured” golf outing. Members who order a golf event through the NJ CAR website (www.njcar.org) **and** pay by credit card also receive a premium discount.

- ❖ **New for 2005: receive a 25% discount off the premium on the 4th event booked and book your 8th event “free”!**

Keep in mind that all prizes are restored for both the primary and auxiliary holes. This means that multiple holes-in-one will receive the same prize benefit as the first hole-in-one, with no increase in premium. For additional information regarding this program, or to obtain a quote for hole-in-one coverage, call Coalition Headquarters at 609.883.5056 and speak with the receptionist.

[Lemon Law Surety Bond Program](#)

New Jersey retailers are required by New Jersey's Used Car Lemon Law to provide, on an annual basis, a Lemon Law Surety Bond in the amount of \$10,000 at the time the dealership renews its Motor Vehicle Dealer License.

In 1996, NJ CAR developed a program, through Universal Underwriters Group, to issue the required bonds for members at a reduced premium. Having the Coalition issue a Lemon Law Surety Bond for your dealership is as simple as checking off a provision on the membership dues invoice you receive from NJ CAR each year. By doing that, NJ CAR will issue the bond for you to file with the Motor Vehicle Commission and keep you in compliance with this New Jersey statute. Questions regarding obtaining a Lemon Law Surety Bond should be directed to Coalition Headquarters at 609.883.5056, ext. 308.

[Environmental & Worker Safety Compliance Evaluations](#)

In New Jersey, automobile and truck dealerships are heavily regulated businesses, especially when it comes to environmental and worker safety issues. To help dealerships cope with these requirements, NJ CAR has partnered with Environmental Compliance Monitoring, Inc. (ECM) to offer a valuable Compliance Evaluation Program. The program was designed to help members evaluate and understand how their dealership fares with regard to regulatory requirements and how compliance can improve business operations and the bottom line. The program provides an evaluation of issues and liabilities at your dealership on a strictly confidential and economical basis.

An on-site evaluation of the facility and service areas can typically be completed within two hours. Following the inspection, ECM will provide a verbal on-site summary of noted compliance items and follow up with a confidential, written summary a few weeks following the inspection. Included

in the summary will be recommendations on how to successfully survive compliance inspections by regulatory agencies.

This program is currently being offered throughout the State for a **one-time, nominal fee per facility**. If you are interested in getting help with your compliance responsibilities with a confidential audit, please contact Coalition Headquarters at 609.883.5056.

[NJ CAR/AFIP Safeguards Compliance Kit](#)

An essential tool for Safeguards compliance is the Association of Finance and Insurance Professionals (AFIP) Safeguards Compliance Kit. This kit contains forms, document templates and all the elements needed to bring a dealership into compliance with the FTC's Safeguards Rule. The AFIP Safeguards Compliance Kit has been used by many NJ CAR members, as well as other dealerships around the country, and is becoming the "industry standard" for Safeguards compliance. **The AFIP Safeguards Compliance Kit is offered to NJ CAR members at the discounted rate of \$350.** For additional details, contact Coalition Headquarters at 609.883.5056, ext. 350.

[Safeguards Compliance Audit](#)

Once dealerships have implemented a Safeguards Compliance Program they need to periodically audit and test their "program" to assure they remain in compliance. NJ CAR has partnered with the Mercadien Group to offer members a solution to Safeguards compliance. Through its work for NJ CAR members, the Mercadien Group has acquired extensive experience, assisting New Jersey dealerships in Safeguards compliance. The Mercadien Group has agreed to offer NJ CAR members a turnkey Safeguards compliance service for a reasonable fee. For additional details, contact Coalition Headquarters at 609.883.5056, ext. 350.

[NJ CAR/AFIP F&I Certification Program](#)

Establishing ethical standards and formal professional education programs for F&I professionals represents a major step towards improving the overall image of the retail automotive industry. NJ CAR has partnered with AFIP to create a customized New Jersey curriculum for a formal F&I certification course. The course offers a high-level study in federal and State laws and regulations governing F&I practices; includes a New Jersey-specific course of instruction; and concludes with a test which, when passed, warrants issuance of the "F&I Certification." Contact Coalition Headquarters at 609.883.5056, ext. 350, for additional details.

[DMS Consulting Service](#)

NJ CAR has partnered with Superior Integrated Solutions to provide members with a broad range of affordable DMS management consulting services. Superior can handle a variety of reprogramming responsibilities for applicable (computer-generated) forms and other setups. For more information contact Terry Driscoll at NJ CAR: 609.883.5056, ext. 326, or by e-mail: tdriscoll@njar.org.

Workers' Compensation Program

In 2005, NJ CAR announced a new Workers' Compensation Program, by partnering with Magna Carta Insurance Company through the Creative Agency Group. The program provides a unique offering— a 15% up-front Managed Care discount plus a dividend program, combined with an NJ CAR designed and managed loss control and safety program.

Magna Carta offers NJ CAR members a proactive focus on loss control and eliminates the underlying conditions and behaviors that can result in employee injury. The company will provide NJ CAR members with a comprehensive array of services including performance benchmark analyses, safety and risk evaluations, industry-focused safety programs and behavioral safety products.

If you have any questions about the new NJ CAR Workers' Compensation Program, please contact Judi McGinley at NJ CAR Headquarters: 609.883.5056, ext. 338, or by e-mail: jmcginley@njcar.org.

Life & Disability Insurance Program

Through your membership with NJ CAR, dealers have the ability to increase the level of benefits offered to their employees without creating additional expense. Through the Coalition's partnering with American Fidelity Assurance Company, members can access Disability Paycheck Protector™ Insurance and Life Insurance.

The Disability Paycheck Protector™ Insurance provides your employees with a source of income when totally disabled and unable to work due to a covered accident or illness.

There are also a variety of Life Insurance plans with affordable rates that members can utilize. **Contact American Fidelity's Kevin Marzoli at 610.280.3870 for additional details.**

Automotive Youth Education Systems (AYES)

The Automotive Youth Education Systems (AYES) Program promotes the exploration of retail automotive careers among students, even at the primary school level. During their junior and senior years of high school, participating AYES students learn the basics of automotive technology, in addition to relevant skills in math, science and communications. They also learn through on-the-job experiences at participating dealerships and retail facilities. Upon graduation, they can move directly into full-time employment at a dealership or pursue further studies at the college level.

For more information regarding the AYES program, please contact Mark McAleer at 609.883.5056, ext. 332 or by e-mail: mmcaleer@njcar.org; or visit the AYES Website at www.ayes.org.

NJ CAR Annual Meeting & Business Expo

Who Attends This Important Event?

Since 1999, NJ CAR has held its Annual Meeting in-State. The two-day event includes a strong seminar program, in addition to a trade show. The seminar program is targeted to provide useful information for all parts of a dealership's operation including Dealer Principals & General Managers, Office Managers & Controllers, Service & Parts Managers and F&I Managers.

NJ CAR selects its Business Expo exhibitors carefully, in an effort to provide members with a valuable cross-section of goods and services that can improve the efficiency of their business operations and save their dealerships money. With Keynote presentations, all meal and refreshment functions and periodic prize drawings held on the trade show floor, members are provided with numerous opportunities to learn about the various goods and services offered by our exhibitors.

Legislative & Regulatory Issues

CAR-PAC

The Coalition of Automotive Retailers' Political Action Committee (CAR-PAC), formed in 1968, is the political action committee for New Jersey's franchised new car and truck retailers.

The responsibility of CAR-PAC is to represent New Jersey's automobile and truck retailers in legislative matters concerning the automotive industry. It is CAR-PAC's purpose to defend the business against adverse legislation and to submit and support legislation favorable to both automobile and truck retailers. New Jersey has been in the vanguard of franchise protection because of CAR-PAC's efforts. The Franchise Protection Act, the Warranty and Legal Indemnity Law and the New Dealer Placement Legislation are examples of this effort.

CAR-PAC independently solicits funds from member retailers of NJ CAR that can then be provided to candidates worthy of support who display interest in the automotive industry. All expenses incurred by CAR-PAC in connection with the management of that activity are paid directly from its treasury.

Solicitations of NJ CAR members are made by CAR-PAC on a quarterly basis. NJ CAR urges **ALL** New Jersey automotive retailers to financially support CAR-PAC.

Governed by officers, a Board of Directors and an advisory committee of retailers, CAR-PAC is known throughout the State as one of the most effective political action committee's in New Jersey. Traditionally, it has been a leader in aggregate contributions made in any Statewide election.

Though there is no legal connection between CAR-PAC, the political action committee, and NJ CAR, the trade association, NJ CAR members enjoy the benefits of representation in the State Legislature and the opportunity to participate indirectly in matters of importance to the automotive industry.

NJ CAR Communications

NewsLetter

The NJ CAR NewsLetter is published more than 24 times per year and provides members with the latest information that impacts the retail automotive industry in New Jersey. From regulatory and legislative analysis to “scam” warnings to the latest products and services, the NJ CAR NewsLetter has been a fixture in every dealership for decades.

New Jersey Auto Retailer

New Jersey Auto Retailer is a full-color publication sent to all New Jersey dealer principals on a quarterly basis. All content is exclusive to our publication and is authored by either NJ CAR staff or New Jersey-based industry experts.

NJ CAR Website (<http://www.njcar.org>)

NJ CAR relaunched its website (www.njcar.org) in April 2004. NJ CAR general members (dealerships) are given the opportunity to access a treasure trove of industry information on the member-side of the website using a user name and password.

Users are able to access an archive of NJ CAR NewsLetters, all past issues of the *New Jersey Auto Retailer* and other materials. There is a tremendous amount of Motor Vehicle information, as well as information on Dealer Licensing and the Legal, Tax & Regulatory Knowledge Base is a “living” document that will become a virtual encyclopedia of the multitude of issues impacting the retail automotive industry and a must-use tool in your operations.

Information on all NJ CAR-related products and services is easily accessible on the website. Whether you are interested in the NJ CAR/Telecommunications Program, the Hole-in-One Program or other NJ CAR services, you’ll find it all by going to www.njcar.org.

The NJ CAR Services Online Catalog and Store currently offers more than 600 products for all facets of your dealership’s operation, with more products added regularly.

If you have any questions or comments regarding the NJ CAR website, please contact Director of Communications, Brian Hughes, at 609.883.5056, ext. 315 or at bhughes@njcar.org.

Classification of Membership

The Coalition's By-Laws establish two classifications of membership:

General Membership

Prospective members maintaining a new car franchised retail establishment in New Jersey are eligible for General Membership in the Automobile Division.

Prospective members maintaining a new truck franchised retail establishment in New Jersey are eligible for General Membership in the Truck Division.

Associate Membership

Prospective members who do not meet the requirements for General Membership may still be eligible for Associate Membership, if the products and/or services provided by their business have significant impact on the automotive industry in New Jersey.