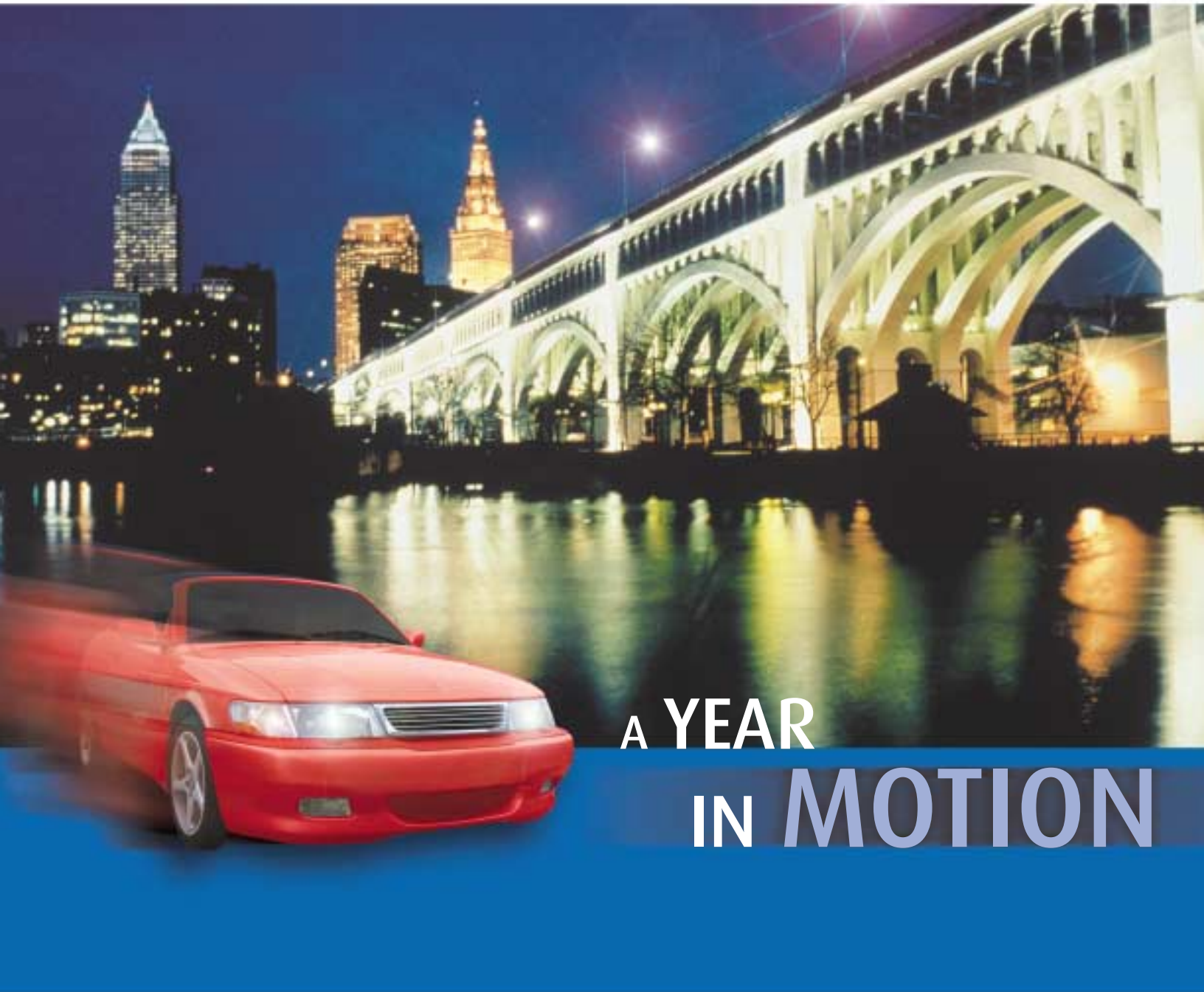


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A YEAR IN MOTION



The Greater Cleveland Automobile Dealers' Association has served the retail-automobile industry and community with integrity and distinction since 1915.

Foreword

The Cleveland Automobile Dealers' Association (CADA) was originally assembled in 1903 for the purposes of participating in parades, contests and auto shows. In fact, the first Cleveland Auto Show was held at Gray's Armory in February 1903 in Cleveland, Ohio. The show featured about 15 Cleveland-made automobiles, in addition to several other manufacturer exhibits.

Interestingly enough, the 2003 Greater Cleveland International Auto Show, held March 1 – 9, celebrated 100 Years of Auto Shows (1903 – 2003). In addition, the show opened on Statehood Day, Saturday, March 1, 2003, which was Ohio's 200th birthday (1803 – 2003).

With leading automakers of the time, like Winton, White, Jordan and Peerless, to name just a few, Cleveland was regarded as a leading manufacturer early in the American automobile industry.

Cleveland was considered the first Motor City until 1908, when Detroit became center stage of the industry.

In 1915, CADA was incorporated as the Cleveland Automotive Trade Association (CATA) as a corporation for profit. Even though its activities were of a nonprofit nature, the advent of corporate income tax regulations later made it apparent that the Association's financial growth consistent with industry growth could only be made at the sacrifice of large tax ramifications, even though the Association's activities were nonprofit in scope.

With growth, came the complexities of taxes, federal and state regulations, and a myriad of other issues facing the franchised motor vehicle industry. As a result, motor vehicle retailers have turned to their association for solutions and relief in these important matters.

Later, the organization evolved to enhance dealership services, such as providing



Stephen G. Lyons, Ford Motor Co. vice president and Ford Division president, talks to reporters during the 2003 Greater Cleveland International Auto Show's media days.

educational training programs, fundraising, and other civic contributions to the community. Swamped by increasing government regulations and growing consumer demands, dealers increasingly came to rely on the Association's expertise and specialized personnel.

In 1970, the Automobile Dealers Educational Assistance Foundation, Inc. (ADEAF) was founded. ADEAF, originally formed as a legal defense fund for members, today assists with financing the Association's general operating budget, in addition to funding charitable contributions, scholarship awards, and other programs.

In 2003, the Greater Cleveland Automobile Dealers' Association (GCADA) grew to represent 232 franchised new-car and -truck, motorcycle and RV dealers in a 14-county region of northern Ohio. GCADA also has grown to provide more than 40 products and programs, including many specialized services, such as a group health plan, adding a new human resource management program in 2003, a second-tier financing company, sales consultant and title clerk training, in-house legal services, and promotes the Greater Cleveland International Auto Show.

GCADA Products, Programs & Services '03



In today's ever-changing retail motor vehicle industry, which includes new-car, -truck, motorcycle and recreational vehicle (RV) dealers, associations are a dealer's only true ally. Since 1915, GCADA has led the country in providing products, programs and services to its members. In 2003, GCADA grew to provide more than 40 services that enhance dealership operations, reduce costs through group buying power, and positively affect public policy.

In the mid-1980s, GCADA began the strategic planning process, with the goal of remaining a true, relevant business partner to member dealers in an ever-changing business and political environment.

With that in mind, GCADA implemented Tactical Employment & Automotive Management (T.E.A.M.) Human Resource Management Program in November 2003, which focuses on a dealership's human resource functions. The goal of the strategic planning process is to create programs, products and services to help dealers meet and exceed their business objectives. The GCADA Strategic Planning Committee meets every three years.

President's Message

From serving as an economic powerhouse to charity fundraising during the Greater Cleveland International Auto Show to CPR donations through the National Automobile Dealers Charitable Foundation, to a host of other educational, safety and community partnerships throughout the year, the Greater Cleveland Automobile Dealers' Association (GCADA) and its member dealers are committed to improving the communities of northern Ohio.

Year-in and year-out, franchised motor vehicle dealers continue to positively impact local communities by providing employment opportunities and personal income, economic growth, civic development, and they generate millions of dollars in sales tax revenues. In 2003, auto dealers employed more than 20,000 individuals in the region. An additional 12,000 were employed indirectly as a result of franchised dealership operations.

Auto sales in 2003 were bittersweet for automakers and dealers, many reporting mixed results. Heavy incentives put in place to boost sales after the Sept. 11, 2001 terrorist attacks increased sales, but have hurt profits over the past few years. Nevertheless, auto sales were a pillar of strength during the turbulent economy of 2003.

Despite the U.S.-led liberation efforts in Iraq beginning in March 2003 and subsequent spikes in oil prices throughout the year, auto sales were down a modest 1.0 percent compared to a year ago with sales reaching 16,675,704 units nationwide. Closer to home, 245,880 new vehicles or 1.5 percent of total U.S. auto sales were purchased or leased in a 19-county region of northern Ohio, declining a modest 2.8 percent.

While the economy in 2003 was buoyed by new vehicle sales – sparked by the automotive industry's use of heavy rebates and incentives – zero-to-low financing rates, in addition to vehicle affordability at near-record levels, dealership-assisted financing became increasingly scrutinized. Consumers have several choices to consider when financing a vehicle. They can choose their own bank, credit union or an automaker's finance plan. To help educate consumers, dealers and auto lenders – in a joint effort with the Federal Trade Commission – developed a step-by-step guide, "Understanding Vehicle Financing," which is available online at www.afsaef.org. The guide, produced by American Financial Services Association Education Foundation and National Automobile Dealers Association, provides information that educates consumers about dealer-assisted financing.

In any event, a finance rate for any consumer is a complex calculation determined by credit history, debt repayment patterns, current finance rates, vehicle prices, down payment, and equity in the deal.

GCADA is working year-round to keep the free enterprise franchise system alive and well as a voice before legislators, regulators, industry and the media. Great things are being accomplished because we're all working together. Our role, as it has been in the past, is to make it as easy as possible for dealers and their customers buy or lease, sell, and maintain their motor vehicles to our ever-growing, high-tech and mobile society.



Gary S. Adams
President



2004 GCADA Executive Committee

Fred Baker, Chairman
Richard M. Bass, First Vice Chairman/ADEAF President
Kirt Frye, Second Vice Chairman
Patrick Norris, Treasurer
Gary Panteck, Immediate Past Chairman
Gary S. Adams, President

2003 GCADA Board of Trustees

Barry Axelrod	Ron Leikin
Ed Babcock	Chad Mayer
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Bill Burke	Brian O'Donnell
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Mark DeLorean	Don Petrucci
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Jeff Joseph	Dave Towell
Kevin Joyce	Dave Walter
Lou Kaltenstein	Ralph Wilson
Patrick Lally	Al Zarzour
Tony LaRiche	

Auto Sales Momentum to Carry Over in 2004

19 Automobile Brands Post Sales Increases in 2003; December Sales Up 4.8%; Fourth Quarter Sales Up 1.3%

The Greater Cleveland Automobile Dealers' Association has served the retail-automobile industry and community with integrity and distinction since 1915. Today, located in Brecksville, Ohio, GCADA represents 232 motor vehicle dealers in the communities of Northeast Ohio. In today's ever-changing retail climate, a dealer's only true ally is their Association. GCADA has led the country in providing more than 40 products, programs and services to its member dealers, including the promotion of the Greater Cleveland International Auto Show.



Sales data is based on Ohio Bureau of Motor Vehicle Registration Reports of consumers residing in a 19-county region of northern Ohio. The counties include: Ashland, Ashtabula, Coshocton, Cuyahoga, Erie, Geauga, Holmes, Huron, Lake, Lorain, Mahoning, Medina, Portage, Richland, Stark, Summit, Trumbull, Tuscarawas, and Wayne.

In a 19-county region of northern Ohio, fourth quarter results – boosted by improved sales in October and December, up 2.8 and 4.8 percent, respectively – increased 1.3 percent. Purchases and leases of new-cars, -trucks and some commercial vehicles reached sales of 245,880 units in 2003, down 7,183 units compared to 2002.

In calendar year 2003, nineteen new-vehicle brands posted sales increases while overall new vehicle sales were down a modest 2.8 percent. Chevrolet led sales in the region with 44,544 units, down a modest 0.4 percent. Ford sales reached 42,535 units, down 11.1 percent. Honda was third with 20,824 vehicles sold, up 6.9 percent. Toyota sales finished fourth with 17,350 units sold, up 6.2 percent. Dodge closed out the top five with 15,401 vehicles sold, down 9.3 percent.

Northeast Ohio's New-Car and -Truck Sales Year-to-Date by (January – December 2003)

Car/Truck Makes	YTD 2003	YTD 2002	% Change YTD
ACURA	1797	1771	1.5
AUDI	1516	1531	- 1.0
BMW	2169	1959	10.7
BUICK	8428	8962	- 6.0
CADILLAC	3523	3473	1.4
CHEVROLET	44544	44745	- 0.4
CHRYSLER	8806	10564	- 16.6
DODGE	15401	16974	- 9.3
FORD	42535	47838	- 11.1
GMC	6351	5782	9.8
HONDA	20824	19478	6.9
HUMMER	375	174	115.5
HYUNDAI	5414	5025	7.7
INFINITI	833	712	17.0
ISUZU	277	284	- 2.5
JAGUAR	854	760	12.4
JEEP	7046	7348	- 4.1
KIA	2721	2593	4.9
LAND ROVER	476	596	- 20.1
LEXUS	3443	3124	10.2
LINCOLN	2150	2445	- 12.1
MAZDA	2857	2268	26.0
MERCEDES-BENZ	1370	1403	- 2.4
MERCURY	4432	5123	- 13.5
MINI	454	323	40.6
MITSUBISHI	3986	3319	20.1
NISSAN	5881	4940	19.1
OLDSMOBILE	1945	3649	- 46.7
PONTIAC	12475	12975	- 3.9
PORSCHE	237	234	1.3
SAAB	787	646	21.8
SATURN	5645	5794	- 2.6
SUBARU	1332	1339	- 0.5
SUZUKI	675	760	- 11.1
TOYOTA	17350	16340	6.2
VOLKSWAGEN	3985	4766	- 16.4
VOLVO	1131	913	23.9

YEAR-TO-DATE SALES INCREASES APPEAR IN BOLD TYPE.

"Auto sales in northern Ohio ended on a high note in 2003 with improved sales during the fourth quarter, which was anchored by nearly a five-percent sales increase in December," said Gary S. Adams, GCADA president. "We expect the new vehicle sales momentum to continue in 2004 as the economy and consumer confidence continues to strengthen."

"Combined new- and used-vehicle sales in a 19-county region of northern Ohio were down a modest 1.9 percent in 2003," Adams added. "New, exciting vehicle products introduced during the Cleveland Auto Show, coupled with historically low interest rates in an incentive-driven marketplace, should result in robust first quarter sales in 2004."

Other year-end sales increases included new-car and trucks sales from Acura, up 1.5 percent; BMW (10.7%); Cadillac (1.4%); GMC (9.8%); Hyundai (7.7%); Hummer (115.5%); Infiniti (17.0%); Jaguar (12.4%); Kia (4.9%); Lexus (10.2%); Mazda (26.0%); Mini (40.6%); Mitsubishi (20.1%); Nissan (19.1%); Porsche (1.3%); Saab (21.8%) and Volvo (23.9%).



Gary S. Adams (left), GCADA president, highlights some of the newest models to enter dealer showrooms during a "live" morning show on WKYC-TV Channel 3 (NBC affiliate) on Sunday, August 10, 2003.

Buoyed by a strong first half of the year in 2003, used-vehicle sales in the region reached 179,016 units, down only 0.7 percent. Retail-sales figures are based on vehicle purchases or leases of consumers residing in a 19-county region of northern Ohio. These counties include: Ashland, Ashtabula, Coshocton, Cuyahoga, Erie, Geauga, Holmes, Huron, Lake, Lorain, Mahoning, Medina, Portage, Richland, Stark, Summit, Trumbull, Tuscarawas and Wayne.

Top-15 Brands in a 19-County Region of Northern Ohio 2003 vs. 2002

Rank	Make	2003 Units Delivered	Rank	Make	2003 Units Delivered
1	(2) CHEVROLET	44544	1	FORD	47838
2	(1) FORD	42535	2	CHEVROLET	44745
3	HONDA	20824	3	HONDA	19478
4	(5) TOYOTA	17350	4	DODGE	16974
5	(4) DODGE	15401	5	TOYOTA	16340
6	PONTIAC	12475	6	PONTIAC	12975
7	CHRYSLER	8806	7	CHRYSLER	10564
8	BUICK	8428	8	BUICK	8962
9	JEEP	7046	9	JEEP	7348
10	(11) GMC	6351	10	SATURN	5794
11	(14) NISSAN	5881	11	GMC	5782
12	(10) SATURN	5645	12	MERCURY	5123
13	HYUNDAI	5414	13	HYUNDAI	5025
14	(12) MERCURY	4432	14	NISSAN	4940
15	(18) MITSUBISHI	3986	15	VOLKSWAGEN	4766

BOLD NUMBERS IN PARENTHESIS INDICATE 2002 RANKING

SATURDAY, JANUARY 10, 2004 | SECTION C

BUSINESS

THE PLAIN DEALER

Best Sellers '03

Chevrolet, Ford lead in region; foreign makers grow nationally



CHRISTOPHER JENSEN
Plain Dealer Auto Editor

Sales of new vehicles were down about 2.8 percent last year in a 19-county area in Northeast Ohio, according to the Greater Cleveland Automobile Dealers' Association. With 44,544 sales, Chevrolet was the best-selling brand in the region, followed by Ford with 42,535. That domestic dominance was no surprise, however, since Chevy and Ford sales are boosted by thousands of GM and Ford employees who get special deals. Honda, with 20,824 sales, was the third-best-selling brand, a position it took last year when it bumped Toyota into fourth place. Toyota stayed there this year, with 17,350 sales. Dodge was fifth with 15,401. Last year was a good year for dealers, with 245,880 vehicles sold, said Gary Adams, president of the association, which represents 234 dealers.

Sales for market segment leaders for the 2003 calendar year as compiled by J.D. Power and Associates, the market research firm.

PREMIUM SPORTY CAR

1. Nissan 350Z (above): 36,728 sold
2. Chevrolet Corvette: 27,974
3. BMW Z4: 20,169

ENTRY COMPACT CAR

1. Hyundai Accent: 56,585
2. Kia Rio: 41,285
3. Toyota Echo: 26,167



PREMIUM COMPACT CAR

1. Honda Civic: 299,672
2. Chevrolet Cavalier: 256,550
3. Toyota Corolla: 237,597

New & Used-Car and -Truck Sales in an 19-County Region of Northern Ohio (2003 - 2002)

NEW	2003	2004	USED	2003	2004
JAN	19349	19426	JAN	13921	15508
FEB	15645	15323	FEB	13173	13143
MAR	21737	22819	MAR	16006	14502
APR	21789	22966	APR	17440	15998
MAY	20273	21975	MAY	16016	15853
JUN	22315	22772	JUN	15296	14694
JUL	24709	26604	JUL	17240	16451
AUG	22796	25486	AUG	15558	16719
SEP	22352	21460	SEP	15530	15535
OCT	21588	20993	OCT	15269	16332
NOV	15870	16588	NOV	11523	12944
DEC	17457	16651	DEC	12044	12501
TOTAL	245880	253063	TOTAL	HYUNDAI	5025

SALES INCREASES IN BOLD TYPE

2003 Year-In-Review

GCADA worked diligently in 2003. Membership increased by eight percent this past year. The 2003 Greater Cleveland International Auto Show experienced its best year in attendance. With auto sales – both new and used – down a modest 1.9 percent in a 19-county region of northern Ohio, both the auto industry and franchised dealer system once again demonstrated tremendous resiliency under challenging economic situations, liberation efforts in Iraq, and fierce global competition.



Gary Panteck (left), GCADA chairman and president of Brunswick Auto Mart, presents Sharon Alexander, development director, Achievement Centers for Children with \$1,500 on behalf of NADCF and GCADA on Oct. 17, 2003.

GCADA has come a long way over the past 89 years. Originally assembled in 1915 for the sole purpose of promoting an auto show, in 2003, GCADA grew to represent 232 franchised motor vehicle dealerships, which today includes new-car, truck, commercial truck, motorcycle, and recreational vehicle (RV) dealers in the region.

In addition, during this growth over the years, GCADA has constantly strived to improve new products and services to the membership, like the recent addition of Tactical Employment & Automotive Management (T.E.A.M.) – a human resource management program.

“The program – a first of its kind offered by a state or local dealer association – is designed to help dealerships handle an increasingly complex part of their businesses,” *Automotive News* reported Sept. 29, 2003. GCADA leads the country in providing about 40 membership programs.

GCADA's continued growth and franchised dealer-specific services has made the Association attractive to the entire new motor vehicle retail industry. Over the past year – as a goal of the last GCADA

Strategic Plan – GCADA welcomed 17 new member car and truck, motorcycle and RV dealers into the Association in 2003.



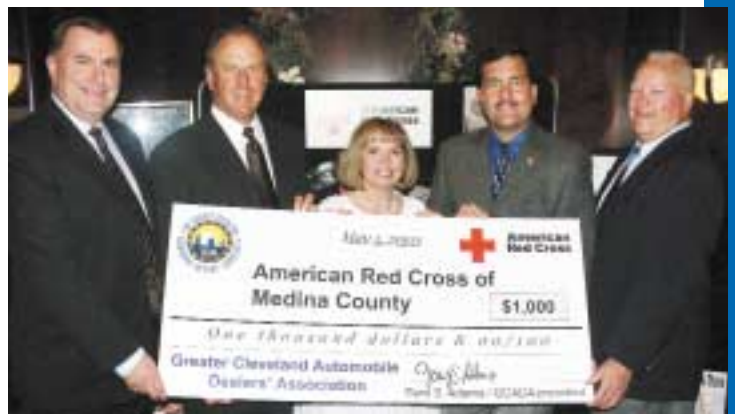
Samantha Baker, sales manager, Fred Baker Porsche/Audi and Michelle Primm, general manager, Cascade Auto Group, discuss opportunities for women in the retail-automobile industry during the Feb. 12, 2003 taping of WEWS NewsChannel 5's (ABC affiliate) Kaleidoscope – a weekly public affairs program.



Kirt Frye (middle left), president of Sunnyside Automotive Group, joins Middleburg Hts. Mayor, Gary Starr, during a ribbon cutting ceremony at the grand opening of Sunnyside Audi in Middleburg Hts., Ohio on Sept. 15, 2003.



GCADA presents \$175,000 to the Crawford Auto-Aviation Museum, Epilepsy Foundation of Northeast Ohio, and the March of Dimes on May 21, 2003. Pictured (l to r): Gary S. Adams, GCADA president; Katherine Miracle and Rachel D'Attoma, March of Dimes; Patrick Reymann, executive director, Western Reserve Historical Society; Kelly Needam and Amanda Dewees, Epilepsy Foundation; and Joe Firment, 2003 Auto Show chairman and president of Joe Firment Chevrolet.



Representing GCADA (l to r): Gary Panteck, president of Brunswick Auto Mart; Paul Hrnchar, president of Medina World Cars; Patrick Norris, president of Norris Auto Mall; and Don Tinsley, president of Legacy Ford, present \$1,000 to Beth Kilchman (center), American Red Cross of Medina County on May 1, 2003.

GCADA Workers' Compensation & Unemployment Program Saves Members \$6.6 Million in 2003

The GCADA Workers' Compensation & Unemployment Program is extremely comprehensive and has gained the reputation as one of the most aggressive and cost-effective programs in the country. In 2003, 190 GCADA members qualified for the program, saving more than \$6.6 million in premiums.

The program was reorganized in 2000 with one goal in mind – to maximize group rating savings for member dealers. That goal was met as 2002 proved to be a more successful year than 2001. Today, GCADA members pay 75 percent less in premiums than other employers on average.

There are three financial components of claims costs. The components are medical expense, compensation expense and reserve. Although there are times that one can be driven by another, GCADA recognizes that each component has its own distinct characteristics. This is what makes the GCADA Workers' Compensation program unlike a traditional third party administrator.

The organizational structure allows GCADA to proactively evaluate each claim component individually and collectively to minimize or eliminate the potential future financial impact on member dealers. GCADA's proven formula for success is attributed to case management conferences with member dealers that swiftly address all angles of a claim. Thorough analysis of administrative, legal, labor, medical and financial aspects of a claim ensure that all available options and effective solutions are offered to member dealers at the early stages of a claim.

Continuing in the spirit of proactively managing claims, the GCADA Occupational Physicians' Network kicked off in September 2002. The network has been met with overwhelmingly positive feedback from member dealers. The network of physicians reaches 14 counties with more than 120 facilities. Injured employees are treated five times faster than emergency rooms and communication between the facility and the dealership has drastically improved. Most importantly, the immediate contact with GCADA has enhanced our ability to quickly intervene in difficult situations and analyze the potential financial impact on a member dealer.

GCADA is committed to promoting safe dealership work environments and accident prevention programs; providing access to effective medical care by occupational specialists; supervision by an aggressive in-house claims administration; and providing legal representation and actuarial evaluations for member dealers. The GCADA Workers' Compensation Program has gained the reputation of one of the most aggressive and cost effective programs in the industry.

Additionally, legal representation and review is provided for all unemployment claims throughout the administrative hearing process, which enables member dealers to better control their expenses.

GCADA's SAFE Program

Safety Awareness For Employees (SAFE) program, developed by GCADA, specializes in providing onsite Occupational Health and Safety Act (OHSA) compliance and safety training at motor vehicle dealerships. SAFE is designed to help dealerships create a safe and healthy work environment, while complying with OHSA regulations. SAFE also helps reduce dealers' workers' compensation claims, OHSA fines, injuries and associated costs, and is also improving dealership employee morale and loyalty.



The comprehensive safety, health and environmental program is designed exclusively for motor vehicle dealerships and provides extensive reporting and guidance on all applicable OHSA regulations, which helps make compliance with OHSA's strict regulations more manageable.

Laws and regulations have placed a heavy burden on businesses to create a safe environment for employees, local communities and the environment. For motor vehicle dealerships this means following OHSA regulations, including Hazard Communication Standard (HAZCOM).

Membership in SAFE includes everything a dealership needs to create a safe and healthy work environment in compliance with OHSA regulations. It includes a comprehensive and easily understandable program manual, which covers: HAZCOM, Emergency Action, HAZMAT, Respiratory Protection, Lockout/Tagout, Welding and Hoists, and Office Safety. Some training is available online.

In addition, SAFE includes a comprehensive dealership safety audit, which helps identify problem areas. After the audit is completed, a corrective action program is designed specifically for dealerships to address potential problem areas.

GCADA Legal Services Program

With demand for motor vehicle dealership legal assistance expected to significantly increase in the nation's litigious society, the GCADA Legal Services Program is designed to financially assist, represent and counsel dealers in all legal areas.

GCADA's mission is to promote and maintain honesty and dependability; employ truth and accuracy in dealer advertising; strive to constantly improve business methods and ethics; and maintain fair competition to serve both the dealer, customer and community.

If a consumer files a Consumer Sales Practices Act (CSPA), breach of warranty or odometer lawsuit against a member dealer where the dealer is named as a defendant or third party defendant, GCADA financially assists the dealer with legal expenses incurred. This service has saved dealers hundreds of thousands in legal fees. Additionally, employment, labor law, regulatory issues, workers' compensation and benefits, and general business counsel is provided under GCADA's Legal Services Program.

GCADA's Awards Dinner



Tony Snow, the host of Weekend Live with Tony Snow, which airs each Saturday on FOX News Channel, was the featured speaker during GCADA's Awards Dinner Nov. 11, 2003, held at the Cleveland Botanical Garden.

GCADA Provides Legal & Regulatory Expertise

GCADA's Legal & Regulatory Affairs Department is dedicated to providing members with precise, up-to-date and accurate information, including in-house legal counseling and addressing issues that affect franchised motor vehicle dealers. In addition, GCADA promotes a safe work environment and healthy employees through Safety Awareness For Employees (SAFE), while assuring aggressive in-house benefits administration through GCADA's Workers' Compensation & Unemployment Program. In November 2003, GCADA implemented Tactical Employment & Automotive Management (T.E.A.M.) – a human resource management program.

GCADA members receive expert advice on myriad of legal and regulatory issues ranging from interpretation of federal, state and local matters, employment law, labor issues to the Consumer Sales Practices Act.

GCADA Workers' Compensation & Unemployment Program provides members with: aggressive in-house claims administration; legal representation at all administrative levels of hearings; group rating analysis; and access to the GCADA occupational physician's network.

Long-term control of rates involves aggressive claims and litigation management, which GCADA provides to its members. GCADA's commitment to making the dealership workplace safer and reducing work-related accidents keeps dealers costs down. GCADA continues to offer member dealers a variety of safety services and cost-control programs that keep your workers' compensation premiums under control.

Center for Automotive Education & Training

The key to dealership success is continuing automotive education and training. Since 1990, GCADA's Center for Automotive Education & Training has offered more than 60 practical "how-to" workshops each year that are presented by the most respected automotive instructors in the country. Workshop fees are minimal because the courses are held locally at GCADA in Brecksville, Ohio.

**CENTER FOR
AUTOMOTIVE
EDUCATION & TRAINING**
Educating Today for Excellence Tomorrow

A PROGRAM OF THE GREATER CLEVELAND AUTOMOBILE DEALERS ASSOCIATION

Other training programs offered include sales consultant and title clerk training. Sales training is dealership-specific and provides participants with a strong foundation of skills needed to be successful in the retail-automobile industry. The title clerk workshop is designed to train new dealership professionals or to cross-train current personnel. Each participant receives a

GCADA State of Ohio Title Clerk Manual. GCADA also launched MyAutoCareer.com during the 2003 Greater Cleveland International Auto Show. The site serves as a retail-automotive career resource as well as an online job bank for dealerships seeking qualified personnel.

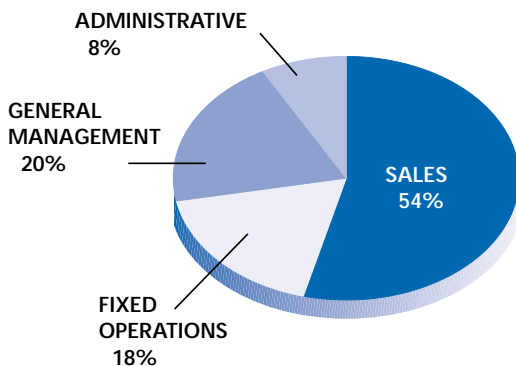


GCADA classroom is a spacious, sky-lit, circular room with high ceilings. The room seats up to 75 people with a variety of room set-ups. The classroom is equipped with two, 32-inch ceiling mounted televisions, VCR, satellite dish, sound system, and projection units.

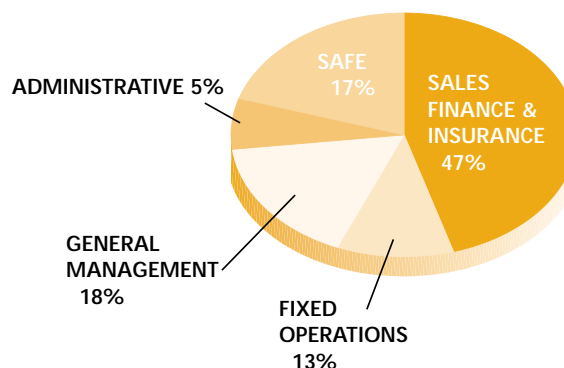
The Year in Review

- Total Number of Seminars Held: 62
- Total Number of Participants: 2,850
- 14-Year Seminar Total: 530
- 14-Year Total Number of Participants: 33,580
- Average Number of Participants per Training Session: 46
- Average Cost Per Person for One Training Session (excluding 3-day introduction to sales training): \$48
- Total Dealership Cost if One Person Attended Every Seminar (excluding 3-day introduction to sales training): \$2,976
- Total Dealership Cost if One Person Attended Similar Seminars NOT presented by GCADA: \$9,345
- Total Number of Member Dealerships Participating: 211
- Total Number of Non-Member Dealerships Participating: 64

Dealership Participation by Department



Dealership Participation by Seminar



GCADA Launches T.E.A.M. in 2003 – HR Management Program

As a result of increasing regulation of employers and the growing size of dealerships, GCADA initiated the Tactical Employment & Automotive Management (T.E.A.M.) – a human resource management program in November 2003.

As many growing and heavily regulated dealers often experience, the function of the HR administrator is one of the most critical within a dealership. Unfortunately, many dealers do not have the luxury of having a full-time administrator. The few dealerships that have an HR administrator are usually involved with many other time-consuming roles within a dealership.

The combination of these two likely situations can be extremely costly to dealers. Dilution of HR administration is one of the most costly legal and regulatory areas a dealership can face, both defending and resolving damages and settlements. T.E.A.M. provides aggressive and proactive administrative assistance for dealers and their employees.

The mission of GCADA's new HR program is to increase efficiency and profitability for dealers with an emphasis on bringing dealerships into compliance on all industry, federal and state laws, rules and regulations.



T.E.A.M.'s legal and HR staff conduct audits; review dealership policies; help dealerships hire the right people; handle discipline and terminations; maintain employment records; and assist in supervisor training. The goal of T.E.A.M. is to reduce the time dealerships spend on employment and HR regulatory issues, in addition to reducing liability and protecting the dealer's investment.

Legislative Successes in 2003

The 125th Ohio General Assembly approved, and Gov. Bob Taft signed, House Bill 95 which was designed to address Ohio's \$4 billion budget deficit and fund state operations for the next two fiscal years. Effective July 1, 2003, the state sales tax increased from 5 to 6 percent. While this increase was sold as a "temporary" two-year tax increase, it's scheduled "to come off the books" on June 30, 2005.

Despite the statewide sales tax increase, a major legislative victory for consumers and auto sales in general was the preservation of the "sales tax on money difference" issue during the intense debate surrounding the balancing of Ohio's budget.

While Ohio's business community was disappointed, lawmakers chose to increase the sales tax instead of reducing or freezing state government spending. The Ohio Automobile Dealers' Association (OADA) and GCADA were pleased that the legislature did address a number of dealer-specific issues, which included: (1) protection of the consumer sales tax trade-in credit; (2) serious efforts to increase the motor vehicle title fee 300 percent were defeated; (3) the inventory tax reduction was accelerated; (4) a vendor discount increase (percentage of tax dealers retain for collecting tax on behalf of the state and local governments); and (5) a number of business tax increase proposals, including significantly increasing commercial property taxes were also rejected.

Ohio's statutory "documentary fee limit" that dealers may charge customers increased from \$50 to \$100, effective Sept. 26, 2003. This change was made possible via Amended Substitute House Bill 95 during the current Ohio General Assembly. OADA and GCADA worked with legislators to increase the fee limit in response to the increasing costs associated with numerous state and federal paperwork mandates required of dealers, including the recent privacy requirements.

In addition, GCADA hosted meetings with U.S. Sen. George Voinovich and Ohio House Speaker, Larry Householder in 2003. Mr. Householder was instrumental in securing passage of a number of successes noted above.

GCADA continues to work closely in the legislative and regulatory arena with the National Automobile Dealers Association (NADA) and OADA on federal and state matters spanning several congressional and statewide legislative districts. Through advocacy, influencing public policy, initiating grassroots communications efforts, supporting political candidates and hosting legislative meetings, GCADA works



U.S. Sen. George V. Voinovich hosts a legislative meeting with GCADA on July 2, 2003.

The Greater Cleveland International Auto Show Had History on its Side in 2003

The 2003 Greater Cleveland International Auto Show set an attendance record of 659,501 visitors over a ten-day period. The show, recognized as the fifth largest in the country, has continued to grow and delight automakers and consumers – each year kicking off the spring selling season and boosting auto sales throughout the year.

GCADA Partners with Ohio Bicentennial Commission

The Cleveland Auto Show had history on its side in 2003. The show opened on Saturday, March 1, 2003, which was Statehood Day and Ohio celebrated its 200th birthday (1803 – 2003). Ohio became the 17th state admitted into the Union on March 1, 1803.

Interestingly enough, the first Auto Show in Cleveland was held at Gray's Armory in 1903, so it was 100 years of auto shows in Cleveland as well. Celebrating Ohio's rich contribution to auto manufacturing and transportation, a special Commemorative Bicentennial Auto Collection, in cooperation with the Western Reserve Historical Society, featured 20 vehicles made in Ohio beginning in the early 20th century.

GCADA, in cooperation with the Crawford Auto-Aviation Museum, assembled a special Commemorative Bicentennial Auto Collection, celebrating auto manufacturing in Ohio and the state's rich contribution to worldwide automotive transportation over the past century. The Collection featured 20 examples of prime, antique automobiles – seen for the first and only time in one stunning collection during the 2003 Cleveland Auto Show.

"The Crawford display at the 2003 Cleveland Auto Show celebrates Ohio's long history of producing America's finest automobiles," said Edward Pershey, Ph.D., director of education and research, Crawford Auto-Aviation Museum. "This year's display is the largest that we've ever brought to the show, and for many of these cars it is the first time in a long time that they have been displayed outside of the museum."

Legislative Successes in 2003 (continued)

throughout the year to protect the interests of motor vehicle dealers before federal, state and local officials, including regulatory and industry agencies.

In other news, the new NADA director from Metro Cleveland is Mark DeLorean, president of DeLorean Cadillac. Mr. DeLorean replaced Harry Lum, who retired in 2003.

As a result of term limits, Ohio's legislators are coming and going on a constant basis. Our successes noted above reflect our strength in quickly and effectively developing strong working relationships with Ohio's lawmakers and educating them on the importance of franchised motor vehicle dealers to Ohio.

Because of contributions to GCADA's Legislative Empowerment for Automobile Dealers (LEAD), which funds OADA's Dealer Investment Group (DIG) program and NADA's Dealer Election Action Committee (DEAC), Ohio's franchised motor vehicle dealers had a great deal of success in 2003 protecting both the interests of consumers and motor vehicle sales – one of the economy's economic engines.

2003 Commemorative Bicentennial Auto Collection

- 1906 Baker Imperial (Cleveland)
- 1929 Ford Model A Station Wagon (Cleveland)
- 1916 Owen Magnetic (Cleveland)
- 1901 Packard Model C Runabout (Warren)
- 1916 Rauch & Lang Model J6 Coach (Cleveland)
- 1917 Stearns-Knight Cloverleaf Roadster (Cleveland)
- 1915 White Roadster (Cleveland)
- 1913 White Firetruck (Cleveland)
- 1942 Willys General Purpose 4x4 ("Jeep") (Toledo)
- 1899 Winton Phaeton (Cleveland)
- 1926 Chandler Roadster (Cleveland)
- 1924 Ford Model T Coupe (Cleveland)
- 1929 Jordan Speedboy (Cleveland)
- 1905 Peerless Model 9 Touring "Roi de Belges" (Cleveland)
- 1925 Rollin Model G Touring (Cleveland)
- 1907 Studebaker-Garford Model H Landulet (Lorain)
- 1922 Templar A445 Roadster (Cleveland)
- 1904 White Model D Rear-Entrance Tonneau (Cleveland)
- 1955 Willys 4-Door Sedan (Toledo)
- 1907 Winton Model M Touring (Cleveland)

2003 Greater Cleveland International Auto Show Highlights



NASCAR's Curt Busch signs a diecast model during the Greater Cleveland International Auto Show's NASCAR Night, held March 5, 2003.

Rainbow Babies & Children's Hospital's Safety Conference Kicks Off 2003 Auto Show

GCADA, the Ohio State Highway Patrol and Autoliv, Inc. kicked off the media events on Thursday, Feb. 27, 2003, discussing how new-car and -truck dealers help match consumers with vehicle safety features and "What You Don't See Can Save Your Life!" – the safety devices manufactured by Autoliv Inc. The Ohio State Highway Patrol and Ohio Bureau of Motor Vehicles (BMV) participated in the show to promote auto safety, education and public awareness. The Highway Patrol "unveiled" the state's new white cruiser. The BMV also provided an online driver license renewal service, registration issuance and renewal service at the show.

Auto Dealers' Host "A Night of Lights" Charity Preview Fundraiser

On the eve of the 2003 Greater Cleveland International Auto Show's public opening, GCADA hosted "A Night of Lights" Charity Preview Fundraiser to benefit three local organizations. About 600 guests attended the event at the Auto Show on Feb. 28, 2003. The event raised \$175,000 for the Epilepsy Foundation of Northeast Ohio, March of Dimes, and the Crawford Auto-Aviation Museum. Over the past four Auto Shows, dealers have raised more than \$600,000 for the American Cancer Society, Epilepsy Foundation of Northeast Ohio, March of Dimes and Crawford Museum of Transportation and Industry.

Harvest for Hunger/Dealership Employee Appreciation Night Food Drive

Later that same evening – for the fourth straight year – GCADA dealership employees and their families donated 18,950 pounds of nonperishable and canned food items upon admittance into the show – the largest single-day collection. The food drive

benefited the Harvest for Hunger campaign. Over the past four Auto Shows, our dealership employees and their families have donated more than 64,000 pounds of food items in 16 total hours of collections. The Harvest for Hunger food drive – a month-long campaign – supports more than 540 emergency food programs and helps to feed the more than 640,000 men, women and children living in poverty in Northeast Ohio.

13th Annual SADD Workshop

The 13th Annual Student Alcohol & Drug Awareness Program was held in conjunction with the Greater Cleveland International Auto Show on March 5, 2003. Area Students Against Destructive Decisions (SADD) advisors, directors and chapter members attended a program called, "Comedy with a Cause." GCADA and SADD sponsored an exhibit, which featured information on the effects of substance abuse when operating a motorized vehicle.

Wickliffe Resident Wins 2003 Chevrolet Corvette 50th Anniversary Edition

Tim Allen, 31, of Wickliffe, Ohio, won the 2003 Chevrolet Corvette 50th Anniversary Edition – a \$50,000 value – at the conclusion of the 2003 Auto Show. Allen took delivery of his "Golden Anniversary" prize from 2003 Cleveland Auto Show Chairman, Joe Firment, president of Joe Firment Chevrolet in Lorain, Ohio and Joe Firment's Lupe Chevrolet in Avon Lake, Ohio.

GCADA Awards Scholarships to Auto Show Poster Design Winners

Parma, Ohio-native, Scott Colosimo, a fourth-year industrial design student from the Cleveland Institute of Art won first place and a \$1,000 scholarship for his design work on the Auto Show poster and program cover. Second place (\$750) went to Kelly Simpson of Danville, KY. The third place winner (\$400) was Randy Fisher of Strongsville, Ohio.

Automobile Dealers' Educational Assistance Foundation, Inc.

Since 1989, the Greater Cleveland Automobile Dealers' Educational Assistance Foundation, Inc. has awarded \$300,000 in scholarships to local students. The top-four automotive teams that competed in the 2003 Auto Tech Competition won \$30,000 in scholarships towards their postsecondary education.

11th Annual Automotive Technology Competition

This competition addresses the shortage of skilled automotive technicians by awarding college scholarships and apprenticeships at dealerships. The U.S. Department of Labor estimates that the nation will require 35,000 skilled automotive technicians each year until 2010. That is why GCADA – for the eleventh year in a row – has sponsored the competition at the Auto Show. GCADA has also partnered with Automotive Youth Educational Systems, Inc. (AYES) – a school-to-career partnership between students and new-car and truck dealers in the community. Through AYES, dealers provide shadowing, mentoring and paid internship opportunities.

NADCF Breathes Life into CPR Training

Auto Dealers Donate \$2 Million Worth of CPR Units Since 1975

The National Automobile Dealers Charitable Foundation (NADCF) – through a network of franchised motor vehicle dealers throughout America's communities – has donated more than 3,600 cardiopulmonary resuscitation (CPR) manikins and Little Anne automated external defibrillator (AED) training units worth over \$2 million to civic and safety organizations since the Foundation was established in 1975.

Nearly 1.9 million people have been trained on the manikins donated by NADCF. In 2003, dealers donated 157 CPR training manikins through NADCF, valued at approximately \$125,000.

In 2003, closer to home, members of the Greater Cleveland Automobile Dealers' Association (GCADA) and Ohio Automobile Dealers Association (OADA) presented 10 cardiopulmonary resuscitation (CPR) units to Greater Cleveland agencies, which included the American Red Cross, Lorain and Medina County Chapters; Ohio College of Podiatric Medicine in Cleveland; Macedonia Firefighters Association; Lorain County YMCA Branches; and Lake County YMCA Branches. A total of 18 CPR units were donated in Ohio in 2003.

"You'll never find a group of people who care more about their communities than new-car and -truck dealers, and this program is an example of how they show it with a life-saving gift," said Robert P. Mallon, NADCF chairman.

In addition to the manikin program, NADCF assists U.S. communities in a variety of other ways, including:

- Providing financial support to educational institutions, emergency medical organizations, and institutions
- Giving grants to private/independent colleges and universities to help students with emergency needs and to further the study of ethics;
- Disbursing grants to dealership employees who have sustained loss to home and property due to natural disasters;
- Offering scholarships to families of the victims of the 9/11 terrorist attacks.



Joe Firment (left), president of Joe Firment Chevrolet, and Jim Bass (right), president of Mike Bass Ford, present a CPR unit to the American Red Cross, Lorain County, on July 22, 2003.

Established in 1975, the National Automobile Dealers Charitable Foundation is a tax-exempt, nonprofit organization that raises and distributes funds from franchised new-car and -truck dealers and friends for emergency medical and economic educational organizations and private-sector colleges and universities. Gifts to NADCF are tax-deductible.

The National Automobile Dealers Association represents more than 20,000 franchised new-car and -truck dealers, with more than 43,300 separate franchises, both domestic and imports.

Gary S. Adams – Nearly 30 Years of Service

Beginning his automotive career with the Greater Cleveland Automobile Dealers' Association in 1975, Gary S. Adams, GCADA president, is closing in on 30 years of service. He became the group's president in 1987. For more than 20 years as an attorney, Mr. Adams has represented the interests of franchised motor vehicle dealers exclusively – specializing in the areas of employment law, labor and wage issues, and union negotiations.



He received his Juris Doctor degree from Cleveland-Marshall College of Law. Activities and affiliations include: National Automotive Trade Association Executives, past president; Western Reserve Historical Society, trustee; Cleveland-Marshall College of Law Alumni Association, trustee; Greater Cleveland Sports Commission, trustee; Association Health Care Coalition, founding director; National Automobile Dealers Charitable Foundation, board member; American Society of Association Executives (ASAE), member; American, Ohio and Cleveland Bar Association, member.

Auto Tech Competition Completes 11th Year; Estimated shortage of 35,000 Techs

During the 2003 Greater Cleveland International Auto Show, Penta Career Center seniors, Robert Cotton and Brian Ginett, both won full scholarships to complete their associate degrees and earned a spot to compete in the 2003 National Automotive Technology Competition presented at the New York International Auto Show in April 2003. The “diagnostic duo” faced 40 other regional champions from across the county. The team finished in 21st place at the national competition in New York City.

The U.S. Department of Labor estimates that the automotive repair industry will require 35,000 skilled automotive technicians each year until 2010. That is why GCADA – for the eleventh year in a row – has sponsored an auto tech competition during the show.

“It’s an opportunity to showcase our year-round commitment to enhancing the image of the profession, while providing \$30,000 in college scholarships to the top-four teams and addressing the auto tech shortage here at home in northern Ohio,” said Gary S. Adams, GCADA president.



Team Toyota (l to r): Brian Ginett, Robert Heinze, instructor; and Robert Cotton of Penta Career Center represent GCADA during the 2003 National Automotive Technology Competition in New York City.

GCADA “Teams Up” with Cleveland Indians & Safety Agencies Kick-Off to Campaign Delivers the Pitch on Ohio’s New .08 BAC Law



Gary S. Adams, GCADA president, addresses the community, judicial, and law enforcement agencies during the kickoff of “You Drink & Drive. You Lose.” Campaign on June 27, 2003 at The Terrace Club at Jacobs Field.

GCADA “teamed up” with the Cuyahoga County DUI Task Force and its lead agency, Rainbow Babies & Children’s Hospital, the Cleveland Indians and a lineup of community leaders in hosting a news conference on June 27, 2003 to announce the local initiatives of the statewide campaign, “You Drink & Drive. You Lose.”

Speakers included: Larry Dolan, owner of the Cleveland Indians; Gary S. Adams, GCADA president; Donald McNamara, Region V Administrator, National Highway Traffic Safety Administration; Judge Sean C. Gallagher, 8th District Court of Appeals; and Col. Paul D. McClellan, Ohio State Highway Patrol.

“To help protect motorists and families, the Greater Cleveland Automobile Dealers’ Association is pleased to partner with all of you,” said Gary S. Adams, GCADA president.

Franchised new-car and -truck dealers throughout the communities of northern Ohio have a direct link to an audience the campaign is trying to reach – that is motor vehicle buyers and operators, Adams told members of Cuyahoga County’s law enforcement and legal community.

“Interestingly enough, automakers are now also targeting this same audience with exciting new products, aimed at attracting a younger buyer,” Adams added. “This generation is crucial to a bright and industrious future in so many ways. We have an obligation to do all we can to see that they actually get there.”

GCADA Speakers' Bureau Highlights Dealership Careers

In 2003, the GCADA Speakers' Bureau completed 12 engagements. Dealer owners/managers are talking to students in their own community about careers in the retail-automobile industry. Dealers are discussing their personal success stories in addition to describing dealership careers ranging from the sales and titling of vehicles to finance and accounting positions to career technical opportunities in automotive technology, finance and office management.

The interactive presentation is providing students, educators and the media with practical knowledge of new-car and -truck dealership operations and the careers available at local dealerships. The presentation, which is about 35-minutes in length including time for questions, features a VHS documentary, "What's the Deal on Dealerships?" and a PowerPoint display.

The Bureau was founded in November 2002. GCADA member dealers are taking positive messages about dealership careers to students, parents, educators and the media.

Purpose & Goals of GCADA's Speakers' Bureau

- Inform students, parents and educators about the vast number of careers available in the retail-automobile industry;
- Help recruit and retain your next generation of dealership employees; and
- Create a positive line of communication between local schools and area new-car and -truck dealers in the community.



DATE COMPLETED	DEALER PRINCIPAL	DEALERSHIP	SCHOOL VISITED
Jan. 7	Tony LaRiche	Tony LaRiche Chevrolet	Willoughby-Eastlake Technical Center
Jan. 21	Harry Lum	Cross Roads Lincoln Mercury	Cuyahoga Valley Career Center
Jan. 22	Michelle Primm	Cascade Automotive Group	Hudson Middle School
Feb. 5	Patrick Norris	Norris Automall	EHOVE Career Center
April 2	Gary Panteck	Brunswick Auto Mart	Hillside Elementary
April 16	Fred Baker	Fred Baker Porsche/Audi	Twinsburg High School
April 17	Lou Kaltenstein	Gene Norris Oldsmobile/GMC	Strongsville High School
May 6	Gary Adams/Gary Panteck	GCADA/Brunswick Auto Mart	Career Specialists/Windows on the River
Oct. 15	Kirt Frye	Sunnyside Automotive Group	Midpark High School
Nov. 12	Barry Axelrod	Axelrod Pontiac	Garfield Heights High School
Nov. 20	Kirt Frye	Sunnyside Automotive Group	Twinsburg High School
Nov. 25	Gary Panteck	Brunswick Auto Mart	Valley Forge High School

GCADA's Automotive Consumer Action Program (AUTOCAP)

Dedicated to Improving Dealership/Customer Relations

Since 1974, GCADA's Automotive Consumer Action Program (AUTOCAP) has helped member motor vehicle dealers and consumers resolve disputes quickly and without expensive legal costs burdening either the consumer or dealer. It's a free service to consumers.

AUTOCAP is a cost-effective and timesaving method for resolving consumer complaints against dealers. AUTOCAP is made up of five panelists – three represent consumer groups (Better Business Bureau, WJW Fox 8 TV's Call for Action, and Consumer Protection Agency) and two are GCADA member dealer representatives.

How Does AUTOCAP Work?

In many cases, the Ohio Attorney General's Office of Consumer Protection Section processes a consumer complaint filed against a dealer. AUTOCAP works to resolve the dispute between the consumer and dealer in conjunction with the Attorney General's Office and GCADA. If the Attorney General's Office receives a consumer complaint involving a member of AUTOCAP, the complaint is forwarded to GCADA to be resolved by AUTOCAP.

GCADA's AUTOCAP staff notifies the dealer that the customer has a problem. In processing a consumer inquiry, GCADA encourages the dealer to resolve the complaint prior to an AUTOCAP hearing.

If the complaint remains unresolved, it's then referred to the GCADA's AUTOCAP panel, which meets monthly (12 times per year). Both the customer and the dealer are present at the panel hearing. The decision rendered at an AUTOCAP hearing is binding on the dealer, not the consumer.

AUTOCAP Resolves Problems

As an enforcement agency, the Ohio Attorney General's Office of Consumer Protection Section views complaints from a legal perspective. Violations of the law, even technical ones not related to a complaint, are often pursued by the Attorney

General. AUTOCAP is an equitable process relying on principles of fairness when rendering decisions.

GCADA's AUTOCAP staff will attempt to resolve the

dispute through informal mediation between the two parties. If the dispute can't be resolved through informal mediation, the dispute may then be referred to the AUTOCAP panel.

Why Does GCADA Support AUTOCAP

GCADA supports AUTOCAP to make the automotive-retailing industry more responsive to the needs of the motoring public. The AUTOCAP panel strives in every instance to be fair and impartial in complaint mediation to all parties concerned.

Today, dealers can also experience frustration in today's marketplace when purchasing different kinds of products and services, just like consumers. Most problems occur when there's a breakdown in communication between a dealer and consumer. AUTOCAP's primary goal is to repair the avenues of communication, which allows consumers to state their grievances and obtain fair, equitable results.

GCADA'S AUTOCAP Builds Good Will

Members of the GCADA – some third and fourth generation dealers – have worked very hard in their respective communities, building a solid foundation of good will and a reputation established only through their countless, satisfied customers. Simply, GCADA's member dealers care about their customers. Today, customer satisfaction reports and surveys put a dealer's reputation on the line in an ever-growing, fiercely competitive franchised motor vehicle dealer network.

SUNDAY, MARCH 30, 2003 | SECTION F

DRIVING

THE PLAIN DEALER

CHRISTOPHER JENSEN



Autocap addresses car complaints

Disputes and misunderstandings are inevitable in any business, and a good way to resolve auto problems in Northeast Ohio is with Autocap, which is run by the Greater Cleveland Automobile Dealers Association.

Five people are on the Autocap panel, three representing consumers and two who are dealer representatives. Each month, they consider complaints, and their decisions are binding on the dealer but not the consumer.

Consumers who are unhappy with the decision can pursue other options, including a lawsuit.

Last fall – for a story we published on Oct. 13 – I reviewed several dozen Autocap cases, and it was clear that the Autocap board does help consumers.

Autocap is free, and the complaint resolution process generally takes about two months. Hearings are held at the association office in Brecksville, where the consumer and dealer give their sides.

Autocap covers new or used vehicles purchased from any of the 210 new-car dealers belonging to the association.

Here's some advice:

- Read everything carefully to make sure that what you are signing accurately represents the deal you made with the salesperson.
- If you don't understand part of the contract, don't sign it until you get an explanation with clarifications in writing.
- If you are attracted by an extra-low price, make sure you understand the length of the contract. For example a low monthly payment for a lease spread over six years could be expensive.
- If you sign a legal document,

2003 AUTOCAP Summary

COMPLAINT PROFILE

	2003	2002
Total # of Complaint Forms Mailed	103	105
Total Number of Complaints Filed	171	205
GCADA	50	37
Attorney General	121	168

HEARING PROFILE

	2003	2002
Number of Cases Heard by Panel	34	16
For the Dealer	10	7
For the Consumer	6	3
Compromised	7	1
Unresolved	7	4
No Show (Both Parties)	4	0

Motor Vehicle Acceptance

This past year was the second year in a row that Motor Vehicle Acceptance (MVA) booked more than \$22.7 million in loans. The cross-sell statistics show that MVA has taken over the second-tier Cleveland market. MVA is now the number one second-tier finance company in the Greater Cleveland market.



MVA, a second-tier, retail-finance company, was launched in November 1994 after receiving many dealer complaints about holdback charges from other subprime finance companies. The MVA staff specializes in assisting finance personnel close in the subprime market.

Backed by an exclusive partnership with Akron-based FirstMerit Bank, N.A., Motor Vehicle Acceptance purchases nonrecourse loans made by franchised dealers to consumers who are unable to obtain financing from traditional sources. Because of this strategic alliance with FirstMerit, participating dealers receive payments quickly without hassles and unnecessary delays.

Here's How Motor Vehicle Acceptance Stacks Up Against the Industry Standard:

<p>Motor Vehicle Acceptance</p> <ul style="list-style-type: none"> • MVA advances 120% of NADA trade plus tax and title • MVA pays up to a 3% reserve with no discount • Ease and timeliness of MVA funding is completed within 24 hours after receiving package • Flexible underwriting terms 	<p>Industry Standard</p> <ul style="list-style-type: none"> • Industry Standard offers 110 to 115% of NADA trade plus tax and title • Industry Standard is 2% with discounts up to 35% • Industry Standard can take three to five days • Rigid underwriting policies
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Year	Total Units	Total Volume
2003	2,104	\$22,725,695
2002	2,093	\$23,036,170
2001	1,439	\$16,454,278
2000	1,698	\$19,732,900
1999	1,356	\$15,615,549

Three Dog Night performs Dec. 3, 2003 at Cleveland Brown's Stadium during GCADA's Annual Dinner and Reception.



Cleveland Institute of Art Holds 1st Annual Auto Design Symposium Tomorrow's Automobile from Concept to Reality: The Influence of Lifestyle, Nostalgia & Trends

The 1st Annual Automotive Design Symposium in cooperation with the Cleveland Institute of Art was held March 7, 2003 during the 2003 Greater Cleveland International Auto Show.

The symposium explored the development of today's automobile and how lifestyle, nostalgia and trends influences design. In addition, the symposium addressed how concept cars are used in the process of product development.

The Cleveland Institute of Art graduates and presenters included: Joseph S. Dehner (1988), DaimlerChrysler AG; Eric Stoddard (1998), Hyundai-Kia Design Center; Richard Scheer (1994), General Motors Corp.; and keynote speaker, Giuseppe Delena (1978), Ford Motor Co.



The presenters of the 1st Annual Automotive Design Symposium held in cooperation with the Cleveland Institute of Art on March 5, 2003 at the Greater Cleveland International Auto Show included (l to r): Joe Dehner, DaimlerChrysler; Eric Stoddard, Hyundai-Kia; Richard Scheer, General Motors; and Keynote Speaker, Giuseppe Delena (Ford Motor Co.)

On the Industry Relations Front...

GCADA continues to be an advocate in dealer and manufacturer relations, while complementing the efforts of the NADA and OADA. GCADA's staff – including the expertise of dealer councils and dealer line groups – have many years of combined experience in industry, government, and educational affairs. Your Association functions as a valuable link between these agencies and the membership while providing solutions on issues that affect franchised motor vehicle dealers.

MyAutoCareer.com – Highlighting Careers in the Auto Industry

The way cars and trucks are retailed continues to change dramatically as dealers and manufacturers respond to increasingly higher consumer expectations, fierce competition, new technology and a dynamic marketplace in our ever-changing and mobile society.

However, despite record car and truck sales over the past several years and the vast number of career opportunities available at local dealerships, some stereotypes about careers seem to persist and jobs go wanting even in gloomy economic times.

So in March 2003, GCADA launched MyAutoCareer.com to focus on these stereotypes, while highlighting dealership careers, sales opportunities for men and women, addressing the automotive technician shortage, supporting Automotive Youth Educational Systems (AYES) initiative, and creating an online job bank to recruit dealership personnel.



AYES – Training the Next Generation of Auto Techs

The Automotive Youth Educational Systems', Inc. (AYES) partnership with GCADA continued to grow in 2003.

Last year, 26 students from six area high schools worked as apprentice technicians at local dealerships.

AYES is a school-to-career partnership between dealerships and local secondary and career technical schools that offer high-quality programs and curriculum in automotive service technology and collision repair/refinish. Polaris Career Center in Middleburg Heights, Ohio became an AYES member in 2003.

SCHOOLS AND PARTICIPATING DEALERSHIPS IN 2003

Akron East High School

Burt Greenwald Chevrolet, Klaben Ford, Klaben Dodge, Klaben Chrysler/Jeep, Fred Martin Motors, Cascade Auto Group, Park Acura, Park Honda,

Canton South High School

Downtown Ford, Park Ford, Progressive Auto Group, Lavery Chevrolet, Wally Armour Chrysler/Jeep, Montrose Chrysler/Jeep

Lorain County JVS

Jack Matia Chevy, Nick Abraham Ford, Nick Abraham Chrysler/Jeep, Joyce Buick/Pontiac, Jack Matia Honda

Mahoning Career & Tech Center

Bob Eddy's Chrysler, Spartan Chevy, Greenwood Chevy, Market Motors

Valley Forge High School

Metro Toyota



"School-to-career programs, like AYES, build a network of partnerships with local educators, government officials, parents and students," said Gary S. Adams, GCADA president. "Taking part in school-to-career program not only has the potential for long-term direct benefits for a dealer, it also is a valuable community relations initiative."

Participating AYES dealers enjoy the advantage of cultivating their own young technicians for future employment. Dealership involvement with the schools and students increase positive visibility among members of the community, including prospective sales and service customers. Most importantly, AYES involvement also helps enhance the public perception of automotive technical service careers and the dealership as well.



The 2003 GCADA officers included (l to r): Gary S. Adams, GCADA president; Kirt Frye, treasurer; Richard Bass, second vice chairman; Gary Panteck, chairman; and Joe Firment, immediate past chairman. Not pictured: Fred Baker, first vice chairman.



Gary S. Adams (right), GCADA president, highlights the concept vehicles slated for the 2003 Greater Cleveland International Auto Show during Fifteen Minutes with Fred, which aired "live" on WKYC-TV Channel 3 (NBC affiliate) on Feb. 26, 2003.



GCADA Conference Center The perfect place for meetings and workshops

The GCADA Conference Center – conveniently located at 10100 Brecksville Road just minutes from Ohio Turnpike Exit 11 or the Miller Road Exit off U.S. Interstate-77 and 15 minutes away from both Cleveland and Akron – offers a state-of-the-art boardroom and meeting/classroom with full catering services and amenities.

The boardroom features executive level appointments and a large mahogany table that seats up to 18 people in plush burgundy chairs. The room is also equipped with a built-in 45-inch television, VCR, satellite dish, dry-erase marker board and projection screen.

The meeting room is a spacious, sky-lit, circular room with high ceilings. It seats up to 75 people classroom style but with the modular furniture system allows for a variety of room set-ups. The room is equipped with two 32-inch ceiling-mount televisions, VCR, satellite dish, and projection screen.

The GCADA Conference Center has a modern kitchen facility that allows clients to choose from a full range menu items and well as special dietary or catering needs. Please contact Kathy Livingston at GCADA at 440.746.1500, toll free at 888.740.2886 or email klivingston@gcada.org to help assist you plan your next meeting or workshop.

www.gcada.org Undergoes Redesign in 2003

In 2003, the Web site, www.gcada.org was redesigned with enhanced graphics, new interactive options and improved functionality. Strengthening timely communications with member dealers and dealership personnel through electronic means – Internet, email and Web sites – is an initiative set forth by the GCADA Strategic Planning Committee to reduce long-term paper and postage costs and increase dealership usage of electronic communications in the Internet Age.

Member dealers receive alerts and updates instantaneously; access information about products, programs and services; download forms and vehicle registration reports; signup for workshops; order automotive business forms; and receive timely and pertinent information from GCADA via the email blast system. New and used motor vehicle registration reports are posted to the site each month.

Online Training Classes Added to Web site

The new site also offers Web-based training. This new feature enhances the functionality of GCADA's SAFE Program by allowing members to train their employees online. The training meets the OSHA HAZCOM Standard and other required training programs. GCADA members can also complete Freon training online.



GCADA Group Health Plan

GCADA's Group Health Plan offers member dealers and dealership employees a full range of insurance coverage, including medical, prescription, dental, vision, life and disability insurance. The plan offers a wide range of medical providers and facilities across Ohio with competitive rates. About 3,600 dealership employees and their dependents were covered by the GCADA Group Health Plan in 2003.

The rising cost of health care continues to be a major issue for small, medium and large business owners. GCADA is committed to providing members with quality health benefits at a reasonable cost. Favorable premiums and benefit choices encourage member dealer participation. The self-funded GCADA Group Health Plan is available to all members. Premiums are used to pay claims. Dealers can offer their employees medical and prescription drug coverage, dental, vision, short term disability and life insurance.

The Group Health Plan has been in existence for more than 26 years. In January 1999, GCADA partnered with Medical Mutual of Ohio. The Association uses Medical Mutual's highly discounted providers to pay member claims.

Medical Mutual's care management and medical review programs assure patients with serious health problems they will receive the proper care. All benefits provided by the plan are reviewed each year to ensure that members receive the best medical care and pharmacy discounts available. Claims are paid promptly and correctly.

GCADA employs a full-time benefits administrator for the Group Health Plan to provide personalized service to dealers and their employees. The benefits administrator has the capability to view medical, prescription, dental and vision claims online. Members have a dedicated "problem solver" to look up and explain claim payments, find out why a claim hasn't been paid, and make corrections as needed, often when the member is still on the phone.

The GCADA Insurance Committee, composed of GCADA member dealers, has continued to oversee the policies and procedures of the plan. Medical Mutual of Ohio provides GCADA with large and unmatched discounts through their contracts with medical providers. Employees have their choice of hospitals and physicians. PharmaCare, a major national prescription supplier, obtains discounts from manufacturers, which are passed on to GCADA members. Rates are competitive and increases have historically been well below national averages.



'03 Cleveland Auto Show Chairman, Joe Firment, president of Joe Firment Chevrolet, talks with Obie Shelton, WKYC-TV Channel 3 reporter, about the car "giveness" prize – a 50th Anniversary Corvette – during a "live" morning show at the 2003 Greater Cleveland International Auto Show.

2003 GCADA Products, Programs & Services

In today's ever-changing retail-automobile industry, a franchised new motor vehicle dealer's only true ally is their dealer association. Since 1915, GCADA has led the country in providing products, programs, services, and counseling to member dealers.

ADA Printing

ADA Printing was developed by GCADA in order to provide member dealers with a full-service automotive business forms company. ADA Printing provides top-notch customer service and competitive pricing. It's an alternative to the high-priced, business forms companies in the marketplace nationwide.

Automotive Advertising Review Program

In conjunction with the Ohio Attorney General's Office, GCADA regulates the automotive advertising of its membership. The primary purpose of this unique program is to create a level playing field for all dealers in regards to automotive advertising. GCADA is available to provide counsel on advertising rules and regulations, including the Federal Regulation M & Z guidelines and the Ohio Consumer Sales Practices Act (CSPA) Rules for the Advertisement and Sale of Motor Vehicles.

Automotive Consumer Action Program (AUTOCAP)

Since 1974, AUTOCAP has worked to resolve disputes between consumers and dealers in conjunction with the Ohio Attorney General's Office. The program is designed to resolve disputes quickly and without expensive legal costs burdening either the consumer or dealer. It's a free service to consumers. AUTOCAP is made up of five panelists – three represent consumer groups (Better Business Bureau, WJW Fox 8 TV's Call for Action, and Consumer Protection Agency) and two are GCADA member dealer representatives.

Automotive Youth Educational Systems, Inc. (AYES)

AYES is a school-to-career partnership between the automotive industry and dealers, schools and students that are considering careers in the retail-automobile industry. Dealership mentors work with apprentices from AYES schools. The mission is to create a pipeline of future automotive technicians for GCADA members. The U.S. Department of Labor estimates the country will require 35,000 auto techs each year until 2010.

Call Measurement and Monitoring Service (Who's Calling)

Who's Calling, a leader in telephone call measurement and monitoring services, has teamed up with GCADA to offer a service that captures all inbound call data, including phone numbers, time of calls, call length, names and addresses. With no hardware or software, Who's Calling records inbound calls so that staff performance can be reviewed. The service can also track the advertising source that prompted each call.

Center for Automotive Education & Training

The key to dealership success is continuing education. GCADA offers more than 60 practical "how-to" workshops each year, presented by the most respected automotive instructors and trainers in the country. Participants receive a comprehensive course manual for each program and may earn college continuing education units. Workshop fees are minimal because the courses are held locally at GCADA.

Check Guarantee Service (TeleCheck)

TeleCheck, a national check authorization service, offers competitive rates and quality customer service. TeleCheck also offer a number of programs that help dealers sell more vehicles while controlling unforeseen losses.

Collection Services

Corporate Collection Services (CCS), a full-service collection agency with tested techniques to get results, has maintained a proven collection ratio for GCADA members.

Customer Relationship Management (CRM) Solution (Autobase)

A partnership between GCADA and Autobase provides dealers with a computerized development system that maximizes showroom control and business development. The Autobase system provides: automated follow-up letters for both prospects and owners; integration with both ADP and Reynolds & Reynolds' computer systems; interactive logbooks that catalog every customer that visits or phones; a real-time scoreboard that updates to accurately track dealership activity; and daily management reports that assists dealership personnel analyze inventory, advertising, sales, and much more. GCADA members receive special discounted pricing.

Dealership Lighting Program (Five Star Lighting)

Five Star Lighting/Lighting Services Inc. and GCADA provide member dealers with wholesale pricing on all lighting supplies and services. They not only have the best pricing in the area on lighting supplies, but also have the equipment to replace all parking lot pole light fixtures quickly and inexpensively. Eliminate the liability of having employees change your parking lot light fixtures and let the GCADA Dealership Lighting Program do the work for you.

Environmental Services

GCADA and Chemical Solvents Inc. (CSI) have teamed up to provide dealers with a service to dispose of hazardous wastes and water separator/drain service. Improper disposal of parts cleaner solvent and body shop waste can cost dealers millions in clean-up costs. Cleveland-based CSI, a leader in the waste recovery industry, has an excellent reputation. Clean Harbors, Inc., GCADA's preferred vendor, handles used oil and antifreeze waste disposal. Clean Harbors' state-of-the-art facilities ensure that dealership waste is properly disposed. CSI and Clean Harbors offer special pricing to GCADA members.

General Application Fastener Program (Source Products)

GCADA and Source Products provide dealership service and body shops with high-quality fasteners and parts at 10 – 30 percent savings. The program also offers free shipping to member dealers. Because Source Products is a locally based company, dealers receive quality customer service and pricing.

Government Liaison Service

GCADA assists member dealers with the regulations and procedures of state and county government that can affect business. The service also includes any dealings with the Ohio Bureau of Motor Vehicles, County Clerk of Courts, and Ohio Department of Taxation.

Greater Cleveland International Auto Show

The Greater Cleveland International Auto Show – promoted by GCADA – kicks off the spring selling season each year in northern Ohio. New-car and truck sales in a 19-county region, which includes the major cities of Cleveland, Youngstown, Akron, Canton, Mansfield, Ashtabula, Lorain and Sandusky, account for about 1.5 percent of U.S. auto sales. Recognized as the fifth largest auto show in the country both in attendance and exhibit space of 900,000 square feet on one level, the Cleveland Auto Show showcases class "A" exhibits with high ceilings and easy freight move in and move out. The show's annual attendance exceeds 650,000 each year.

Group Health Plan

The self-funded health plan offers a full range of medical coverage for dealership owners and employees including medical, prescription, dental, vision, life and disability insurance. The plan offers a wide range of medical providers and facilities across Ohio with competitive rates

Group Rating Program

This program saves qualifying member dealers up to 95 percent on Workers' Compensation premiums. GCADA groups its members and spreads out the risk accordingly to save member dealers Workers' Compensation premium dollars.

Embroidered Apparel Program

GCADA offers an Embroidered Apparel Program designed specifically with franchised motor vehicle dealerships in mind. More and more dealership employees are wearing apparel embroidered with their dealership logo. The selection includes shirts (men and women); sweaters; outerwear; headwear; fleece; and other assorted accessories. Wearing embroidered apparel is a tremendous way to ensure that your customers know who is working at the dealership as well as maintaining a professional and consistent look.

Information Resource Center

GCADA, a leading information resource center for franchised motor vehicle dealers, provides timely information on topics that affect dealership business. GCADA uses a number of processes to make information available to the membership including mail, email, and newsletters. More importantly, member dealers can contact GCADA's professional staff at anytime for counseling.

Internet Lead Generation Service

Cleveland.com/cars is Northeast Ohio's foremost Internet sales lead generation service for new-car and -truck dealers. cleveland.com is the largest online community in Northeast Ohio and provides high-volume traffic for its advertisers. This proven, inexpensive advertising medium is an excellent tool for new vehicle dealers to increase new and used vehicle sales volume.

Iron Mountain (Document Shredding Program)

GCADA has partnered with Iron Mountain Corporation to provide secure shredding and destruction of confidential customer and dealership information. Iron Mountain provides each participating dealership secure on-site shredding of information to help reduce risk through proper compliance with laws and regulations. Iron Mountain also provides members a once-a-year off-site bulk shredding service for members that incorporate a thorough retention of records program.

Legal Services Program

The GCADA Legal Services Program is designed to financially assist dealers with consumer lawsuits. For example, if a consumer brings a Consumer Sales Practices Act (CSPA) or breach of warranty or odometer lawsuit against a member dealer, GCADA will financially assist the dealer with legal expenses incurred. This service has saved dealers hundreds of thousands in legal fees. Additionally, employment, labor law and general business counsel is provided under the program.

MasterCard/Visa Processing (Heartland Payment Systems)

Heartland Bank, one of the largest credit card processors in the country, offers GCADA members a fixed rate of 1.77 percent. The rate, coupled with excellent customer service, makes this program very attractive. Member dealers are saving thousands each year on credit card processing fees through this program.

Motor Vehicle Acceptance (MVA)

Formed in 1994 to help dealers sell more vehicles through alternative financing, Motor Vehicle Acceptance has grown significantly over the past decade. MVA has made more than \$200 million in vehicle loans since its founding. The company, staffed by professionals with years of experience in this business, was developed with the best interest of new vehicle dealers.

MyAutoCareer.com

The GCADA sponsored Web site, an online information resource center for dealership careers, is designed to assist member dealers attract quality employees. Member dealers can post their own employment ads – free of charge – on the site and use the Internet as a recruitment tool. The posting procedure is simple and easy to use.

Occupational Physicians Network

Because Workers' Compensation medical costs continue to rise, GCADA has assembled an Occupational Physicians Network to effectively manage medical costs associated with member dealers Workers' Compensation claims. By controlling the primary care of an injured employee, a dealer can be sure the initial medical treatment their employee receives is properly administered.

Ohio Sales Tax Fund

The Sales Tax Fund is a quick and easy way for GCADA member dealers to collect and submit sales taxes on motor vehicle sales. The fund works in a manner similar to a commercial checking account. The dealer keeps a properly funded account with GCADA and sends the title application to the Clerk of Courts of Cuyahoga County as usual, but no remittance

for sales tax is required. Each day, GCADA pays the appropriate amount of sales tax for each participating dealer. This program eliminates the need to cut a check for each deal that is sent to the Title Office, thus eliminating potential problems arising from improper funds. The fund also saves dealers money on costs associated with check processing.

Pre-Employment Screening Services (Access Cleveland)

By utilizing Access Cleveland's Pre-Employment Screening Service, dealerships can obtain the specific facts about an applicant. Access Cleveland services include: researching work history, drug testing, investigating any criminal records, and determining the ability to perform the job. This service can save dealers thousands of dollars in personnel expenses.

Public Relations Program

The objective of the GCADA public relations and public affairs program is to convey the viewpoint of franchised motor vehicle dealers to the media, consumers, elected officials, educational, and government agencies. GCADA is prepared to address any communications challenges that face the Association and its members. GCADA's full-time communications staff manages the reputation of dealers while building credibility with the media, automotive industry and community. GCADA also promotes the Greater Cleveland International Auto Show – the fifth largest show in the country.

Refrigerant Certification Program

Under federal law, all auto technicians that repair automotive air conditioners must be certified in Freon Recovery and Recycling by an EPA-approved program. GCADA is one of 18 organizations nationwide approved by the U.S. Environmental Protection Agency that can certify technicians. In addition, Freon Certification is available online at www.gcada.org.

Road to Success – An Introduction to Sales

This monthly workshop is designed to jumpstart a new sales career in the right direction or re-energize a seasoned sales professional. The three-day workshop covers everything from the greeting through follow-up. Participants will discover how to develop business through prospecting, how to handle objections, close the deal, and learn proper follow-up techniques. Techniques can be used immediately and will ensure sales professionals discover success every day of their career.

Safety Awareness For Employees (SAFE)

SAFE provides on-site OSHA compliance and safety training for new vehicle dealers. This comprehensive program provides dealers with extensive reporting and guidance on all applicable OSHA regulations. All federally required employee hazardous communication training is free-of-charge for SAFE Participants.

Salesperson's Professional Evaluation (SPE)

A fresh, creative approach to sales performance analysis, GCADA has designed the SPE program to give dealers an objective evaluation of their sales consultant's performance. A team of professionally trained evaluators examines specific areas of each sales consultant's performance through in-store visits and/or telephone evaluations.

GCADA Speaker Bureau

In an effort to spark interest in careers at local dealerships, GCADA member dealers, through community-based efforts, are traveling to area high schools and highlighting the vast number of career opportunities available in the retail-automobile industry. Today, about 30 GCADA members are available to host workshops throughout the communities and schools in northern

Ohio. The workshop includes a video segment, "What's the Deal on Dealerships?," a PowerPoint presentation, and Question & Answer session.

Tactical Employment & Automotive Management (T.E.A.M.)

T.E.A.M. is a leading provider of human resource solutions for franchised motor vehicle dealerships and their employees. T.E.A.M.'s HR expertise focuses on keeping dealerships in compliance with all industry-specific federal and state laws, rules and regulations, so that member dealers can concentrate on building their operations, increasing efficiency and profitability. Key HR services include: regulatory compliance audits; wage and hour compliance; legal services; hiring and pre-employment screening practices; utilization of independent contractors and external staffing solutions; disciplinary and termination procedures; job description development; employee handbook review; new handbook policy, procedure development; training and cross-training HR personnel; implementing a drug-free workplace; communications management; performance management; employment and regulatory legal counsel; certificate curriculum for dealership personnel; FTC Safe guarding compliance; and unlimited phone consultation for quick resolution of employment issues as they arise.

Title Clerk Training

The Title Clerk Workshop is designed to train new employees or cross-train current employees on the proper procedures to obtain an Ohio motor vehicle title. This two-day hands-on workshop teaches new title clerks the valuable skills and effective title processing techniques it takes to become a knowledgeable title clerk. The Title Clerk Manual is included with the training program.

Title Clerk Manual

GCADA produces a comprehensive State of Ohio Title Clerk Manual that assists dealership title clerks prepare the many documents needed to title a motor vehicle. The extensive manual is a tremendous reference tool for an entire dealership staff.

Telecommunications Program

GCADA and XO Communications joined forces to enable member dealers to save 30 – 50 percent off their telecommunication expenses. This full-service program offers discounted local phone service, low in- and outbound long distance rates, excellent calling card rates, and user-friendly invoices with no hidden charges.

Utilisave Program

Implemented to take advantage of Ohio's utility deregulation, GCADA's goal is to provide a comprehensive co-op utility purchasing program so member dealers can enjoy reduced pricing on their electric and natural gas expenses.

Workers' Compensation & Unemployment Program

The GCADA Workers' Compensation & Unemployment program is a comprehensive service that provides member dealers with legal counsel representation on disputed claims during the administrative process. The program handles all of the paperwork and filings with the Ohio Bureau of Workers' Compensation at no charge. GCADA also offer members free legal consultation on all claims. Unlike other large third party administrators, GCADA's legal group and staff provide the personal attention to ensure claims are handled properly and efficiently.

2003 GCADA MEMBERS by County

Ashtabula	1
Cuyahoga	98
Erie	4
Geauga	6
Huron	3
Lake	27
Lorain	22
Mahoning	1
Medina	16
Portage	14
Richland	2
Stark	11
Summit	21
Wayne	6



 GCADA Franchised-member Dealers

2003 TOTAL MEMBERSHIP: 232

MAP OF NORTHERN OHIO, MAJOR CITIES, ALL 14 COUNTIES

New GCADA Members in 2003

Mr. Nick Soranno
Mazda of Wooster

Mr. John Struhar
Spitzer Autoworld Sheffield

Mr. John Martin
Ganley Lincoln/Mercury Canton

Mr. Roy Lewis
Tri-City Motors

Mr. Ernie Passeos
Liberty Harley-Davidson

Mr. Mathew Blakney
Century Harley-Davidson

Mr. Barry Chiron
All Seasons RV

Mr. James Duncan
Duncan's Motor & Trailer Sales

Mr. Roger Eckerfield
Kamper City

Mr. James Crow
Ms. Adriana Dzedziak
Jim's Trailer Sales, Inc.

Mr. Robert Moore
Moore's RV

Mr. Dave Kluding
Wilcart RV

Mr. John Sirpilla
Sirpilla RV Super Center

Mr. Bruce Wolfson
Great Lakes RV Dealers
Association

Mr. Peter (Bud) Sworak
Camper Care

Mr. Luther Luttrell
Avalon RV Center

Mr. Dean Ruff
Ruff's RV Sales Center

Mr. John Thompson
Thompson Campers

Mr. Dave Beggs
Beggs Motor Homes

Mr. Michael Clay II
Clays RV



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