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The Virginia Independent News Virginia Independent Automobile Dealers Association

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"STOP SELLING. "START HELPING."



ALVIN MELENDEZ EXECUTIVE DIRECTOR, VIADA ALVIN@VIADA.ORG

Gaining trust is the only way you're going to make the sale. The more you help without trying to sell, the more your customer will want to do business with you. We often like to blame extenuating circumstances for the lack of sales, when in fact we are just overselling instead of simply helping the customer find what they are looking for. I often find myself in similar situations, like overselling an idea or product, instead of explaining the why in detail. We only get one chance, and should make the best of it.

UPCOMING EVENTS TO MAKE YOUR BUSINESS BETTER...

GOLF TOURNAMENT

VIADA is having a golf tournament at the Virginia Beach National Country Club on Monday, June 27th. (Players of all levels encouraged to join, it will be Best Ball) There will be many vendors and dealers, so come rub elbows and network with other successful leaders in our industry. We have the whole golf course reserved for us; if you haven't registered yet just

call the office and ask for Dana. There will be many prizes, giveaways and fun in the sun!

NATIONAL CONVENTION

VIADA is proud to be the fifth largest state association in the country, and we owe that to you, all of the members. Over our 62 year history, we have had many National Quality Dealer Recipients and hopefully many more to come. Andrew Wiley of Consumer Auto Warehouse will be representing us at the National Convention of Independent Dealers in Vegas this June 20th to the 23rd. If you have never attended one, I highly recommend attending this year. There will be over 100 vendors and many educational tracks on all aspects of our daily life as a car dealer: from compliance, to marketing, service to BHPH. Also learn what NIADA products are being developed for your growth and success, not to mention over a thousand dealers to meet and greet and share experiences. Going to a NIADA convention is something I wish I had done earlier in my dealership career.

ANNUAL STATE CONVENTION

The VIADA annual Convention is fast approaching, and it is going to be at The Hotel Roanoke in Roanoke, Virginia. It's a beautiful property and we are anticipating a sold-out event this year. If there is a specific topic you would like to see covered at Convention, please let me know and I will do my best to make it happen. I have already lined up speakers from the NIADA to come to speak at the VA Convention.

Remember that I am available anytime for our members, so please call me. It's a pleasure to be your executive director. ■



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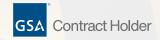
WEEKLY DEALER SALE at 9:00am

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Catalytic Converter THEFTS Continue To Rise

States are passing Bills with new penalties and requirements for scrap metal dealers who buy used converters.

BY CEE LIPPENS

atalytic converter thefts are at historic highs. During the worldwide pandemic, auto thieves have been going and catalytic converters top the list of their targeted items. Once a crime mostly relegated to the deep of night on dimly lit streets with single-owner vehicles, thieves have gotten much more brazen over the past few years, targeting dealership and fleet lots more frequently. In late January, auto parts thieves in Detroit managed to nab more than 20 converters off the city's school bus fleet.

Using a saw, thieves can steal in a matter of minutes, thousands of dollars' worth of precious metals inside a catalytic converter. The pandemic exacerbated an already existing issue, the shortage of the precious metals rhodium, platinum and palladium, used in the converters.

The supply chain crisis has caused a roller coaster of spikes in prices for all 3 metals. Platinum, for example, can be worth up to nearly \$1,000 an ounce. Palladium's value has increased from \$1,536 in 2019 to \$2,690 today. The value of rhodium rose from \$14,500 an ounce in December 2019 to a scorching high of \$27,000 in March 2021 to settle at around \$19,000 today. Thieves can expect to get anywhere from \$50 to \$300 if they sell the converters to scrap yards, which then sell them to recycling facilities

for much higher dollar amounts to reclaim the precious metals inside.

Thefts of catalytic converters more than quadrupled in 2021, driven by the rise in price of precious metals.

"Thieves can easily remove these expensive parts from cars and then sell them to recyclers for hundreds of dollars depending on the car's make and model," said Department of Insurance and Financial Services (DIFS) Director Anita Fox in a release. "In addition to replacing the expensive converter itself, the damage caused by these thefts can be extensive."

Catalytic converter thefts more than quadrupled in 2021. A report by BeenVerified estimated there were 65,398 thefts nationwide—a 353% increase from all reported thefts of catalytic converters in 2020. And 2020 beat out 2019 for the previous most reported thefts in a year by a wide margin. According to the National Insurance Crime Bureau (NICB) there were 14,433 catalytic converters reported stolen in 2020 and only 3,389 thefts reported in 2019. From July 1, 2020, to June 30, 2021, claims filed for catalytic converter theft grew close to 293% nationwide, reaching 18,000 instances as compared to the 12 months prior estimate of 4,500, according to new claims data from State Farm.



"Vehicle thefts, car jackings, and breakins are all crimes we've witnessed trending upward for several months, and now catalytic converter thefts are also on the rise," said David Glawe, President and CEO of NICB. "We have seen a significant increase during the pandemic. It's an opportunistic crime. As the value of the precious metals contained within the catalytic converters continues to increase, so do the number of thefts of these devices. There is a clear connection between times of crisis. limited resources, and disruption of the supply chain that drives investors toward these precious metals." For victims of the thefts, the costs of replacing a stolen catalytic converter can easily top \$1,000, to even \$3,000 and make their vehicle undrivable for days or weeks as they wait for parts and installation. "I am sick to my stomach," a Chandler, Ariz. resident wrote on social media in early March. "Someone came between 8 p.m. last night and 5 p.m. today and cut out our catalytic converter of my Tundra. Toyota said there are so many thefts the last few months that they are on backorder, could take a couple weeks, or months."

California topped the states for highest number of thefts last year at 18,026, followed by Texas (7,895), Washington (4,252), Minnesota (2,363) and Colorado (2,171). The largest year-over-year increases were in Colorado (1,498%), Arizona (1,340%), Connecticut (1,329%), Texas (818%) and New Jersey (774%).

The most popular cars by make and model targeted by thieves in 2020 and 2021 were the Toyota Prius, Honda Element, Toyota 4Runner, Toyota Tacoma and Honda Accord.

Most vehicles with internal combustion engines have catalytic converters, to reduce 90% or more of the harmful greenhouse gases emitted from an exhaust system, but Toyota has the distinction of having some of the highest metal content in their converters than any other auto company.

The Prius tops the list for most popular among catalytic converter thieves.

The 2004-2009 Prius is a model that has become very familiar to car part thieves. Those Priuses had a theft claim frequency 40 times higher in 2020 than in 2016, according to a recent analysis by the Highway Loss Data Institute.

The HLDI reported that overall theft losses for those Prius vehicles in 2020 were nearly \$137 per insured vehicle year — a more than 45-fold increase from \$3 in 2016. By contrast, theft claim frequency for all other 2004-09 vehicles changed little from 2016 to 2020, overall losses remaining around \$7 per insured vehicle year. AutoCatalystMarket.com reports the recent scrap price for the GD3+EA6 catalytic converter used in the 2004-09 second-generation Prius ran about \$1,022 per unit, compared to the converter used

in the 2010-15 third-generation Prius, which claims around \$548 per unit.

States across the country have taken notice and are toughening penalties and imposing new requirements for scrap metal dealers who buy the converters. Ten states enacted new legislation, including Arkansas, South Carolina, North Carolina and Texas to curb converter thefts in 2021. The new laws all follow along the lines of Oregon's law, which took effect on Jan 1st. Oregon Bill SB 803 prohibits scrap metal businesses from purchasing or receiving catalytic converters, except from commercial sellers or owners of vehicles from which the catalytic converter was removed. Scrap dealers buying used converters must get a copy of the seller's ID, a photo of the seller, the license plate number of the seller's car, and video of the transaction itself. Payment by check must be mailed, and only after a mandatory three-day waiting period.

A bill drafted by Washington state Sen. Jeff Wilson (R) is written to help deter thieves from coming north to circumvent Oregon's new law. Senate Bill 5495 also requires scrap-metal dealers to confirm ownership when catalytic converters are resold and maintain records of vehicle identification numbers. The bill would require that cash payments could not be made on the spot and would have to be delayed at least five days. The trend shows no signs of slowing down this year, so dealers may want to take extra precautions on their lots.

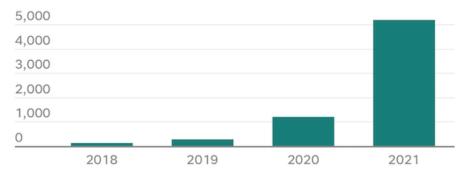
There are a number of ways to help prevent thefts on dealer and fleet lots:

- Car VIN numbers engraved onto the vehicles catalytic converter.
- Various anti-theft devices are available to install on individual vehicles. Like the cat-clamp and shield, ranging in price from \$125 to \$200 to purchase and around an hour of labor to install. Catalytic converter anti-theft devices could be a great selling perk to the car buying public as well.
- Changing the settings on the car alarm to go off when vibrations are sensed.
- Security cameras and security fencing.
- Installing motion sensor lights.
- Parking cars in a way that makes it difficult for thieves to get underneath, i.e, parking cars close together in a way that limits space between each car.

Catalytic converter thefts spike

Thieves are swiping catalytic converters at escalated levels to salvage their increasingly valuable metals.

Estimated thefts per month:



Source: 2018 through 2020 data from the National Insurance Crime Bureau; 2021 data reflects an estimate by data firm BeenVerified using a combination of NICB information and Google search data.







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Broken Vehicle Recall System Puts Unsuspecting Dealers at Risk

By FI Staff

Between 20% to 25% of all vehicles on the road have one or more open safety recall at any given time. However, government databases have an approximate 30% error rate, leading many auto dealers to unknowingly purchase and sell vehicles with open safety recalls. The findings were part of "Safety Recalls: State of the Retail Industry," a report released recently by AutoAp, Inc., the industry's leading auto safety recall software company. To obtain a copy of the report, visit autoap.com/industryreport

There have been more than 5,000 vehicle safety recalls since 2014, affecting millions of vehicles. Because many vehicles are covered by multiple recalls, the average vehicle on the road today has 1.2 recalls. Worse, often, there are lags between manufacturers assigning recalls onto vehicles and either the manufacturer or government publishing them for dealers to learn if their inventory is affected. In addition, human error often leads to misclassification of recalls, incorrect vehicle makes or incorrect model years through the government and manufacturers.

"Many automotive retailers do not realize how badly the safety recall ecosystem is broken," said Mark Paul, CEO of AutoAp. "This impacts dealerships of all sizes, brands and locations through liability and compliance issues, as dealers often buy and sell vehicles with open safety recalls and do not know it – through no fault of their own."

Many auto dealers continue to use manual processes to track open safety recalls, or worse, ignore the problem altogether due to the time-consuming, error-prone and delayed data. In addition to liability issues, dealers are often missing out on a valuable revenue stream as recall repairs are covered by manufacturer warranty reimbursements.

"Dealers simply cannot know whether or not vehicles have an open recall using their current methods," Paul said. "The best way to tackle this challenge is through an automated system that verifies VINs using advanced technologies and with multiple sources, on a nightly basis with minimal initial effort by dealers."

"Safety Recalls: State of the Retail Industry" details threats, opportunities for how automotive retailers handle vehicle safety recall management.

Paul urged dealers to take a handful of simple steps to get started.

 Write a policy for the dealership or dealership group that spells out how the organization will handle open recall needs – and have everyone sign it;

 Appoint one team member within the organization to oversee recall operations – with both the responsibility and authority in this critical area;

• Implement an automated process to verify, monitor and report recalls;

 Use daily reporting to identify open recalls and track repair status.

Dealers who follow these simple steps have significantly lower open recall rates among their inventory. Dealerships who develop a fully automated system reduce their open recall rates by nearly 90%. In other findings:

• Hawaii had the highest open rate at 23.4%; Delaware had the lowest at 5.6%;

- Currently, only 44% of dealerships have a written safety recall management policy;
- 100% of dealers surveyed said staying in compliance was critical. Yet none of the dealers surveyed said they check their own inventory for safety recalls every day;

 Government fleet vehicles have the highest open recall rate at nearly 36%.



TAKING A CLOSER LOOK

A Very Productive 2022 General Assembly Session

Virginia's part-time legislature adjourned Sine Die on March 12th and met again on April 4th and April 27th. As of this writing, legislators are meeting on June 1st to approve the critical two-year budget. Once approved by the legislature, the budget will go to Gov. Youngkin for his review. We've tracked a handful of pieces of legislation that would have a direct impact on the Independent Dealer industry in the Commonwealth. Below is a list of VIADA supported legislation that has or will become law by July 1st, 2022.



GONZALO AIDA DIRECTOR OF GOVERNMENT AFFAIRS & LOBBYING GONZALO@VIADA.ORG

The Fate of 2022 General **Assembly Bills**

There were 2,250 bills introduced in 2022

VIADA Legislative **Victories**

HB316 (Wyatt-R) Independent **Dealer Recertification** - Codifies existing Motor Vehicle Dealer Board regulations related to independent dealer-operator recertification and revises the process established by regulation by (i) requiring recertification every 24 months instead of every 36 months; (ii) changing the training requirement from completing a six-hour course

to completing a live four-hour instructor-led course and passing an examination, administered in person or virtually.

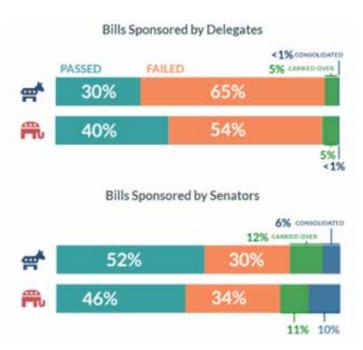
HB740 (Bell-R) and SB729 (Ruff-R) Catalytic converters; **penalties.** - Makes it a Class 6 felony for a person to willfully break, injure, tamper with, or remove a catalytic converter for any purpose against the will or without the consent of the owner.

Additionally, the bill requires additional due diligence and record keeping on the part of scrap metal and salvage companies in the transaction of a catalytic converter including, but not limited to, ascertaining that the individual attempting to sell a catalytic converter is the lawful owner of said catalytic converter.

SB 195 (Mason-D) & HB884 (Byron-R) Group health benefit plans; sponsoring associations, formation of benefits consortium, definitions. Provides that certain trusts constitute a benefits consortium and are authorized to sell health benefit plans to members of a sponsoring association.

This bill will give trade associations like VIADA the ability to obtain group health insurance plans for not only association's staff, but also for the employees of our dealer members. Given the size of VIADA's membership, this puts the Association in a prime position to negotiate lower prices for health insurance plans and offer them to all VIADA Members. Stay tuned for more updates on this. The law goes into effect on July 1st 2022.





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VIAD PAC

The purpose of the VIAD PAC is to promote the independent automobile industry in Virginia and raise funds for the same purpose. From such funds we can make campaign contributions to those seeking election or re-election for political office in the Commonwealth of Virginia, without regard to party affiliation.

VIAD PAC is firing on all cylinders in 2022. We launched our brand-new PAC Fundraising Program the President's Club in April. Please visit viada.org/viad-pac to learn more about the program and to stay up to date on PAC Activity.

The VIAD PAC relies on voluntary contributions from our members, if you'd like to make your voice heard please consider donating. For more information, please visit our website, reach out to me directly at Gonzalo@viada.org or call our office. I'd love the opportunity to speak to you about our PAC and its efforts in the Virginia General Assembly. ■

UPDATE: Ladies Auxiliary - Helping Hands

By Dale Fisher, President

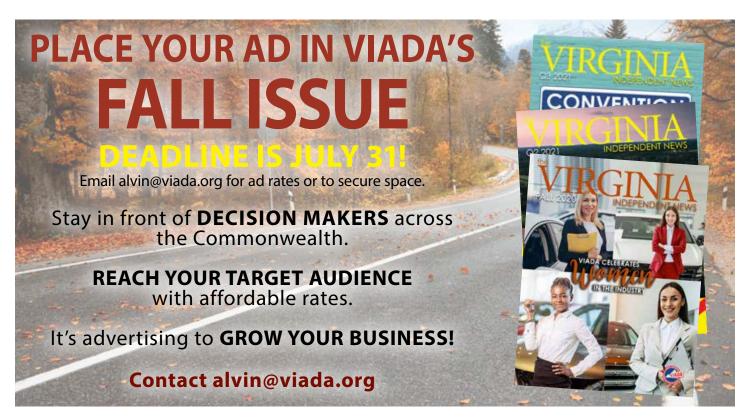
The VIADA Ladies Auxiliary held a productive hybrid board meeting in April. This method of meeting will continue to be offered, giving more women the opportunity to participate in our good work. We are pleased that several very deserving high school students submitted applications for the Shirlie Slack Scholarship. A panel of outside judges will determine the recipient and the winner will be announced in the near future.

Our Fill-A-Wish program, directed towards terminally ill and special needs children 18 years old or younger, allowed us to lighten the lives of three children this spring. A gaming device was given to a young boy with non-Hodgkin's lymphoma, and iPads with learning apps were given to 2 youngsters, one with an intellectual and developmental disability, the other with a visual disability. If you know of a child who would benefit from our Fill-A-Wish Program, please contact VIADA Headquarters for direction.

The Auxiliary supported the efforts of the General Federation of Women's Clubs of Virginia in raising funds to purchase a school bus for the Armed Services YMCA. This organization, focusing on providing child and family services to our junior enlisted military members, was introduced to GFWC Virginia by the VIADA Ladies Auxiliary. We recently donated \$1,000 helping GFWC Virginia raise \$42,700 for ASYMCA.

District Presidents - the Ladies Auxiliary has allocated \$1,000 to each district for a donation to a charity of the district's choice. Please confer with your fellow district members in determining your charity. The beneficiary of these funds must be determined by September 20th and notification of such sent to VIADA Headquarters, attention Dale Fisher, Ladies Auxiliary.

Our goodwill does reach across the Commonwealth, and it is made possible by the generosity of our dealers and vendors who so enthusiastically support our Annual Charity Auction. Look for information on the 2022 auction in the next issue of this publication. ■



NIADA

SULLIVAN AUTO TRADING INC.

ullivan Auto Trading Inc. was established in 1990 in Dumfries, Virginia. The retail business was of no interest, and they focused entirely on wholesale, selling to Dealers only. Establishing a customer base locally and in the Carolinas enabled the company to grow by leaps and bounds. In the fall of 2002, a reconditioning center was established in Fredericksburg VA to begin reconditioning the inventory to sell at the Fredericksburg Auto Auction. The profits escalated substantially reconditioning the vehicles. Watching and building relationships with other more established Wholesale dealers like Shirley Slack, Henry Krissel, J.Tom Mathews, and Jimmy Thompson among others gave a clear understanding of how the professionals operate. Reputation, Honesty, and Integrity are the foundation for long-term success. Building a repeat customer base every week was quickly the goal. Growing every year, Sullivan Auto Trading was a high volume seller at Manheim Fredericksburg for many years following. The only way to accomplish success at this level was to build relationships with the very best dedicated employees that were available. The company will always acknowledge the vision was the beginning, but having the greatest employees is the real reason something great was accomplished. Thinking something great is different than doing something great.

In 1999, property was purchased across the street from the new Fredericksburg Auto Auction, now Manheim Fredericksburg. A new Dealership and Service Center were built and opened in 2001. The Dealership, Service Center, and Auto Transport co. are under 1 roof sitting on 5 acres today.

In 2008 the company experienced many unwanted changes that had been stirring through the 2000s. A long-time friend suggested retailing cars at the Dealership, but Don Sullivan Sr. had no interest at first. His 3 sons had different opinions; they said our future will be retail. After a second



thought, the decision was made and they got started. The long-time business associate and family friend Scott Riley agreed to begin a retail division of Sullivan Auto Trading. The company started slowly and in a few months were selling 50+ vehicles a month. During that time Don Sullivan Sr was approached by Wanda Lewark to come to the next District 4 meeting in Fredericksburg. Reluctant to do this, he agreed. Wanda was so excited about him attending and told him to have an open mind. Prior to the meeting Shirley Slack and Dick Keller also approached Don convincing him it was not an option to be part of and active in the State Trade Association. At that time the company had been a member of VIADA for over 20 years. Now in the retail business, the VIADA was a huge asset for building relationships and staying compliant. They had all the updated information and unlimited support when needed for any issue or concerns. While attending the District 4 meeting, Don was asked and nominated for a Vice President position for District 4 and he accepted. This was the beginning of something that changed everything, and opened doors that have been Don's most favorable years in the industry. Now being the Vice President of District 4, Don had a seat on the State Board of Directors, and attended his first State Board Meeting in Richmond VA. Doors continued to open as relationships began building with many of the best and most well-respected dealers in Virginia. Everyone welcomed him with enthusiasm, and there have been very few State Board meetings missed since that day. Traveling around the state to Board Meetings, socializing, and meeting so many great dealers became some of his best and most memorable experiences in the automobile business. It made the car





With Attorney General Jason Miyares and Governor Glenn Youngkin









business fun for Don, taking it to a new level. The professionalism, standards, and integrity were second to none. Many vendor relationships were formed from networking with VIADA. Bank Dealer Agreements for Funding, Bank Floor Plans, Service Contracts, Reinsurance Companies, Listing Platforms, and Inventory Sources.

In recent history, Don has been the District 4 President for 3 terms, a State Vice President for 5 terms, State Quality Dealer, President-Elect, President, Chairman of the Board, and now currently State President for a second term. He is also now serving his second term on the MVDB. As President, he has been traveling around the state this year to district meetings. It has been very exciting and encouraging. Speaking on professional development, the importance of involving our local Legislature, and inviting the MVDB field agents to District Meetings. Many districts have done just that, and have had very successful outcomes. The theme is "Building relationships, our strongest asset." The restoration of bringing our Dealers together will be the focus this year and in the future. Dealers need each other, not necessarily to share business models, but to network on everyday struggles in the Automobile Industry and its constant changes. The foundation of VIADA is shifting to a new era. There has been substantial growth with our New Executive Director Alvin Melendez and his wife (Director of Education) Tommie Melendez. She truly is his backbone and stabilizer bar. What a team they are, as the future has never looked better. A true example of a great leader, Alvin has surrounded himself with great people to accomplish his goals. Sullivan Auto Trading celebrated its 30th year in business in 2020. They are excited about the future as the 3 Sons William, Donald Ir., and Austin have taken the reins and are on a fast track to continue Don Sullivan's Dream and Vision. ■

Don with wife Carolina

10 THINGS A CAR SALESMAN SHOULD KNOW

BY CARSALESPROFESSIONAL.COM

Whether you are just starting out in the car business or if you have been around since the good old days these are the 10 things a car salesman should know. Things have been changing in the car business very rapidly over the past few years, but these remain to hold true and probably will as long as we are selling cars for a living. You could call them commandments or the basic rules of being a car salesman. Regardless of what you call them you must not forget these golden rules for car sales success.

Things a Car Salesman Should Know to Succeed

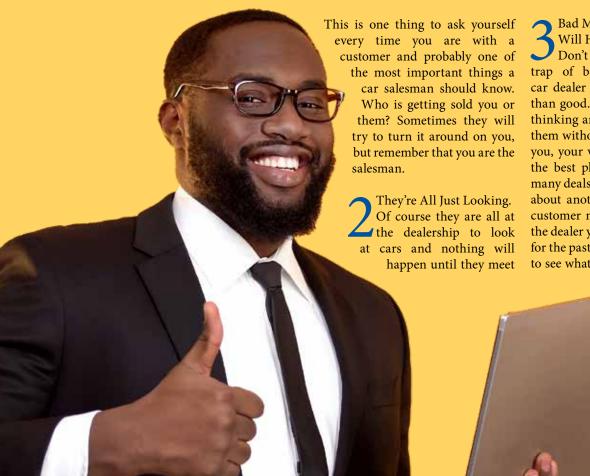
Two People Meet and One Gets Sold. When it comes to people and selling cars this is one thing that is always true. Somebody gets sold. Whether you sell your customer on why they should buy a car from you today or the customer sells you on why they are not buying a car today. What is it going to be? Are you going to sell your customer an automobile or are they going to sell you on one of their reasons for not buying now?

a salesman, but not just any car salesman it must be a professional car salesman. They won't tell you that they are here to buy a car they will tell that they are just looking and buying in the future, but if you are a true salesman or saleswoman you can sell them a car today or at least in the near future. Just looking is the car buyer's first line of defense against the car salesman you can accept it or you can sell them a car, you decide. Top car salespeople understand that of the 10 things a car salesman should know this is the one that is often forgotten by newbies.

Bad Mouthing Your Competitors Will Hurt More Than Help. Don't let yourself get caught in the trap of bad mouthing the competing car dealer because it will do more harm than good. You don't know what they are thinking and you might even be insulting them without knowing it. Show them why you, your vehicle and your dealership are the best place to buy a car. I have seen many deals lost after a salesman talks trash about another dealership or brand. Your customer might be a regular customer at the dealer you are running into the ground for the past ten years and they just came by to see what you have to offer. Stay positive

and show them what you have to offer and let them decide or you might be chasing them back to the other dealer.

The Dumber the Better.
Use the selling system that you were trained to use to sell cars and don't start thinking that you know a better way. This is the quickest way to see your sales drop. When you start leaving



things out and short cutting the system you could be shooting yourself in the foot. Car sales training systems were designed to work throughout the dealership and be consistent. One step is made to work with the next and the one before. I will guarantee that you will lose deals when you start thinking you know better or start short cutting the system. This is one of the things a car salesman should know, but often forgets. Dummy up, get back to basics and you will sell more cars.

There is Always More and F&I Will Prove It. We have all had the customer that wouldn't bump another dollar, but after they got done in F&I their payment went up 20, 30 or 40 dollars. The things a car salesman should know include knowing that there is always more room, but when you believe that they won't go another dollar think again. Maybe you didn't show them a reason to spend more or provide enough value in the vehicle or the dealership. Think about how bumping them another \$100 will equal 20, 30 or 40 dollars towards your car salesman salary. If you don't get it the F&I Department will.

Price Isn't Everything Stop thinking that price is the only thing that will close the deal because that is not the case. Almost everyone is will to pay more when they see the value in something. Stop working the desk and start working the customer and provide more value. Many salespeople work the desk harder than they work the customer, but when you show them "What's in it for them" you provide more value and ultimately make more commission. The things a car salesman should know and never forget is that whether they are a newbie or a veteran is that it's not always about price. It doesn't matter if you are selling used cars or BMW's is not always price.

True Car Salesmen Know "Be Backs" Won't Be Back
You may have heard this one a few hundred times, but that's because it is usually true so I will say it again: Be Backs won't be back. They say they will,

but what they are really saying is that my car salesman didn't sell me on why I should buy a car from them and their dealership. They think there is more to be had somewhere else because you didn't make them feel otherwise. They sound so sincere and they have numerous reasons, but that is their way of giving you the bad news. Granted they may visit another dealer and feel the same way about them, but if they meet a real car salesman they will buy a car and all the follow-up in the world won't help. Once they tell you that they will "Be Back" your only chance is that they visit another dealership and tell them the same thing and then you have a remote chance with follow up if you something more to offer. Can you believe that people ask why do car salesmen lie when they are the ones that are avoiding the truth.

Things a Car Salesman Should Know About Enthusiasm and Selling Cars

Even the grumpy old fart that buys a car is excited about buying a new car, but they certainly aren't going to tell or show you that. Car buyers don't want the salesman to think they are excited about the prospect of driving home in a new ride, but they are and enthusiasm will heighten that excitement and engage more of their emotions. Being positive and enthusiastic about them having a new vehicle will only help you sell more cars and increase your commission. When people use their emotions to purchase a vehicle you are the one that comes out on top. Enthusiasm is an emotion and your ticket to sales and logic is the quickest way to a short deal. The things a car salesman should know include enthusiasm because enthusiasm sells cars. Be enthusiastic, include positive things about cars, be upbeat with your customers and you will sell more cars and make more money.

The Sales Manager Wants to Sell a Car as Badly as You Do You might think otherwise, but it really is true. The sales manager gets paid based on sales and gross and they really do want you to sell cars. When the desk or sales manager won't accept your

deal it is because they feel there is more room, the customer can be bumped or that the next person will pay more for the same car. It's not personal it's business and they really do want to sell cars just like you do and one more of those things a car salesman should know.

Buyers are Liars I left this one for number ten because too many salespeople like to use this for an excuse when they don't make deal, but it is true in many cases. Talk to enough car buyers both on and off the car lot and you will find out that the average consumer thinks that lying to the car salesman is acceptable part of the game. Even that person that never tells a lie thinks that it's not a lie, and sometimes they use it as a how to tell salesman no, but its all part of the car buying process. Cars dealers don't want their car salesmen to lie, yet customers do so repeatedly. Again this is one of the few things that the customer uses as a defense because they don't want to be taken advantage of by a car salesman. Things a car salesman should know include being wise to how the customer thinks. The salesman must understand that they need to break down this customer barrier and change the way the customer thinks. This is also where body language, tone and facial expressions are important when selling cars professionally. Most people are honest unless they are buying a car so they will usually give themselves away with their facial expressions and eye movement. Accept these car salesman facts, but don't use it as an excuse for not selling a car.

The Basic Things a Car Salesman Should Know is a Foundation

These 10 things a car salesman should know are basic, but these car salesman facts are true nonetheless. They are many other things that you should know when you have a car salesman career, but these will get you started or remind those of you that may have forgotten some of them. You can move on to other car salesman tips, but you need to build a foundation first.



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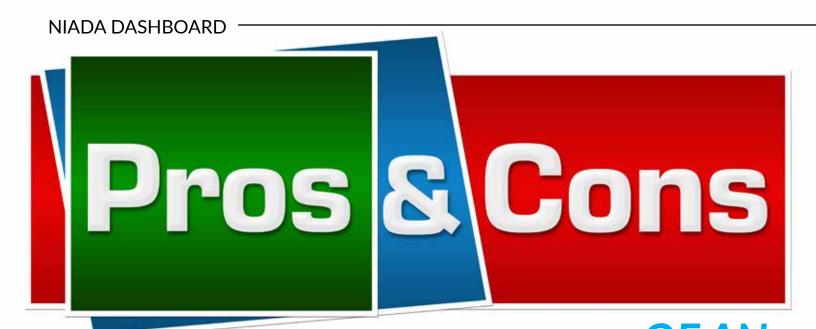
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LHPH STRATEGY

Take a look at your BHPH operation. Have things been just chugging along, or maybe sales are down? Is a competitor impacting business? More and more BHPH dealers are discovering how a Lease Here-Pay Here (LHPH) model can revamp operations and improve revenue.

Importantly, an LHPH strategy goes beyond enhancing the bottom line. This approach centers around a new way of meeting customers' needs and creating a stronger bond with these clients.

We'll go over some basics and then dive into the many considerations of an LHPH operation.

What Is Lease Here-Pay Here?

LHPH operates similarly to a Buy Here Pay Here business. The selling process is the same as is the typical customer. Even the approach to handling payments and collections is virtually indistinguishable from BHPH activities. The difference is that you are, in effect, renting out a vehicle.

When the lease term is over, the car returns to the dealer, or the customer can buy the car.

Why LHPH?

For the customer, an LHPH vehicle usually means a lower monthly payment or a newer car compared to a BHPH deal. For the dealer, an LHPH transaction can mean higher profits and lower risks.

Read on as we review LHPH pros and cons.

LHPH ADVANTAGES

Increased Profits

Think about a BHPH transaction. You sell and finance a car. And, if things go well, you made money from the vehicle markup and the finance charges. When the vehicle is paid off, you close the file and move on.

However, the revenue stream is different with LHPH. Lease charges cover vehicle depreciation and the interest (or money factor) on the car's value. Unlike a traditional BHPH loan that eventually has the balance paid down to zero, a lease usually covers a shorter term that only involves depreciation and interest. You can still add a markup to the car with a lease,

and you'll still collect interest (called a rent charge). But, when the lease term is over, you'll have the car back to sell or re-lease (if the customer doesn't buy the car). So. you'll have an automatic addition to inventory and the chance for another round of profits.

Let's look at some examples based on a car with a \$6,000 actual cash value and a 25 percent interest rate. Down payment, sales tax, capital costs, bad debt allowance, and asset depreciation are not included for simplicity.

BHPH Transaction

- \$12,000 retail (\$6,000 ACV)
- 36 payments @ \$477 per month = \$5,176 interest
- Vehicle Markup = \$6,000
- NET = \$11,176

LHPH Transaction

- \$13,500 retail (\$6,000 ACV)
- 20% residual value (\$2,700)
- 36 payment @ \$468 per month = \$6,074 rent charge
- Vehicle Markup = \$7,500
- NET = \$13,574

With the lease, the customer pays slightly less per month than with a loan, but the net

income numbers are substantially better. Plus, you'll have the leased vehicle back in inventory after the term ends and can start the cycle all over again. Another way to look at the advantages of LHPH is being able to put a customer in a newer car for a monthly payment that's similar to a loan. For example, if the vehicle has an \$8,000 ACV, then the net drops to \$11,574, but your customer gets a newer and more appealing car (which you'll get back).

Fee Income

A lease opens up the opportunity to add various fees to the transaction, including charges for lease acquisition, a purchase option, and lease disposition. A refundable security deposit may help offset any upfront dealer-side costs like titling and sales tax. Other fees worth consideration are charges for excess mileage or damage beyond normal and tear. Make smart use of these fees to help the bottom line, but ensure that these charges are applied equally to all leases.

Improved Customer Affordability

Thanks to the pandemic, the global semiconductor shortage, and other factors, the topsy-turvy used car market continues to see tight supply and ever-increasing prices. According to iSeeCars.com, used car prices in June increased 32.7 percent (\$7,583) compared to the same period from the previous year. Plus, May saw a 26.4 percent year-over-year increase and there was a 16.8 percent year-over-year increase from April.

In other words, if your customers had a difficult time paying for cars in normal times, it's not any easier now. Of course, affordability not only helps the customer but reduces the chances of default, which saves you time, effort, and money. So, the LHPH model offers benefits to both parties in the transaction.

As mentioned earlier, the flexibility of an LHPH approach allows you to offer a newer car for the same monthly payment as an older car sold with a loan.

Such a technique helps with customer goodwill and reduces the likelihood of

mechanical issues. And, as we know, collection issues are likely to pop up when a customer can't afford to repair a car.

It's also easy to show a customer the advantages of leasing. This can be presented in two ways. First, working of one car, show the payment options for leasing versus a loan. Or, present how for the same payment, the customer can choose from a ten-year-old car with 140,000 miles or a five-year-old car with 75,000 miles. By offering options, you're empowering the customer to decide, enabling them to feel positive about the transaction.

Staying Competitive

How many times have you closed a deal simply by providing a monthly payment that met the customer's needs? Leasing is simply another tool to help in these scenarios. For example, the ability to offer a car for \$50 less per month than a BHPH competitor means you'll put more people behind the wheel.

Similarly, LHPH gives you a competitive advantage by offering newer and more reliable vehicles for the same money as your cross-town rivals. It's also easy to imagine how you can work low monthly lease payments into marketing messages.

Better Customer Relations

While the BHPH model still involves regular customer contact for payments and collections, it mostly ends when the loan is paid off. The customer will likely want to drive at least for a few months without payments. In which case, you may or may not see them back at the dealership.

In contrast, at the end of the lease term, the customer has a decision to make. Do they buy out the car? If so, you'll have another opportunity to offer financing and make money from the interest. Or, do they want to re-lease the vehicle for perhaps another year or two? Again, another profitmaking potential. Or, will the customer lease a completely different car from you? Regardless of choice, the customer is staying within your realm.

Remember that with LHPH, the dealership owns the car. So, you'll want to encourage the

customer to maintain the vehicle. This might involve working a service contract or free oil changes into the deal. Such an approach creates opportunities to periodically inspect the car to ensure it remains in good condition. At the same time, you're promoting goodwill with the customer and further cementing that relationship.

Another customer-focused advantage of leasing is the ability to offer programs that allow qualified lessees to easily trade up to a lease with a better car. Even consider an early lease termination option. It may seem counterproductive, but this is a simpler way to get the car back in good condition than to have to deal with a repossession.

Sales Tax Savings

Having to pay the sales tax on a BHPH transaction is one of those necessary evils. It's a chunk of change that can make a deal go sour, especially if there's a default early on (some states won't refund paid sales tax following a repossession).

Yet, in the majority of states, sales tax on leases is handled differently. With a traditional loan transaction, sales tax is paid upfront on the car's total purchase price. In about 60 percent of states, sales tax on a leased car is only collected on the monthly payment.

For example, a 6 percent sales tax on a \$13,500 vehicle means an upfront outlay to the state of \$810. Obviously eating up most of a \$1,000 downpayment. Yet, that same car with a \$468 lease payment would only require \$28.08 of sales tax each month—a much more manageable sum for a customer to handle.

If applicable in your state, this is another leasing advantage that can be highlighted to customers.

Repossession and Bankruptcy Management Depending on state and local laws, repossession of a leased vehicle can be quicker and less involved than reclaiming a traditionally financed one. The dealer or finance company holds the title of a leased car, so repossession steps are often fewer. This is in contrast to a loan-based situation that may require a mandated process for *Continued on next page*

Continued from previous page

notifications and recovery. Keep in mind that the longer it takes to repossess a vehicle, the greater the loss of revenue. Talk with an attorney to see how leasing repossession may differ in your jurisdiction.

In a bankruptcy situation, car leases are handled differently than with a traditionally financed vehicle. The lessee will return the car in most cases, and the customer and dealer go their separate ways. Sometimes, the customer may choose to keep the lease and continue to be responsible for the payments as agreed initially. A vehicle lease is not subject to a bankruptcy-mandated change of terms usually applied to a standard car loan. Again, consult with your lawyer for more details.



Income Tax Advantages

A tax professional can review the specifics with you, but in general, having a portfolio of leased vehicles may allow you to depreciate these assets and reduce tax liability.

Predictable Cash Flow

Noting that most car leases have a 36 month-term, it will take a few years to ramp up to a position when you can work with the predictable cash flow and cyclical nature of LHPH. It's a good thing. At the end of each lease, you'll have the opportunity to resell, release, or wholesale the returned vehicle. And, chances are the customer still needs a car, so you can keep the LHPH process going.

LHPH DISADVANTAGES

Of course, no business model is perfect. And while LHPH does present an excellent opportunity for many dealers, there are real-world considerations worth reviewing before making any changes to your business.

Accounting Changes

Because the LHPH model involves retaining assets, not selling them, you may need to rework how your accounting is structured. It's particularly vital for recording depreciation (as mentioned above). This doesn't require ditching your current structure (after all, you'll still be selling cars, not just leasing them) but just layering in how you deal with these leased assets. Have a sit-down with your accountant to discuss the aspects of a transition to LHPH.

Different Lending Structure

Adding an LHPH model to your business



will change how your company is financed. The portfolio of loans is supplemented by or changes to a portfolio of assets (the leased vehicles). Ideally, your current lender can work with these changes in a smooth and easy transition. In a worst-case scenario, you'll need to source a new lender.

DMS Changes

Does your dealer management system have the ability to handle LHPH transactions? In a perfect world, the answer is yes, or it might just involve an easy upgrade. Otherwise, switching to a new DMS can be an expensive and burdensome project. You'll also need to consider the implications of getting staff trained on an updated or new system.

Asset Management

Unlike the sell-it and move-on process with BHPH transactions, LHPH involves

managing a portfolio of leased cars. This is essential because eventually, you'll get these cars back. The better the condition of the vehicles ultimately means better profits down the line as you sell or re-lease these cars.

As previously discussed, develop a customer-friendly program that enables the regular inspection of each leased car. You'll need to go beyond the occasional "eyeball" glance when the customer drops by to make a payment. Remember, these are your cars.

Legal Fees

Bringing LHPH to your dealership means you'll need to develop entirely new sales documentation. As a result, there will be attorney's fees and related costs. You may even want the lawyer to spend time with staff to familiarize everyone with what's involved.

Staff Resistance

If you have a multi-staff operation, chances are at least one person is resistant to change. You know the type who folds their arms and says, "But, we've always done it this way." Yet, these days survival is often reliant on change. So, getting your staff on board with an LHPH program is critical. They'll need all the facts about how LHPH works and the differences from BHPH. Everyone who comes in contact with a customer, from the receptionist to the F&I manager, should understand LHPH.

All of this takes effort, which may detract from day-to-day business tasks. Consider using a bonus program (even short-term) to get sales staff aligned with a new LHPH program.

Customer Resistance

Just like some staff may be hesitant about changing the status quo, customers may be suspicious about new ways for dealers to sell cars. A well-versed and confident team is the best tool for overcoming any LHPH objections by customers.

The Next Step With LHPH and NIADA

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