

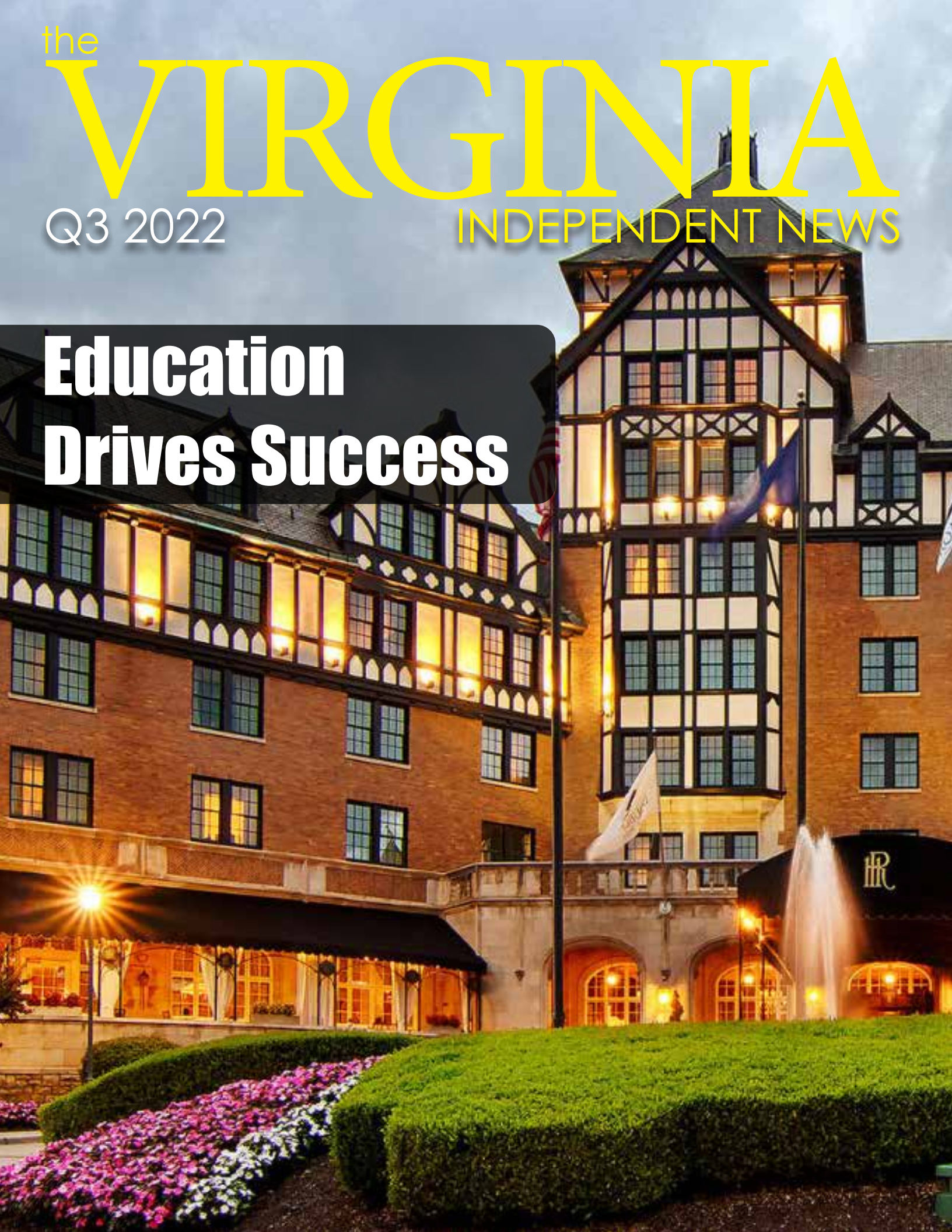
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VIRGINIA

Q3 2022

INDEPENDENT NEWS

Education Drives Success



BETTER, FASTER

VIRGINIA WHOLESALE

As the nation's leading provider of end-to-end wholesale vehicle solutions, Manheim is here to help you be more successful with the in-lane and online tools you need.

VISIT OUR VIRGINIA LOCATIONS

Manheim Fredericksburg
Manheim Harrisonburg
Roanoke Valley Mobile Sale

OUR MISSION IS YOURS.





The Virginia Independent News
Virginia Independent Automobile
Dealers Association

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REGISTER TODAY



VIADA 62nd Convention & Trade Expo

October 21-23 • The Hotel Roanoke, Roanoke, VA

FEATURES

- 4 | NADA Challenges the FTC's New Advertising and F&I Rules**
NADA claims the disclosures are unsupported, sloppy and inconsistent in regulating the industry, while the FTC believes the proposals are solid, backed by research, studies and past enforcement actions.
- 6 | Education Update: Hundreds of D/O MUST Recertify by 12/31/2022!! Are you one?**
Check out the Recertification Course Schedule and take a fun quiz!
- 7 | All About Titles Course - Learn to do it right!**
Join us to get all of your title and registration questions answered once and for all! This class is for every level, so don't continue to be frustrated with title work. Let's get it right the first time!
- 8 | Inflation Reduction Act of 2022: What it means for the used car industry**
- 9 | Technology, Recalls, and Inevitable Challenges**
There are only so many repairs that can be solved from afar. While it is great that some of these recalls can be accomplished without the customer going into a dealership, what happens when they can't – or won't?
- 10 | VIADA Convention & Trade Expo Speaker Lineup & Schedule of Events**
This year we will welcome Bob Voltmann, NIADA CEO as our Keynote Speaker in Roanoke.
- 13 | Let's Talk Stolen Cars**
One of the more common insurance claims reported from auto dealers is related to the loss of a vehicle, by theft or otherwise. Otherwise?? If someone takes your car isn't that always called theft? Not exactly.
- 15 | Dealer Highlights**
Get to know: Divine Auto Sales and Service & Auto District VA
- 16 | Propel Your Approach to Best Practices**
Working out a custom plan for your dealership that incorporates your learnings is an effective way to encourage transparency, improve efficiencies, and ensure a smooth, compliant experience for all.

DEPARTMENTS

- | | |
|--|--|
| 3 Message from the President: We've Never Been Stronger | 19 VIADA Genuine Protection Plans Overview |
| 5 Executive Director: Enjoying Historic Exponential Growth | 20 Membership Application |
| 18 Membership Savings Program | 21 12 Benefits of Membership |
| | 21 Board of Directors and District Representatives |

Pocket more profit

\$37

per day¹

Average holding cost
for every vehicle



Holding costs are what a dealership spends to hold unsold inventory, including storage space, labor, insurance, interest charges, and more. Can they vary? They sure can, thanks to changing operating expenses, floor plan fluctuations, and the cost of capital, including interest rates. According to recent studies, dealerships could be paying as much as **\$37 a day in holding costs**, on average, for every vehicle that sits idle on their lot.

Don't let holding costs eat into your profit margins. Dealertrack provides you with tools that help you move new and used vehicles off your lot faster.

Dealertrack's in-state registration and title solution integrated with your DMS reduces data re-entry so you can submit a transaction to the DMV in **under 4 minutes**.² That's up to **35 percent faster**³ than standard reg and title submissions.

70%
faster than
the standard payoff
and release time⁴

Dealertrack Accelerated Title streamlines your trade-in process, connecting with over 100 lenders to speed payoff and title release 70% faster, allowing dealers to gain title release in as quickly as **4 to 6 days**. That's **70 percent faster**⁴ than the standard payoff and release time.

The take-away? Cars leave your lot faster with the help of electronic sales and trade-in solutions that minimize holding costs and keep more cash in your pocket.

Dealers using Dealertrack solutions slash holding costs and grow their margins. Schedule a no-obligation demo to learn how Dealertrack solutions can help you pocket more profit.

¹ NCM Associates Group Study 2019

² Dealertrack User Timing Report through Google Analytics 1/1/21 to 12/31/21.

³ Based on comparing Dealertrack DMS performance against state registration processes.

⁴ Based on average industry timeframe for vehicle title release and vehicle payoff process of 18+ days, as determined by 2021 Dealertrack data.

WE'VE NEVER BEEN STRONGER!



Greetings to the very best dealers in the country. I am REALLY READY FOR ROANOKE on October 21-23. The VIADA Convention has had continuous growth over the past few years, and our dedicated staff in Richmond are taking this to a new level. This could be the best event in all of VIADA history. Attending once a year is not an option for dealers to consider. We should make a grateful commitment to attend. If you are in the automobile business, it is important you make an effort for your own well-being and knowledge. This is YOUR trade association Conference. Staying on the cutting edge of commitment to understanding change, market strategies, compliance, and new technology only scratches the surface of many opportunities. The very best vendors in the country support our association and will provide an EXPO full of opportunities.

The list of those attending are senators, delegates, bankers, and business development speakers. There is also a free recertification class for our members who attend. See page 10 for the full lineup!

Bob Voltmann, NIADA CEO, and others from NIADA will bring insight

and education on hot industry topics. We are even including Derik Diaz, an FTC attorney, to help us get ahead of the new regulations coming out in December. We are honored to mention that the Executive Director of the Motor Vehicle Dealer Board, William Childress, will be with us in Roanoke.

It has never been this good. You will not be disappointed! We will have our second golf tournament in Roanoke on Thursday before the Convention. Call the office to let Dana know if you would like to play. If you know or are introduced to any of our VIADA staff members, please congratulate them for their hard work organizing well in advance of our Convention. This group makes things happen. Guaranteed to leave better than you came with tons of fun for all!

This continues to be an exciting year for me as I have seen senators, delegates, and MVDB field agents at our District meetings across the state. We are focused on bringing important new ideas to our districts.

Dealers today need meetings and networking more than ever before. Talking to them around the state has been proof dealers need each other



DON SULLIVAN SR.
PRESIDENT
SULLIVAN AUTO
TRADING, INC.

and they need this Association. The support and guidance of our past presidents this year has played a big role in success. Our Chairman of the Board, Andrew Wiley, has kept us in order and organized. Andrew is also another VIADA member on the MVDB. We regret having board member Steve Farmer retire. Steve served the Board for many years and the MVDB for several terms.

I will be passing the baton at the Convention to our incoming President-Elect, Craig Amelung. I have known Craig to be one of the most successful dealer operators and general managers in Cox Automotive history. He currently is the General Manager for the MidAtlantic Region of Manheim. Craig has unlimited leadership skills and will definitely make a difference as our future president. As always, his door is always open.

The last statement I want to make is please understand our association has never been stronger in our history. Surrounded by very talented people who understand my motto of "Build Relationships" has taken us to another level. The real beauty is that it's going to get even better. We will remain strong in numbers!

I look forward to seeing you at the convention to discuss more exciting future plans and goals for the organization. ■

NADA Challenges the FTC's New Advertising and F&I Rules

By ADT Staff

The National Automobile Dealers Association (NADA) has challenged the Federal Trade Commission's (FTC's) proposed rules on dealership advertising and finance and insurance.

NADA claims the disclosures are unsupported, sloppy and inconsistent in regulating the industry, while the FTC believes the proposals are solid, backed by research, studies and past enforcement actions.

The agency's justification for the rule changes is "woefully inadequate," Paul Metrey, NADA senior vice president of regulatory affairs told Automotive News. Regulation is meant to fill a hole in the law, but in this case, "it's things they can go after" already, he said.

The FTC maintains their research shows bait-and-switch tactics and junk fees in the industry. The FTC can target such tactics under the Truth in Lending Act and other prohibitions to unfair and deceptive practices.

But others say these concerns are unwarranted. For instance, NADA estimates 42 million new and used vehicles were sold to consumers in 2021, while Cox Automotive puts that number at 34.2 million. When compared to either sales tally, auto complaints add up to less than half a percent of all transactions.

The FTC also drew upon comments from qualitative research conducted in 2017 to draft the proposed rules.

But NADA reports this research does not contain statistically significant data found in quantitative research. The research involved interviews with just 38 borrowers who bought new or used vehicles in the Washington, D.C., area.

The FTC claims over 50 enforcement actions also justify the new rule. These actions targeted "matters involving misleading motor vehicle advertising, financing paperwork falsification, 'yo-yo' financing, deceptive and unfair add-on fees, discrimination, and privacy and data security issues," according to the FTC.

But only three claims actually involved voluntary protection products which comprise the bulk of FTC's proposed rules.

The FTC also cited operations with other law enforcement agencies that produced 246 punitive actions. But these numbers are inflated, according to NADA.

NADA will examine the costs the proposed regulation would impose upon dealerships. The FTC puts this figure at \$1.36 billion to \$1.57 billion over a decade.

Andrew Koblenz, NADA executive vice president of legal and regulatory affairs, has criticized the FTC's estimate of the corresponding benefit to society over that time. The agency forecast \$31.08 billion to \$36.34 billion in gains from consumers needing three fewer hours to shop for a vehicle, with an hour valued at \$22.20.

NADA has called the source of that three-hour calculation into question. NADA maintains the FTC hasn't studied the effectiveness of its proposed solutions.



Previous examples of such research by the Federal Reserve Board and the FTC found disclosures confused consumers agencies sought to help.

NADA finds the rules also fail to capture the entire industry, suggesting they apply only to the franchised and independent dealerships over which the FTC has jurisdiction, not independent dealerships regulated by the Consumer Financial Protection Bureau (CFPB). This means the FTC made the new rules without conducting joint rule-making with the CFPB.

The FTC maintains enforcement and research supported its proposal.

NADA seeks to extend the public comment window, which opened Wednesday, July 13, to September 12. ■



ENJOYING HISTORIC EXPONENTIAL GROWTH



ALVIN MELENDEZ
EXECUTIVE DIRECTOR
ALVIN@VIADA.ORG

The annual VIADA Convention is almost here and with that comes a new slate of state officers. I am super proud of the accomplishments that my current state officers achieved this year. A casual poker tournament was held the night before the kick off of a successful Dealer Education Day and Expo with quality education and networking. The golf tournament was another successful event where dealers and vendor partners could relax and network with one another on the beautiful Virginia Beach National Golf course. The support we receive from our vendor partners is bar none. They never miss an opportunity to support the dealers of VA with their products, services, and expert knowledge. I cannot thank you enough. These events bring us closer together and give us opportunities to share professional ideas, steal an employee (LOL), or even wholesale a vehicle or two!

I want to make my first introduction of our incoming State President, Craig Amelung, who is the General Manager for the Mid Atlantic region of Manheim. We are extremely excited because we know Craig brings a unique perspective to the industry that will be of great value in the years to come. Craig is a visionary

and a realist, and he will help us in the growth of membership and the increased exposure to our legislators. Join us at Convention to give a big warm welcome to Craig Amelung!

As of today, our membership is at 1081, a number that makes us the fifth largest in the country, and by next year we hope to be second or third, with numbers I project to exceed 1200 members. Together, we can achieve greatness! ■

**Nominees selected for the
2022-2023 VIADA state officers
will be voted in at the Annual
Business Meeting and Dinner
on Friday, October 21 at 6:00 p.m.
during the Convention in Roanoke.**

Don Sullivan Sr.
Chairman of the Board

Craig Amelung
President

Donald Sullivan Jr.
President-Elect

Matt McMurray
Vice President

JoeAnthony Ramon
Vice President

Eddie Haley
Vice President

Melinda Anderson
Secretary

Mack Bahri
Treasurer



*Visiting Amanuel Beyene, owner of
Carex in Fredericksburg and
top seller at Manheim Fredericksburg!*



*Stopping by to say hello to Danielle Sweet,
GM of Manheim Fredericksburg.*

Did you know? VIADA has the lowest-priced Recertification Class in Virginia!

\$75 for Members and \$125 for Non-members



TOMMIE MELENDEZ
DIRECTOR OF EDUCATION &
DEALER DEVELOPMENT
TOMMIE@VIADA.ORG

Hundreds of D/O MUST Recertify by 12/31/2022!! Are you one?

As of July 1, 2022, we have started doing the Dealer Operator Recertifications in person and via zoom. I am happy to report that the participants have all said they learned something new or were reminded of something important.

There are over 1,000 Virginia dealer operators who need to recertify between now and December 31, 2022. If you are due to recertify this year, please do not wait until the last minute. You may check your status on our website at vadealerrecertification.com. The Association has the best rates for the class. Our number one goal is your success through accessible education.

If you are a member and attending the Convention in Roanoke, you may recertify for FREE! Space is limited. Register by calling Blake or Dana at the office, 800-394-1960. ■

Recertification Course Schedule

Visit viada.org for full details.

Sept 17 :: ZOOM Recertification Course

Sept 29 :: In-Person Recertification Course
VIADA Home Office
1525 Huguenot Rd, Suite 201
Midlothian, VA 23113

Oct 8 :: ZOOM Recertification Course

Oct 21 :: In-Person Recertification Course
The Hotel Roanoke & Conference Ctr.
110 Shenandoah Ave NW
Roanoke 24016

Nov 11 :: ZOOM Recertification Course

Nov 19 :: ZOOM Recertification Course

Dec 3 :: ZOOM Recertification Course

Dec 9 :: ZOOM Recertification Course

Dec 17 :: ZOOM Recertification Course

Dec 19 :: In-Person Recertification Course
VIADA Home Office
1525 Huguenot Rd, Suite 201
Midlothian, VA 23113

QUIZ TIME!

TRUE OR FALSE?

1. If a VA dealer is the fourth dealer reassigned on a title they must flip the title in to their name before selling at Auction.
2. State Inspection Sheets must be kept in the deal jacket/on file for 5 years as part of the MVDB inspection process?
3. Dealers are allowed to charge reconditioning fees?
4. Can dealers sell cars to buyers who are 16 years old with a valid license?
5. If you change your personal residence, you are required to let the MVDB know the new address?
6. Convention is all work and no play?



ANSWERS

1. TRUE
2. TRUE
3. FALSE
4. FALSE, a buyer must be 18 years old to enter a legal contract.
5. TRUE
6. FALSE, come learn, share stories, and have fun! If you don't invest in your future, who will?



ALL ABOUT TITLES

LEARN TO DO IT RIGHT!

Monday, September 26

9:30AM to 3:00PM

with a working lunch served to registrants

VIADA HQ

**1525 Huguenot Road, Suite 200
Midlothian, VA**

Members \$139pp*

Non Members \$169pp*

REGISTER NOW

LIMITED SEATS AVAILABLE

[VIADA.ORG/EVENTS](https://viada.org/events)

JOIN US to get all of your title and registration questions answered once and for all! This class is for every level, so don't continue to be frustrated with title work. Let's get it right the first time!

INSTRUCTION | This title and registration class is taught by Tommie Melendez, VIADA Director of Education. Dealertrack and DMV representatives will also be on hand to answer questions and share new information. A study/reference binder will be given to each attendee.

LODGING | Discounted Hotel Rooms are available for \$109 plus tax at the Doubletree by Hilton Richmond Midlothian (1021 Koger Center Blvd., Richmond, VA 23235). Call 804-379-3800 and mention you are with the VIADA Group.

NOTES | *A cancellation fee of \$50 will be deducted from check for cancellations after Monday, September 12. No refunds for no shows. Registration will remain open until Friday, September 23, 2022 or until the class is full.



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

The President signed the legislation into law after Congress approved the bill in both chambers. The \$370 billion plan includes dedicated funds for climate and energy programs, lowers drug costs for senior citizens and will prevent insurance premium increases for millions of low to middle-income Americans. The cost of the bill is estimated to be covered by a new tax on company stock buybacks and a fifteen percent corporate minimum tax for wealthy companies. **The bill includes \$80 billion to encourage consumers to purchase new or used electric vehicles.**

There will be a \$7,500 tax credit on **new** electric vehicles, however there are strict requirements that must be met to qualify.

- Beginning in 2023, 40% of battery minerals must be sourced from the U.S. or countries the US has free trade agreements with. This requirement increases by 10% from 2024-2028. The battery mineral sourcing requirement is worth \$3,750.
- Beginning in 2023, 50% of battery components must be sourced from the U.S. or countries the US has free trade agreements with. This requirement increases by 10% from 2024-2028. The battery component sourcing requirement is worth an additional \$3,750, for a total of \$7,500.
- Final assembly must be in the United States, Canada, or Mexico.
- The price cap for sedans is \$55,000; for SUVs, trucks and vans, the cap is \$80,000.

Inflation Reduction Act of 2022: *What it means for the used car industry*

It will take years for carmakers and suppliers of batteries and chips to build and equip new factories to meet the battery and assembly requirements.

There will also be a \$4,000 (or 30% of the vehicle sales price, whichever is lower) tax credit on **used** electric vehicles. Thankfully the strict battery and manufacturing requirements for new EVs does **not** apply to used EVs. The used EV tax credit criteria includes:

- Income limit of \$75,000 for single filer (or \$150,000 for a joint return).
- The vehicle must be at least two years old and weigh less than 14,000 pounds.
- The vehicle sale price must be less than \$25,000
- The credit can be used for fuel cell EVs as well as plug in hybrids and all electric vehicles.

It is estimated that less than 20 percent of used electric vehicles currently meet the \$25,000 price point. While that means there will be few options for used EV buyers in the immediate future, the supply of secondhand electric vehicles is expected to grow over time. The legislation contains other provisions that could accelerate sales of electric vehicles. Like funding to help businesses install electric vehicle chargers.

Now that the Inflation Reduction Act of 2022 has been signed into law, the Treasury Department will now set the final rules of

the Electric Vehicle tax credit by the end of the year. Stay tuned for an update from us later this year.

VIAD PAC




**VIRGINIA INDEPENDENT
AUTO DEALERS 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 members. If you'd like to make your voice heard, please consider donating. For more information, 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. ■





Technology, Recalls, and Inevitable Challenges

BY SEAN REYES,
RECALL MASTERS

As vehicles become increasingly advanced, many OEMs are integrating technology that includes the ability to upload software updates by over-the-air (OTA) methods. Tesla has been doing this since its inception. But there are only so many repairs that can be solved from afar. While it is great that some of these recalls can be accomplished without the customer going into a dealership, what happens when they can't – or won't? And, even when the vehicle owner wants to comply with the recall notice, does a factory-direct model accommodate service at a local level as a dealer does?

It is well known that there is a huge issue with recall compliance — whether that is because the owner trashes the notice, doesn't have time, doesn't care, can't be reached— or whatever the reason may be. How about second or third-generation owners that may never get notified?

Consider what happens when the vehicle dies from lack of electricity – it's not like an OEM beam the car some more? What about when EV owners need to replace their tires? According to Automotive News, this is a big concern as dealerships and tire manufacturers don't have inventory for OEM or aftermarket tires. Can new tires be solved OTA? No. What about the front trunk flying off while being driven? Can Tesla replace the front trunk OTA? No. I'm all in favor of whatever is convenient for the consumer and which promotes safety – that includes over-the-air updates and mobile repair in the consumer's driveway. Even with EVs and the volume of software/electronics recalls associated with this next generation of vehicles, we'll still service centers for more complex repairs or those that require a lift.

While EVs present a potential solution to environmental concerns, they are more expensive than combustion engine vehicles. In and of itself, this presents a challenge. The lack of EV-trained technicians or nearby Tesla service facilities for most consumers presents challenges. It's hard enough to get consumers to drive 5 miles to their local dealership. How can we expect them to drive a potential 100 miles to get a “physical” recall fixed that cannot be done OTA?

Not to pick on Tesla, but these issues are going to increase as OEMs start relying on OTA fixes. We need to address them now, well before other factories subscribe to a model that does not protect vehicle owners from dangerous recalls or promote consumer interests. Pre-owned Teslas are showing up at dealerships. When those vehicles sell, the buyer becomes second-generation. And, you know what? According to a recent article on Fox News, pre-owned Teslas (both Model 3 and Model Y) are TWO of the five most desired vehicles as of May 2022. They are showing up for sale at dealerships that do not have technicians or equipment to recondition them.

On the consumer side, electric vehicles (EVs) cost 2.3 times more to service than internal combustion engine (ICE) vehicles, according to Automotive News. Simply installing charging stations is upwards of \$220,000, which some OEMs are mandating.

I am certainly not saying that EVs are bad, only that they add a new layer of challenge to recall repairs from every angle and that, without local dealerships who can thoroughly assist consumers, we need to reset our processes. Some dealers can't afford to retrofit their dealerships to OEM standards which, assuming everyone ends up with an EV, will force them out of business.

Then we have the challenge of servicing those vehicles that cannot be repaired via an OTA because the recall is physical and not software related. Then there is the challenge of getting first-generation owners to come in and get their EV recall repair completed — which has been a challenge for years with ICE vehicles. And now we are seeing used EVs being sold which creates more generations of owners. And these second and third-generation owners are that much harder to reach.

It's kind of like that butterfly that flaps its wings and creates a tornado on the other side of the world. We don't know where this phenomenon of circumstances will end up or how OEMs will solve it. But people are indeed dying because technology has failed in their vehicles and, no matter how many that number is, one is too many. Much less three. ■

VIADA 62ND ANNUAL CONVENTION & TRADE EXPO

OCT 21-23 • ROANOKE, VA



The Hotel Roanoke

REGISTER TODAY!

viada.org/convention-and-expo

DEADLINE: September 30, 2022

FEATURED SPEAKERS



BOB VOLTSMANN

NIADA CEO
*Small Can Beat Big
Every Day, Here's
How*



DEREK DIAZ

FTC Attorney
*Staying Compliant
with FTC Rules*



BILL ELIZONDO

**NIADA Senior 20
Group Moderator &
Consultant**
*BHPH & LPH
Fundamentals and
How Dealers Are
Using Technology
to Help With
Collections*



BEN GOODMAN

**NIADA 20 Group
Senior Moderator &
Consultant**
*How to Improve
Your Used Vehicle
Reconditioning
Process*



WILLIAM CHILDRESS

**MVDB Executive
Director**
*Guest Speaker
at Friday Night's
Award Dinner and
welcomed visitor
on Saturday*

**JOIN THE
CONVERSATION
#VIADA2022**



DONALD SULLIVAN JR

**Owner/Sullivan Auto
Trading Inc.**
*People, Process,
Technology – The
Three Elements
for a Successful
Organizational
Transformation*



SUSAN GAYTAN

**Regional Director
of Dealer Training &
Engagement/Alan
Ram's Proactive
Training Solutions,**
*Creating your
Dealership's Latin
Fan Base*



BRANDON WERLEY

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Services/Withum**
*Succession & Estate
Planning and Mergers
& Acquisitions /
Valuation*



JEREMIAH JOHNSON

**Regional Director of
Operations/ Kinetic
Advantage**
*Dealership
Operations: What
you need to know
to set your business
up for success*



PAUL MCINTOSH

**Senior Vice President
Commercial Banking-
Dealer Services Sr.
Relationship Manager,
Fulton Bank**
How to Be Bankable

VIADA 2022 CONVENTION & TRADE EXPO

SCHEDULE OF EVENTS

FRIDAY, OCTOBER 21, 2022

SCHEDULE	EVENTS	LOCATION
9:00 AM - 1:00 PM	Recertification Class	Monroe Room
11:00 AM	Registration Desk Opens	Roanoke Foyer
Noon	Expo Set-Up Begins	Roanoke Ballroom
1:00 - 4:00 PM	Board of Directors Meeting	Mill Mountain
1:00 - 4:30 PM	Trade Expo Open	Roanoke Ballroom
6:00 - 7:00 PM	Awards Reception	Roanoke Ballroom
7:00 - 9:00 PM	Awards Dinner	Roanoke Ballroom
<i>Guest speaker: William Childress, MVDB Executive Director</i>		

SATURDAY, OCTOBER 22, 2022

SCHEDULE	EVENTS	LOCATION
All day	Registration Desk Opens	Roanoke Foyer
7:00 - 8:30 AM	BREAKFAST / TRADE EXPO	Roanoke Ballroom
8:30 - 9:00 AM	KEYNOTE: Bob Voltmann	Washington Lecture Hall
9:00 - 9:45 AM	Derek Diaz	Washington Lecture Hall
9:45 - 10:15 AM	Bill Elizondo	Washington Lecture Hall
10:15 - 10:45 AM	Ben Goodman	Washington Lecture Hall
10:45 - Noon	Donald Sullivan Jr	Washington Lecture Hall
Noon - 2:00 PM	LUNCH / TRADE EXPO Ladies Auxiliary Charity Auction	Roanoke Ballroom
2:00 - 2:45 PM	Susan Gaytan	Washington Lecture Hall
2:45 - 3:35 PM	Panel – The Evolution of Tracking & Successful Collections	Washington Lecture Hall
2:45 - 3:35 PM	Brandon Werley & Sebastiano Banchitta	Monroe Room
3:50 - 4:20 PM	Bill Elizondo	Washington Lecture Hall
3:50 - 4:20 PM	Jeremiah Johnson	Monroe Room
4:30 - 5:00 PM	Advantage: Women in the Auto Industry Panel	Washington Lecture Hall
4:30 - 5:00 PM	Paul McIntosh	Monroe Room
6:00 - 7:00 PM	Grand Banquet Reception	Roanoke Ballroom
7:00 - 9:00 PM	Grand Banquet Dinner	Roanoke Ballroom

SUNDAY, OCTOBER 23, 2022

SCHEDULE	EVENTS	LOCATION
8:30 - 9:00 AM	President's Meeting with New Officers	Appalachian Room
9:00 - 9:45 AM	Time of Sharing	Appalachian Room

2022 VIADA CONVENTION DEALER REGISTRATION

OCTOBER 21-23, 2022, THE HOTEL ROANOKE, ROANOKE, VA • REGISTRATION DEADLINE: SEPT. 30, 2022

1. DEALER ATTENDEE REGISTRATION

Primary Attendee Name	First Time Attendee? <input type="checkbox"/> Yes <input type="checkbox"/> No
Company Name	No. of Years as a Member of VIADA
Street Address	
City, State, Zip	
Phone	Cell
Fax	Email
Please list any food limitations	

Meet with 35+ vendors to see the latest products and services for your business!

2. EVENTS (12 & under = child)

	Member	Non-Member
<input type="checkbox"/> Full Registration (entry to all events)	\$395 each (\$125/child)	\$435 each
Each additional person from the same dealership, \$295 each (member) & \$350 (non-member)		

Badge name _____

Badge name _____

Badge name _____

Badge name _____

<input type="checkbox"/> Saturday Only (Includes Education, Expo & Dinner)	\$325 each	\$375 each
Each additional person from the same dealership, \$295 each (member) & \$350 (non-member)		

Badge name _____

Badge name _____

3. CONVENTION PAYMENT METHOD Total Amount \$ _____

☐ Visa ☐ MC ☐ Discover ☐ AMEX ☐ Check made payable to VIADA

Name on Card _____

Card Number _____

Exp. Date _____ Security Code (3-4 digits on back/front) _____

Billing address and zip code _____

In the event of cancellation, a \$75 administrative fee per person will be charged on cancellations after September 15, 2022. All requests must be in writing.
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4. HOTEL RESERVATIONS

Call The Hotel Roanoke at 866-594-4722 or visit viada.org/convention-and-expo to make your reservations. VIADA has secured a special rate of \$182 per night + taxes (5.3% & 8%) from 10/19/22 – 10/23/22. Check in 4 p.m. Check out 11 a.m. Overnight Self Park \$11; Valet \$17 – Daily parking also available. Cutoff date for hotel block is 9/20/2022.

NAME BADGE NOTATIONS

Your convention name badge will indicate your participation in different areas. To ensure accuracy of your accomplishments please mark each category that applies to you and your spouse/guest.

- ☐ VIADA Board of Directors
- ☐ VIADA Past President
- ☐ Honorary Life Director
- ☐ State Officer
- (Specify) _____
- ☐ VIADA Committee Chairperson
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Let's Talk **STOLEN** CARS

By Todd Shepard, Founder,
Shepard & Shepard Insurance
Solutions

One of the more common insurance claims reported from auto dealers is related to the loss of a vehicle, by theft or otherwise. Otherwise?? If someone takes your car isn't that always called theft? Not exactly.

If you look closely at your insurance policy, you'll discover a section called 'exclusions'. This section defines things that are not covered under your policy. Here we discover that there is no theft coverage in certain cases, specifically if you, or an employee, give keys to a customer and let them take it for a drive. If they decide not to return, it is technically not theft (you gave them permission), and no coverage applies. To be clear, this exclusion is part of and applies to all dealer policies unless you and your agent take certain actions to address it. Read on.

If allowing your customers to take unaccompanied test drives is a part of your business model that you can't live without, you have the option to purchase additional coverage for this purpose. It's called False Pretense or Trick & Device insurance. Upon request (and some additional premium) your insurance carrier can usually endorse False Pretense to your existing dealer inventory insurance.



Given today's uncertain times, dealers are looking for ways to better protect against financial losses. I suggest having a conversation with your agent as to availability of False Pretense coverage and discuss specific scenarios where it may apply.

As an added bonus, False Pretense doesn't just extend coverage to test drives gone wrong. It is also designed to cover some other forms of fraud used to trick you into releasing possession of a vehicle. See your agent regarding specifics available for your policy.

The old saying that an ounce of prevention is better than a pound of cure rings true where auto theft is concerned.

Consider the following tips to help prevent auto loss:

- **Only allow one key on the keyring.** Thieves know dealers will keep all the keys to a used car on the same ring. They stop by and ask to start the

engine or test drive the car and sleight of hand one of the extra keys. After closing they return, keys in hand.

- **Use blockers at night.** Parking cars sideways near entrances help make it difficult for thieves to move vehicles off the lot. If it looks too difficult, they usually move on to the next lot.
- **Copy drivers licenses** Make sure the photo matches the person you are speaking with before allowing any test drives.
- **Add lighting & anti-theft devices** Consider using the club or other such anti-theft device to make it difficult for thieves.
- Make sure all keys are locked up and hidden out of the view of thieves. Leaving keys on a keyboard behind the desk, though convenient, is not the safest place. ■

Todd Shepard is founder of Shepard & Shepard Insurance Solutions and a regular contributor to IADA publications. For a policy review and affordable dealer insurance quote visit shepquote.com.





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Divine Auto Sales & Services became a member of VIADA for the professional mentorship, education, and legislation advocacy. The level of mentorship is immeasurable. We can receive valuable knowledge, candid feedback, and guidance, in a nonjudgmental fashion. We trust the guidance given when solving problems, which ensures we operate in compliance.

We are overwhelmingly grateful for the legislation advocates, who are trusted and change agents that speak on behalf of the industry and Independent Dealers. The training and education offered help dealerships gain and retain knowledge, skills, and best practices. Joining VIADA ensures future readiness, fulfillment, and improved performance.

Contact:

Vinita Hambrick, (703) 895-6226
DivineAutoSalesVA.com



Auto District VA

A Virginia Independent Automobile Dealer Association Membership is more than a sticker on your front door. It exemplifies camaraderie, trust, wisdom, and loyalty. The people, more than anything, are the building blocks of this organization, because without them there is none. I salute the VIADA for the selfless work they do every day, to speak on our dealer's behalf and organize educational seminars year-round. It can put you light years ahead of your competition and it provides you with the confidence to overcome any obstacle. As a new Independent Dealer, being a part of the VIADA has been the best decision I have made.

Contact:

Angel Hernandez
(434) 409-6856



Propel Your Approach to Best Practices

By Michael Wagner, APC's Vice President of Information Technology



Working out a custom plan for your dealership that incorporates your learnings is an effective way to encourage transparency, improve efficiencies, and ensure a smooth, compliant experience for all.

Dealerships, like most corporate businesses today, need to follow certain best practices in an ongoing effort to become more competitive and stay compliant. Most of these practices for improving business operations are learned from, and through, experience. These types of enhancements will typically help increase sales, reduce costs, and drive efficiencies. But many dealers don't have a road map to help drive improved results, so read on and learn about some best practice elements that can derive significant benefits.

MATTERS CONCERNING HUMAN RESOURCES

Hiring and retaining employees has been a challenge in recent times. It's a changing workforce and turnovers cause disruption to the workplace and are expensive. Now, more than ever before, organizations need to focus on the employee experience. Also, while no company ever wants to fire an employee, there are times where you are required to let them go or they resign. Your dealership needs to be protected:

- Develop or update an employee handbook that establishes workforce standards including organizational policies and procedures. Document receipt acknowledgment by the employee at time of hiring and annually thereafter.
- Define job descriptions and include roles and responsibilities. Update accordingly when a new position is created.
- Provide adequate training for each

position.

- Execute background checks on job applicants in accordance with the dealership's policies and procedures.
- Conduct performance reviews annually that include goals and key performance issues.
- Establish performance incentives and rewards for varying levels of employment.
- In the event of an employee termination, ensure termination checklists are completed and tracked to the completion of access deprovisioning.

DEALERSHIP OPERATIONS AND INFRASTRUCTURE

Making certain that hardware and software are accessible to the appropriate employees is the tip of the iceberg. A good amount of thought and planning also needs to be done to secure your data within your organization:

- Restrict certain information technology



areas through proper access controls. Don't allow open access to your data servers and network.

- Ensure an up-to-date alarm system is in place to restrict access during non-business hours. Give every employee their own unique security code to access the building.
- Keep hardware and software systems documented in a centralized inventory that is kept current on an annual basis.
- Utilize anti-virus software on all workstations.
- Maximize security using surveillance cameras on all perimeter doors.
- System user accounts should be uniquely identifiable and include password rules to enforce complexity standards.
- Privileged access to the network and applications are limited to appropriate users based on job responsibilities.
- External access to the network is encrypted and wireless access points restrict inbound access to the network

and are encrypted.

- Firewall rules have been established to restrict network access.
- Backups of customer data is performed daily along with regular testing of backup media to ensure quality.
- Create a master disaster recovery plan, test it annually, and add to it as needed.

IT'S A MATTER OF COMPLIANCE

Automotive dealerships have to contend with numerous state and federal laws that regulate best business practices.

Having an effective compliance strategy in place is essential.

While protecting your customers data and privacy, you also must protect your dealership. These are tips for ensuring compliance. Please note this is not legal advice and you should consult local experts for specific steps to keep your dealership compliant:

- Put a data classification policy in place, which provides guidelines for classifying data in accordance with sensitivity. Your data security policy should determine required safeguards including restricted access, encryption, and password protection for each data classification.
- Audit logging is enabled on your network to capture critical system events. Logging and monitoring software is used to collect data and monitor system performance, potential security threats and vulnerabilities, and resource utilization, as well as detect unusual activity.
- All electronic equipment disposals are tracked on a data disposal tracking sheet to ensure confidential information is unrecoverable or destroyed.
- Malicious software prevention and intrusion detection systems are established and documented.
- Storage media is destroyed upon decommissioning.
- An established data destruction policy is in place to define the procedures to dispose of confidential information wherein it is unrecoverable or destroyed.
- An incident response plan is in place to govern investigation, remediation,

reporting, and lessons learned.

- Require your employees to attend annual compliance and security awareness training.
- Risk mitigation strategies are in place with an annual review.

F&I DEPARTMENT STRUCTURE

Your F&I department services your customers by helping them obtain financing and provide information regarding risk management and vehicle protection options based on their needs. F&I provides a dealership not only with a significant revenue stream, but the opportunity to build a relationship with your customers. Some tips to augment the success of your F&I Department include:

- Make sure insurance coverage is maintained to offset any potential loss events.
- Set annual objectives and goals.
- Perform management reviews.
- Properly staff against objectives.

Standardizing and sharing best practices can strengthen an organization. Taking the next step and working out a custom plan for your dealership that incorporates your learnings is an effective way to encourage transparency, improve efficiencies, and ensure a smooth, compliant experience for all. ■

DID YOU KNOW?

Auto dealer recertification is required by the state of Virginia and VIADA will keep you compliant. Our Recertification Course provides dealers with the most up-to-date content for the best value! Visit: viada.org



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- Dealer Day
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- District Meetings
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- VIADA Website: viada.org
- [Facebook.com/infoviada](https://www.facebook.com/infoviada)
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MEMBERSHIP APPLICATION (PLEASE PRINT)

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Primary Owner/Dealer/Operator _____	Phone _____
Address _____	Cell Phone _____
City/State/Zip _____	Fax _____
Business Email _____	Dealer's License _____
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<input type="checkbox"/> Voluntary VIADA Political Action Committee Contribution, \$50.00 (optional)	
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BECOME A MEMBER OF VIADA

12 BENEFITS OF MEMBERSHIP

VIADA provides benefits and services to members they are not always able to find on their own. With VIADA, the dealer has educational and networking opportunities through our schools, workshops, town hall/district meetings, and annual convention and trade show.

Whether it's creating an environment for sharing ideas, or serving as a place to come to for solutions to problems that arise, VIADA is the only organization in Virginia whose primary purpose is the welfare and success of the independent dealer.

1. The only trade association in Virginia that represents the interests of independent dealers before the Virginia Legislature, Department

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2. A "Member Hotline" to get answers to complex questions.
3. Online recertification course – FREE with members only paying the \$25 MVDB fee.
4. An "Auction App" where members save up to \$1,400 worth of Buy/Sell/Provider fees at auctions!
5. Member rebates are also available from Advance Auto Parts and Fisher Auto Parts – which more than cover the cost of membership! Andrew Wiley with Consumers Auto Warehouse received \$854 just in one quarter!
6. Members also receive a 20% discount when purchasing forms.
7. Educational and training workshops to insure you have the latest information to remain compliant and learn about best practices in the industry.
8. Need one-on-one consultation? We

have two industry experts that offer a member discount.

9. Eight districts that hold dinner meetings mostly on a quarterly basis to share information, learn something new, and network with other successful dealers.
10. Plus, there are many Associate Members who have services, programs beneficial to your business – several offer discounts.
11. Five members who serve on the Motor Vehicle Dealer Board representing your interests when regulations are created or revised.
12. And lastly, your membership in VIADA ALSO includes NIADA membership and access to national benefits and services!

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