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Q2 2023

INDEPENDENT NEWS



CHARITY GOLF TOURNAMENT

Raises Over \$5,000 for Samaritan House

See page 10 for event highlights





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Virginia Independent Automobile
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VIADA GOES TO LAS VEGAS!

Pictured above are Tommie Melendez and Sugar Ray Leonard.
See NIADA Convention highlights on page 18.

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- 10 | VIADA Charity Golf Tournament**
Our annual tournament raised over \$5,000 for Samaritan House!
Samaritan House strives to promote equal access to all individuals in need of support services. We have lots of highlights!
- 12 | Dealer Education Day was a huge success!**
Dealer Education Day was an incredible event for everyone involved!
Both dealers and VIADA staff made the day a great trip.
- 16 | Benefits of In-house Lobbyist**
Along with its Executive Director, one of the key players in VIADA's advocacy efforts is its in-house lobbyist, who works tirelessly to strengthen the association's relationship with the Motor Vehicle Dealer Board (MVDB), the Department of Motor Vehicles (DMV), and Virginia's General Assembly.
- 18 | NIADA Convention Highlights**
VIADA members and staff took home a bundle of awards! Check it out.

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Our Goal to Grow

We have all heard the phrase “there is strength in numbers” and your association is a great example of this. As I write this message, the Virginia Independent Automobile Dealers Association has reached an all-time high in membership with 1150 members. We have reached this goal due to the hard work and effort of many but our team in Richmond, led by Alvin Melendez, has made driving membership growth one of their top priorities. With our increase in membership, we are gaining more attention from the policy makers in Richmond. In a recent meeting with DMV Commissioner Gerald Lackey, he took notice of both the number of independent vehicle dealers in the commonwealth and the number of them who are members of our association. He understands the need to hear our voice as we work to represent the independent dealer base across the state. Through the efforts of Gonzalo Aida, our Government Relations liaison, we are seeing more of the Commonwealth's Senators, and Delegates are taking an interest in our association and seeking to learn what we do to support the used vehicle industry. Strength in numbers makes people take notice.

I close with one ask. If every member could bring just one new dealer to join the association, we would double our membership and would reach well over half of the total number of independent dealers in Virginia.

Let's GROW!

Craig

CRAIG AMELUNG

President, VIADA

General Manager, Manheim's Mid-Atlantic Market

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ALVIN MELENDEZ
EXECUTIVE DIRECTOR
ALVIN@VIADA.ORG

“

Coming together is a beginning, staying together is progress, and working together is success.

– HENRY FORD

Around the Commonwealth

I want to take this opportunity to thank all of our dealer and Industry Partner members for helping us attain an all-time high record of 1150 active members. This would never have been possible without the help of many of you, like Chris Maher and Tommie Melendez, who every year sign over 100 new members to the VIADA.

Last year, Chris Maher and Bryan Dougherty were the first recipients of the NIADA Membership Crystal Eagle Award in Virginia's history. This year, the Crystal Eagle Award went to Craig Amelung, President of VIADA, who has helped recruit over 100 new members in the last two years alone. He has helped us attain and sustain our membership numbers for over 20 years by allowing us to do membership drives at the Manheim Auctions. Let's salute our membership leaders for this high accomplishment!

NIADA recently named the Texas IADA Executive Director, Jeff Martin, to be the new CEO. Jeff is no rookie when it comes to conventions, and he sure did shine at this one by bringing in the legendary professional boxer, Sugar Ray Leonard, to be the Keynote Speaker sponsored by Carfax.

All dealers and Industry Partners had an amazing time and saw for themselves that the NIADA Board appointed the right person to lead NIADA into the future. The NIADA 2023 Convention was held at the Wynn in Las Vegas, and it had the most first-time attendees of any convention I have ever seen. NIADA had an amazing curriculum of classes available, no matter how big or small your business. Virginia had a delegation of over 20 dealers, and I am hoping those numbers will grow year after year.

On the home front, I would like to take this time to thank Tommie Melendez and Chris Maher, who are the VIADA Dealer Operator Instructors, for having perfect attendance. In the last three years neither has missed a class. Now that's impressive!!! The VIADA PAC contributions are also at an all-time high, but we still need a lot more to make a substantial difference. Our Convention is fast approaching, and we want to have the biggest turnout in history. Please mark your calendar today!

Dealer Operator Course Schedule

REGISTER AT
viada.org/pre-license

August 8-9: Chantilly
Home 2 Suites by Hilton
43340 Defender Drive
Chantilly, VA 20152

**August 15-16: Richmond/
Midlothian**
VIADA Office
1525 Huguenot Road, Suite 200
Midlothian, VA 23113

September 12-13: Lynchburg
Hilton Garden Inn
4025 Wards Road
Lynchburg, VA 24502

**September 26-27: Richmond/
Midlothian**
VIADA Office
1525 Huguenot Road, Suite 200
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October 19-20: Norfolk
Norfolk Waterside Marriott
235 E Main Street
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**November 7-8: Richmond/
Midlothian**
VIADA Office
1525 Huguenot Road, Suite 200
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November 14-15: Danville
Courtyard by Marriott
2136 Riverside Drive
Danville, VA 24540

December 5-6: Chantilly
Home 2 Suites by Hilton
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**December 12-13: Richmond/
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MID-ATLANTIC DEALERS: You Don't Know How Close You Came to Your F&I World Changing

And for other dealers: You would not have been far behind

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For years, controversy surrounded the purchase money exclusion to the Military Lending Act. The expansiveness of the purchase money exclusion depended on the occupant of the White House, and his nominees to the regulatory agencies with either direct jurisdiction of the MLA or an interest in pushing the “benefits” of the MLA on the public at large.

The MLA was enacted to strengthen the bargaining power of active military, their spouses, and their direct family in many types of transactions. The intent of the purchase money exclusion was to remove from the jurisdiction of the Act credit offered for the express purpose of financing the purchase of a vehicle and secured by the purchased vehicle.

The question in recent years became whether ancillary products, particularly those that are finance related like gap, excluded the sale of the vehicle and the gap from the purchase money exclusion. The view was championed by consumer zealots who wanted to expand the rights under the MLA – limited APR that was “all in” meaning the prices of certain VPPs were included, particularly those credit related such as gap, arbitration limitations, and other service member rights enhancements.

On April 12, 2023, a split decision of a panel of the Fourth Circuit Court of Appeals ruled in *Davidson v. United Auto Credit Corporation*, 2023 U.S. App. LEXIS 8747 (4th Cir. (E.D. Va.) April 12, 2023) in favor of the defendant that inclusion of gap in a vehicle purchase transaction did not bring the matter within the scope of the Military Lending Act. In its analysis, the court concentrated on the language of the purchase money exclusion since it applies to financing for the express purpose of financing the purchase of a motor vehicle where the financed vehicle secures the purchase. The plaintiff, along with his supporters, argued that express purpose should be read as the “only purpose.” Thus, when one adds gap to the vehicle purchase, they argued, the vehicle purchase transaction is excluded from the MLA. Fortunately for dealers, the court disagreed.

Plaintiffs in other cases will argue that this case establishes precedent only for the Fourth Circuit which covers Virginia, Maryland, North Carolina, South Carolina, and West

Virginia. They will argue that in other circuits, the courts are free to reach their own decisions. However, the *Davidson* case is extremely well analyzed, and it will have impact throughout the federal circuits with respect to beneficiaries of the MLA. And because proponents of the MLA view that the purchase money exclusion should be expanded to protect the public at large, a position argued by proponents when they have regulatory authority, including the present regulators in charge, there will be attempts to undermine the *Davidson* decision. We will keep you advised of any further developments in this area. ■



SALES AND F&I COMPLIANCE CHECKLIST

As we have discussed regularly, regulatory agencies, particularly the FTC, have never been so active. A dealer must be prepared. Even before administrative charges are brought or a lawsuit is filed, the FTC will issue a civil investigative demand on which a dealer will spend more than six figures in attorneys' fees and internal costs. The answer is a sales and F&I regulatory program. A checklist to develop one is attached, as is an update to our federal advertising checklist to which reference is made in the Sales and F&I checklist.

- ☐ There is a manager with the obligation to oversee compliance with sales and F&I law and best practices and authority to enforce company policy
- ☐ We comply with the FTC Used Car Rule by having a completed buyers guide on all used vehicles for sale, new vehicle demonstrators, and new vehicles driven more than moving or road testing before delivery to a consumer (use as a rule of thumb 100 or more miles on the odometer)
- ☐ We comply with federal and state advertising requirements (use an advertising compliance checklist)
 - We advertise vehicles at prices and terms for which we intend to sell them
 - Store personnel engaged in advertising and advertising agency personnel are trained in the applicable laws
 - We comply with federal and state restrictions on telemarketing using phone calls, and emails
 - We do not permit solicitations by fax
 - We have a policy on use of social media by sales and F&I personnel that requires all communications to be through the dealer's communication system
- ☐ We comply with the Privacy Rule by delivering to the customer a privacy notice under required circumstances
- ☐ It is a best practice to run a credit report on a customer only if specifically authorized in writing, and we follow a policy of accessing a credit report only if we have the consumer's authorization by signature or by approval through our secure web portal
- ☐ We comply with the Red Flags Rule on each consumer for which it is required
- ☐ We comply with the Risk Based Pricing Rule on each consumer for which it is required
- ☐ Our F&I personnel are trained in complying with the Truth in Lending Act/Consumer Leasing Act, and they comply in each transaction when required
- ☐ We have a Fair Credit Policy in which each transaction starts with the same spread over buy rate, and we deviate downward only for specified, non-discriminatory reasons
 - We regularly check deals to be sure personnel are complying with our Fair Credit Policy
- ☐ All products added to a vehicle are fully explained and provide value
- ☐ Unless a product is added to a vehicle and its price included in the asking price of the vehicle by additional dealer markup sticker and in advertising, its purchase is voluntary (voluntary protection product or VPP)
- ☐ We have a policy of uniform pricing of VPPs from which F&I personnel may deviate downward only for specified, nondiscriminatory reasons
 - We regularly check deals to be sure personnel are complying with our VPP Policy
- ☐ The only fees that we add to deals are those specifically permitted by state law
- ☐ All deal document forms are reviewed regularly by legal counsel for legal and best practices compliance
- ☐ We use a deal completion checklist to be sure that all necessary documents are completed in each transaction
 - We regularly review compliance using a cash reporting checklist
- ☐ We review deals after completion to check completion of necessary forms
- ☐ We have a policy of compliance with Cash Reporting Requirements, and we comply in each applicable deal
- ☐ Only reviews from actual customers who are not relatives of owners or employees are used in advertising
 - The likeness of a customer is used only with a release
- ☐ We comply with the FTC Safeguards Rule to protect NPPI of consumers and customers
- ☐ We have a complaint handling policy that requires a manager to oversee opening and closing of the complaint
- ☐ We have a document retention policy in compliance with federal and state laws

■

The FTC, state regulators, and plaintiffs' attorneys have never been more active to penalize dealers. A dealer must have in place a regular process for reviewing compliance with legal requirements and best practices.

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FEDERAL ADVERTISING CHECKLIST

TRUTHFULNESS

- ❑ All claims and offers are truthful and not misleading (not false and not tricky). Whether an ad is tricky or not should be viewed from a “reasonable consumer” perspective.

FINANCE TERMS (TRUTH IN LENDING ACT)

- ❑ In a credit sale advertisement, if a trigger term is used (the amount of a downpayment, the amount of an installment payment, the number of installments (term), or the amount of any finance charge) the following required terms are also disclosed:
 - The amount of the installment payment;
 - The amount or percentage of down payment;
 - The number of installments (term); and
 - The annual percentage rate.
- ❑ Interest rate is stated as an annual percentage rate by either abbreviating APR or using the words “annual percentage rate.” If the APR is in lieu of a rebate, that fact must be disclosed.
- ❑ “No down,” “\$0 down” or the equivalent is not used in the advertisement unless, in fact, no payment or trade-in of any kind is required at delivery (not even sales tax, license fees or use of any manufacturer’s rebate).

LEASE TERMS (CONSUMER LEASING ACT)

- ❑ In a closed-end lease advertisement, if a trigger term is used (the amount of any payment; or the amount of any up-front payment, or that no down payment (e.g., “No down,” “Zero drive-off”) is required), the following required terms are also disclosed:
 - The fact that the transaction is a lease;
 - The total amount due at lease signing;
 - If a security deposit is required, the amount of the deposit. If no security deposit is required, the statement “No security deposit is required”; and
 - The number, amounts, due dates or periods of scheduled payments.
- ❑ If there is any reference to the amount due at lease signing (i.e., “\$0 due at signing”), the total amount due at lease signing must be “equally prominent” (i.e., in the same type size and color and be immediately adjacent to the amount being qualified). This applies to the inclusion of a factory rebate in the offer and if government fees and taxes are required.

PRICE TERMS

- ❑ The advertised price is the total payment required of the purchaser prior to delivery. Any payment for government fees, processing charges or other fees is either included or adequately disclosed.

- ❑ A price is not advertised as available when the inventory is made up only of vehicles with additional equipment or subject to extra fees, unless they are fees disclosed as required by law
- ❑ The advertised price is available to any consumer (no “internet specials” or similar offers available only to consumers responding to a specific advertisement).

REBATES AND INCENTIVES

- ❑ A price is not reduced by the amount of any manufacturer/distributor rebate or incentive unless the prices both before and after the application of the rebate or incentive are adequately disclosed and labeled and the restrictions and qualifications of each rebate or incentive are adequately disclosed. Advertising a single price or payment qualified using only phrases such as “after rebate,” “includes rebate,” “not all consumers will qualify,” or similar words is not sufficient.
- ❑ A price is not reduced by rebates, or incentives that cannot be available to the same buyer (e.g. “owner loyalty rebate,” and “first time buyer rebate.”)

ADEQUATE DISCLOSURES

- ❑ Disclosures are “clear and conspicuous” (readily noticeable, readable, audible, and understandable to a reasonable consumer).
 - Disclosures are large enough for people to notice and read
 - The wording and format of disclosures are easy for people to understand
 - Disclosures are in a noticeable location
 - Disclosures are near or clearly tied to the offer/claim they qualify
- ❑ A used vehicle with an open recall is not advertised as “certified” or with a safety representation.
- ❑ Advertised vehicles are properly identified by year, make, model, and trim level. The descriptions of vehicles are specific to differentiate the type of vehicle available at the ad price from those that are not available.
- ❑ Used vehicles are clearly identified as “used” or “preowned.”
- ❑ The term “free” or similar term is not used in vehicle advertising.
- ❑ If a vehicle is advertised at a specific offer, there should be enough of those vehicles available to meet the reasonably expected demand, otherwise a quantity limit is adequately disclosed.

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PLAYING FOR A CAUSE!

The VIADA Charity Golf Tournament raises over \$5,000 for Samaritan House!

Samaritan House strives to promote equal access to all individuals in need of support services. Samaritan House offers housing, case management, counseling, victim advocacy, transportation, medical assistance, food assistance, group therapy, job training and more to individuals and families experiencing domestic violence, sexual assault, human trafficking or homelessness. They offer these services free from discrimination based on ethnicity, language, race, age, ability, sex, gender identity, sexual orientation, family status, income, immigrant or refugee status, nationality, place of birth, political or religious affiliation.

Congratulations to the winning team: Michael Keesee, Mike Askew, Eric Schnurr and Kyle Rowley.

If you would like more information or volunteer opportunities, please contact Tonia Givens, Volunteer Coordinator at (757) 631-0710.





Thank you to all of our 2023 event sponsors!

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EVENTS THAT ELEVATE YOUR BUSINESS



Held in March, VIADA Dealer Education Day was an incredible event for everyone involved! Both dealers and VIADA staff made the day a great trip. The response to my presentation "Why Your Dealership Needs a Digital Menu" has been phenomenal, even prompting a return visit to the VIADA headquarters for a full-day F&I seminar.

This was a wonderful experience for dealer attendees, and we really got the chance to expand on key areas of the presentation. Breaking down how a solid digital menu using innovative branding terminology can, not only make a difference in the dealership gross profit, but more importantly and significantly increase customer retention. This all while protecting the dealership by making sure all products are offered to customers in full compliance.

I can't wait to be back with VIADA at their Convention in October!

*-Cory "3K" Collins, National Training Director
Automotive Reinsurance Concepts*

BE SURE TO REGISTER FOR VIADA'S
CONVENTION AND TRADE EXPO
FRI-SUN, OCTOBER 20-22, 2023
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REGISTER AT **VIADA.ORG**



At the podium is Bill Elizondo,
Senior 20-Group Moderator, NIADA



William Childress, Executive Director,
Motor Vehicle Dealer Board (MVDB)



Ladies Auxiliary Extends Helping Hands

Throughout the year, the VIADA Ladies Auxiliary extends their helping hands to assist children and at-risk individuals in our communities. Following their April Board meeting in Richmond, members prepared 72 children's dental kits. These kits included a toothbrush, toothpaste, floss, a 2-minute timer, and a fun dental-themed sticker. The kits were delivered to "Boxes of Basics," a nonprofit organization in Manassas. Working with school counselors, social workers, faith leaders and human services agencies, this organization provides at-risk children with a box of a week's worth of stylish, quality clothing, undergarments, an age-appropriate book, and a dental kit. It is their mission to provide children with the necessary items to give them confidence and help them thrive!

We are pleased to announce that the 2023 Shirlie Slack Scholarship is being presented to Brooke Maher, daughter of Chris Maher, Car Credit Nation. This \$2,500 scholarship is awarded annually to a rising high school senior who is the child or grandchild of a VIADA member in good standing. The deadline for submission for seniors in the graduating class of 2024 is April 5, 2024. The Scholarship application and instructions may be found on the VIADA website under Home > Ladies Auxiliary.

The Ladies Auxiliary welcomes new members at any time. We meet quarterly - during the VIADA Board Meeting and the Annual Convention. Can't attend in person? We offer the opportunity to join us virtually. Come join us and offer your "helping hands."

Dale Fisher
VIADA Ladies Auxiliary President
dale@northsideautosales.com



A large, dark blue background with gold geometric lines forming a diamond shape. In the center is a gold shield logo with the text "DEALERRE" in large, bold, gold letters, and "REINSURANCE EXPERTS" in smaller, gold letters below it. Below the logo is the tagline "Safe - Secure - Successful" in a white, cursive font, followed by "The Gold Standard of Reinsurance" in a bold, gold font. At the bottom right, the phone number "804-824-9533" and the website "www.DealerRE.com" are listed in white.

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² Based on average industry timeframe for vehicle title release and vehicle payoff process of 18+ days, as determined by 2022 Dealertrack data

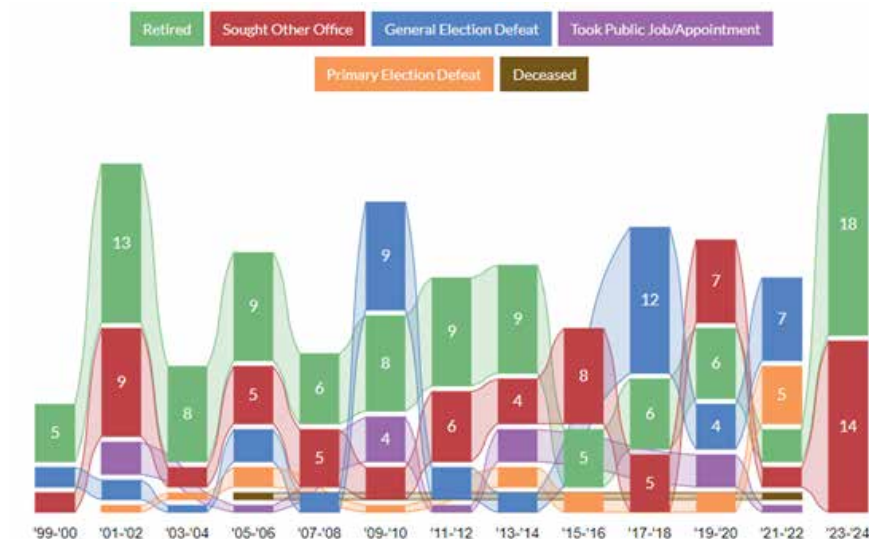
Turnover Brings Generational Change to Virginia's General Assembly

BY GONZALO AIDA, DIRECTOR OF GOVERNMENT AFFAIRS & LOBBYING

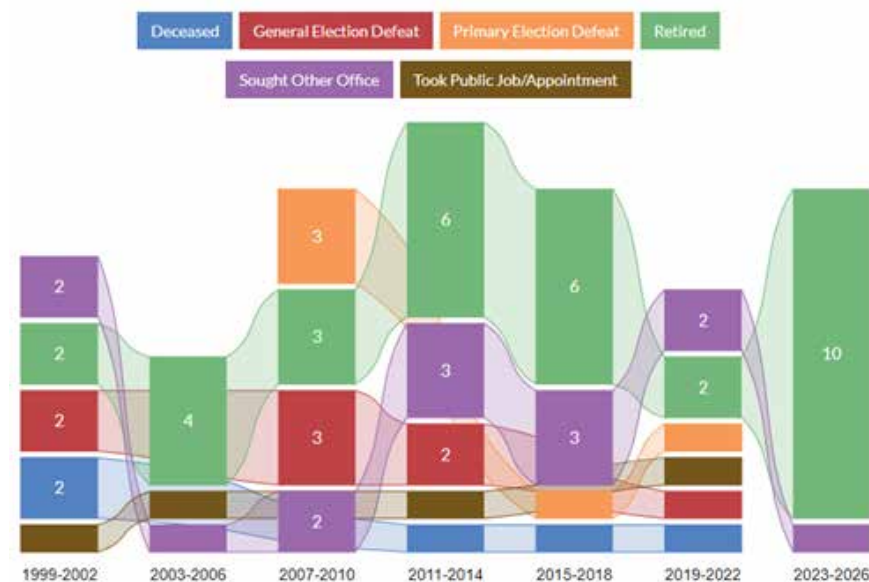


June's Republican and Democratic primaries added to the final number of retirements in the General Assembly this year. A total of 18 Delegates and 10 Senators are retiring from politics all together (+1 Senator now serving in Congress), while 14 Delegates staked their political futures on runs for the Virginia Senate. Much of this has to do with Redistricting that went into effect last year for this year's elections. Incumbent residency was not factored into the math, and many incumbents found themselves in the same district. Many chose to retire or seek another office as a result.

Because of this turnover, there are 34 open house seats and 11 open senate seats up for grabs. The bulk was decided on the Tuesday, June 20th primary election. Of the 14 Delegates that ran for the Virginia Senate, 4 (Anderson, Guzman, Hudson and LaRock) lost their Senate primaries. 5 Senators lost their primaries (Barker, Chase, Morrissey, Petersen and Spruill).



House Turnover Graphic courtesy of VPAP.org



Senate Turnover Graphic courtesy of VPAP.org



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 continues to fire on all cylinders in 2023. In 2022 we launched our PAC Fundraising Program the President's Club. The President's club successfully raised over \$10,000 last year! 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.

Thank you!

Craig Amelung, Manheim
Melinda Anderson, Top Tier Motors
Donald Boucher, Courtesy Auto Sales
Gail Davis, Davis Auto Sales II
Rob Fisher, Northside Auto Sales
John Good Jr., Dominion Motors
Wanda Lewark, Retired
Chris Maher, Car Credit Nation
Sandra Moss, Moss Motor Co.
Donald Sullivan Jr., Sullivan Auto Trading
Andrew Wiley, Consumers Auto Warehouse
VIADA Districts 1,2,3,4, and 8

Please visit viada.org/viad-pac to learn more and show your support for our industry.



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dealer industry!*

WE ARE STRONGER TOGETHER... RECRUIT A MEMBER TODAY!

VIADA. **Large Enough** to Serve, **Small Enough** to Care!

It takes a Member to get a Member!

DID YOU KNOW?

When you join VIADA, you also
have access to NIADA
products and services.

EDUCATION

- Workshops: BHPH / Rental / Title & Registration
- Dealer Day
- *The Virginia Independent News*
- *Used Car Dealer* (NIADA Magazine)
- Monthly eNews Email
- District Meetings
- Annual Convention & Expo
- VIADA Website: viada.org
- [Facebook.com/infoviada](https://facebook.com/infoviada)
- VADealerRecertification.com
- Two Day Dealer-Operator Precertification Course

EXTRA PROFIT CENTERS

- Finance Programs/Manuals
- Service Contracts/Warranties
- Floorplans
- Rental Program
- Certified Pre-Owned Program

ADVOCACY / REPRESENTATION

- VIADA represents you AND your business interests
- General Assembly Lobbyists
- Congressional Lobbyists
- DMV and MVDB Representation
- Political Action Committee

SAVE \$\$\$

- Discounts on Dealership Forms
- Auction Card Discounts
- Access to Member Benefit / Associate Providers
- NADA Guides
- OFAC Reports
- Advance Auto Parts & Fisher Auto Parts Discounts
- Membership and Services Directory
- Online Dealer Supply Store

INSURANCE & PROTECTION

- Privacy Policy Manual / Red Flag Rule
- Information to help you stay compliant with Federal & State Laws
- \$3,000 Accidental Death and Dismemberment / Health Discount Card / Child Safety Kits

HELP HOTLINE & LEGAL COUNSEL

- Member Hotline. Get answers to all of your questions.
- Access to Legal Consultation...VIADA has a list of industry-knowledgeable attorneys.
- One-on-One Consultation Discount

Convention & Expo

NIADA

ACCELERATE 2023

VIADA MEMBERS JOIN DEALERS FROM ACROSS THE UNITED STATES AT NIADA'S CONVENTION IN LAS VEGAS



Matt McMurray represented Virginia at NIADA Convention



Chris and Patty Maher



National Quality Dealer Winner, Dan Johnson, LiteHouse Auto, Lakewood, NY

VIADA Vice President Matt McMurray among state finalists recognized at NIADA Quality Dealer Award presentation and dinner. For over 45 years, National Quality Dealer Award recipients have exemplified their commitment to quality and excellence in the industry as well as outstanding customer service and giving back to their community to make it a better place for everyone!

The Association Executives Council (AEC) has named VIADA Executive Director, Alvin Melendez, as the new Chair for 2023-2024! The AEC is composed of executive directors (chief staff officers) of independent automobile dealer associations across the country. The primary purposes of the AEC is to provide a forum for professional continuing education and training for the AEC members.

Pictured at the bottom right of page 19 are (left to right) David Cardella, AEC of the Year winner, Alvin Melendez, Jeff Martin, CEO of NIADA, and Craig Ameling, Crystal Eagle Award winner.

NIADA Crystal Eagle Award Winner: Craig Amelung

The Crystal Eagle Award winner signs over 100 members in two years!

There were so many great classes to attend that it was hard to choose a favorite, but we are bringing some of them to our Convention in October. Don't delay and sign up today!





State Quality Dealers from across the country



Don Sullivan Sr and Alvin Melendez find time for golf!



Keynote Speaker, Sugar Ray Leonard





TITLE PROCESSING CENTER

1525 Huguenot Road Suite 202
Midlothian, VA 23113

WHAT WE CAN DO

SERVICING BOTH DEALERS AND GENERAL PUBLIC!

- **Replacement & Substitute Titles**
- **Title and Registration Transactions**
- **Original Titles - VA and Out of State**
- **Supplemental Lien Titles**
- **Registrations - Original, Renew, Reissue and Transfer**
- **Lien Release Titles**
- **Abandoned Vehicle Titles**
- **Repossessed Titles**
- **Order Specialty and Personalized Plates**

*WE CANNOT PROCESS ANY DRIVER LICENSE, LEARNER'S PERMIT, ID CARD, MOTOR CARRIER, TESTING OR REINSTATING TRANSACTIONS. NO FLEET VEHICLE RENEWALS, MECHANIC OR STORAGE LIENS.

Want to learn more?
please email: dmv@viada.org



HOURS OF OPERATION

Monday- Friday
9:00AM-5:00PM

Saturday
9:00AM-12:00PM

Sunday
CLOSED

VIADA 2022-23 BOARD OF DIRECTORS, STATE OFFICERS AND DISTRICT REPRESENTATIVES

BOARD OF DIRECTORS STATE OFFICERS

Chairman of the Board
Donald Sullivan Sr.
Sullivan Auto Trading, Inc.

President

Craig Amelung
General Manager,
Manheim's Mid-Atlantic Market

President-Elect

Donald Sullivan Jr.
Sullivan Auto Trading, Inc.

Vice President

Matt McMurray, CMD
Campus Automotive

Vice President

JoeAnthony Ramon
Virginia Auto & Truck

Vice President

Lee 'Eddie' Haley
Route 11 Valley Auto Sales

Treasurer

Mack Bahri
Mack 1 Motors

Secretary

Melinda Anderson
Top Tier Motors LLC

DISTRICT REPRESENTATIVES

District 1

JoeAnthony Ramon, President
Alexander Adams, Vice Pres.
Justin Boucher, Vice President
Austin Sullivan, Vice President
Craig Rice, Vice President
Terence Latham, Vice President
Karen Culpeper, Sec/Treas

District 2

Melinda Anderson, President
Gail Davis, Vice President
M'Lissa Dunn, Vice President
Lonnie Johnson, Treasurer
Sandra Moss, Secretary

District 3

Toby Buchanan, President
Kenny Martin, Vice President
John Porter, Treasurer/Secretary

District 4

Jason Brown, President
Rob Fisher, Vice President
Will Sullivan, Vice President
Chris Maher Jr., Vice President
Mack Bhari, Vice President
Brandon Morton, Vice President
Mike Haloul, Vice President
Lupe Sigman, Sec/Treas

District 5

Stephen Stallings, President
Sammy Wright, Vice President
Gail Semones, Sec/Treas

District 6

Allison "Allie" Tuell, President
John Taylor, Vice President
Bobby Steele, Vice President
Lynn Martin, Treasurer

District 7

Edward Habavets, President
Lee "Eddie" Haley, Vice Pres.
Andrew Wiley, Vice President
Angel Hernandez, Vice Pres.
Cindy Champ, Sec/Treas

District 8

J Bo Lester, President
John Wilson, Vice President
Stacy Martin, Treasurer
Sara Martin, Secretary



4805 PHILADELPHIA RD, P.O. BOX 200, BELCAMP, MD 21017

THURSDAYS

CAR & TRUCK SALE at 8:00am

Featuring: Repossessed Assets from Banks, CUs & Financial Institutions

WEEKLY DEALER SALE at 9:00am

American Credit Acceptance • Ally • ARI • Boyle Buick • CAC • Chrysler Capital • CPS • Element • Enterprise • Exeter • First Investors • GM Financial • Hertrich • IG Burton • Jones • Lindsay • Location Services • M&T Bank • Mile One/Bargain Buys • OneMain • Santander • Truist/RAC • U-Haul • and Many More Great Consignors!

**BI-WEEKLY
CLOSED SALE**



**MONTHLY
GOVERNMENT**



2,000+
UNITS WEEKLY!



400+
UNITS WEEKLY!

1300 BUSINESS CENTER WAY, EDGEWOOD, MD 21040

THURSDAYS

WEEKLY DEALER SALE at 8:30am

Featuring: Rental Run & Drives, Repos, Donations, Scratch & Dent, Fleet/Lease & Inop Rentals

LAST THURSDAY of the month: State & County Sale

EVERY 2nd TUESDAY



at 9:00am followed by:



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Auto Dealer Solutions

INDUSTRY LEADING, DEALER MANAGEMENT SOFTWARE AND WEBSITES.

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Virginia Independent Automobile Dealers Association
1525 Huguenot Road, Suite 102
Midlothian, VA 23113
(800) 394-1960 | info@viada.org

2023

SAVE THE DATE
VIADA
ANNUAL
CONVENTION

October 20-22, 2023

Norfolk Waterside Marriott
235 E Main St, Norfolk, VA 23510

REGISTER NOW AT [VIADA.ORG](https://viada.org)

