



PA Dealer News

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Affiliated with NIADA

SEPTEMBER 2014



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LEGENDARY FORD MUSTANG CELEBRATES 50TH ANNIVERSARY

(SEE OUR DEALERS' MUSTANG PHOTOS INSIDE!)

THANK YOU TAD SWIFT FOR
A GREAT PRESIDENTIAL YEAR PGS. 6, 8

ROBERT HOLLENSHEAD'S VIEWPOINT
VEHICLE SAFETY RECALL LEGISLATION IN PA
CARLAW UPDATE FROM TOM HUDSON AND NICOLE MUNRO
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PA Dealer News

Affiliated with National Independent Auto Dealers Association

SEPTEMBER 2014



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PIADA was established in 1955, and chartered in 1959 under the Non-Profit Corporation Laws of the Commonwealth of Pennsylvania.

The statements and opinions expressed herein are those of the individual authors and do not necessarily represent the views of the PA Dealer News or the PIADA. Likewise, the appearance of advertisers, or their identification as members of PIADA, does not constitute an endorsement of the products or services featured.

Editorial and advertising requests should be directed to the Editor: PA Dealer News, PIADA, 1501 North Front Street, Harrisburg, PA 17102. Telephone (717) 238-9002, FAX (717) 238-3870 or e-mailed to reg@piada.org.

This magazine is a publication of the PIADA and is mailed to Pennsylvania dealerships. For over 50 years we have worked and represented the independent car dealer in Pennsylvania. We need your support.

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THE PIADA CODE OF ETHICS

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IN CLOSING

This is my last article as President of PIADA. It has been an interesting year. My term started at our last convention in Atlantic City with a relaxing boat cruise and will end at our next convention in downtown Philadelphia at the Loews Hotel.

I have seen and experienced the workings of our staff with our dealer base, how the political machine in Pennsylvania affects our daily business lives, and how the dealers of Pennsylvania must take a more active role in advocating for less intrusive government.

I experienced the legislators producing and passing legislation that put a significant amount of burden on us concerning expense of dealer titles and exorbitant fee increases, all without their seeking or accepting input from anyone. (I guess they can act when they want to.)

On the bright side, we are developing services that will assist our members with meeting required and mandated training both in person and on-line. We now can provide necessary bonds and we produce a first rate annual convention.

The one thing I would conclude with is WE ALL NEED TO PARTICIPATE. It is easy for one to say that PIADA doesn't help in the course of your business, but what did you contribute toward the cause?

I would ask that during the coming term of John DeFilippo that all us as members of PIADA do something to get involved with the association, whether it is getting another member to join or talking to your local representative about pending issues, and of course serving at PIADA. We are always looking for people to serve on the Board.

In conclusion, I would like to say thank you for allowing me to serve as President. It has been my pleasure to serve all of you. I hope to see all of you in September at the convention.

Sincerely,
Tad Swift

THINK ABOUT THIS:

One of the penalties for refusing to participate in politics is that you end up being governed by your inferiors.

—Plato

About PIADA

Pennsylvania Independent Automobile Dealers Association is the Statewide trade association serving pre-owned vehicle dealers, auctions, other allied businesses in Pennsylvania.

Mission Statement of PIADA

The mission of PIADA is: **(i)** to promote ethical and profitable business practices for our member dealerships, member wholesale vehicle auctions, and member businesses allied with the vehicle sales industry in Pennsylvania; **(ii)** to lobby for reasonable legislation, regulations, and policies for our members in the vehicle sales industry and consumers that the industry serves, including direct contact with Pennsylvania government officials and support of federal lobbying efforts affecting the fifty States; **(iii)** to provide directly or through our vendor network the dealership education and training, basic and advanced issuing agent courses, and sales, marketing, technology, regulatory compliance, and other education and training that is useful to our members in their businesses; **(iv)** to pursue and obtain cost-effective discounts and other benefits for our members regarding the range of products and services that they need to operate their businesses successfully; **(v)** to provide title services, dealer setup licensing services, dealer call center assistance, and liaison services for license and vehicle title related work with State Agencies.

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Reg Evans

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Members already receive PA Dealer News magazine in electronic format. All Members, Nonmembers, Salespeople, F&I Staff, Owners, of Dealerships, and Auctions and Industry Partners can receive PA Dealer News magazine electronically for free. Send us your email address to get monthly copies of our PIADA PA Dealer News magazine. Just email Membership Director at Shannon@piada.org or call us at 717.238.9002.

NEW SAFETY RECALL FREE ONLINE VIN LOOKUP TOOL
NHTSA unveiled www.safercar.gov/vinlookup in August.

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"WORLD RECORD" NUMBER OF DEALERS REGISTERED FOR MID-ATLANTIC "MARIADA" CONVENTION SEPT. 13 – 14 BE THERE WITH US IN PHILLY FOR THE WEEKEND!!!!

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THANK YOU, TAD SWIFT, OUTGOING PRESIDENT AND INCOMING CHAIRMAN OF PIADA. We at PIADA would like to state a Special Thank You to Tad Swift whose term as President expires pursuant to the normal annual process at the upcoming Annual President's Meeting of Members of PIADA on September 13, 2014. Tad made great efforts to expand inclusion of benefits for PIADA Members, including but not limited to: (i) scheduling a Golf Tournament in the Center of the Commonwealth at State College for all to attend; (ii) convening and through Corry Auto Dealer Exchange co-sponsoring a Boat Cruise in Pittsburgh for Dealers to enjoy, socialize, and network; (iii) arranging the upcoming registration record-breaking Dealership Convention in Philadelphia September 13 – 14; (iv) overseeing the new Dealer Education and Professionalization Program which included three live classes geographically spread across the State; (v) continuing and through Corry A.D.E. co-sponsoring the Second Annual PIADA Scholarship Program for Sons and Daughters; (vi) furthering PIADA Insurance Agency issuance of bonds and insurance products to Dealers; (vii) expanding the PIADA Discount Book to \$17,000 of available value (if used to even a small degree can easily cover the annual Membership fee and allow for even more savings). Thank you Tad.

PIADA BOAT CRUISE – ROLLING ON THE THREE RIVERS. Special Thanks to our Sponsors: Corry Auto Dealers Exchange and Pittsburgh Independent Auto Auction, for a great July Saturday afternoon in Pittsburgh on the Three Rivers with the Gateway Clipper. See page 30 for photos and details.



LEGISLATION TO REDUCE DEALER TITLE FEES HAS BEEN INTRODUCED BY STATE REPRESENTATIVE MICHAEL HANNA. PIADA continues to lobby the Pennsylvania General Assembly for legislation to reduce and reverse the grossly excessive increase in dealer title fees and dealer lien fees. Thanks in very large part to our Members contacting and meeting with their State Legislators, we have legislation that has been introduced as Pennsylvania House Bill 2417. If you support lowering these fees that affect your inventory acquisition cost, GOOD! Keep calling your Legislators about this and TELL THEM TO PLEASE SUPPORT AND VOTE FOR HB 2417.

LEGISLATION TO ADD STATE VEHICLE SAFETY RECALL REQUIREMENTS IS NOT NECESSARY AND WOULD BE UNFAIR TO OUR DEALERS. PIADA commented with respectful opposition and stated numerous several reasons why Pennsylvania House Bill 2412 to add safety recall requirements is better handled at the federal level. We also indicated that such legislation would be unfair and unduly costly and overly unnecessarily monetarily and operationally burdensome on Dealers. We thank the Pennsylvania General Assembly for allowing us to comment on this well-intended but not needed legislation.

RENEW YOUR BANKING LICENSE ON TIME BY APPLYING ONLINE BEFORE SEPTEMBER 15, 2014. This is your friendly annual reminder to **RENEW YOUR INSTALLMENT SELLER AND SALES FINANCE COMPANY LICENSES ON TIME.** Current licenses expire September 30, 2014. The renewal date is October 1, 2014. **You must apply online via the Pennsylvania Department of Banking website by September 15 to be on time.**

ELECTRONIC STORAGE OF AGENT RECORDS IS ALLOWED BY PENNDOT CONTRACT AMENDMENT OR RENEWAL. PIADA asked the Pennsylvania Department of Transportation for this electronic storage **option** to be made available to Agents of vehicle title work and PennDOT has kindly agreed and made this option available to Issuing Agents. Agents with PennDOT contracts expiring in less than 6 months (before January 2015) will have the option to renew their existing three-year contract or sign the new contract. The new agent contract provides the ability to electronically image PennDOT paperwork. New applicants will receive the new contract.

We thank PennDOT officials for this authority that PIADA requested for our Dealers acting as Agents for vehicle title work. If your Member or Nonmember Dealership wants to amend your contract, contact PIADA today. **Have a Great Sales Month!!! 🚗**

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FORD MUSTANG TURNS 50

By Celine Evans*

The Ford Mustang is an iconic American vehicle that has survived the test of time by still being in production 50 years after it was first produced. The Mustang was introduced at the 1964 World's Fair and priced at a mere \$2,368. The Mustang came with all the latest and greatest features: automatic transmission, backup lights, a Rally-Pac instrument cluster, power steering, 2-speed wipers, and a power top – everything except power brakes.

By 1965, Ford had sold 73,112 Mustang convertibles and 409,260 coupes according to Edmunds.com. The car's fame spread further thanks, in part, to a wild publicity stunt. Ford disassembled the Mustang convertible into 4 sections and moved it to the top of the Empire State Building where it was reassembled on the Observation Deck. Ford recreated the stunt in honor of the 50th Anniversary of the Mustang with the new 2015 model of the car.

The Mustang has had starring roles in American and World culture, such as in the song "Mustang Sally", TV's Charlie's Angels, and films starring Steve McQueen in Bullitt and Sean Connery as James Bond in Goldfinger and Diamonds are Forever.

To commemorate the anniversary, Ford will build 1,964 limited edition Mustangs this year, outfitted with chrome highlights around the windows, tail lights and grille, also featuring a faux gas cap badge on the rear – like the original Mustang. The edition will come in only 2 colors, white and blue, available in either automatic or manual transmission. The cars will be the first off the assembly line when Ford begins manufacturing the 2015 models later this year.

We hope you got to visit the Special Edition Display Set of unique Mustangs at the Carlisle Collector Show in June 2014.

Archival footage of each generation of Ford Mustang can be found at media.ford.com. 🚗

**The author is a freelance writer, environmental and health law attorney, and part time high school teacher in Pennsylvania.*



Photo taken at the Carlisle Ford National Car Show - 2014



Photo courtesy of Patterson Auto Wrecking - Cochranton, PA



Photo courtesy of Southside Motors - Pittsburgh, PA



Photo courtesy of Kyners Auto Sales - Chambersburg, PA



Photo courtesy of Miller Brothers Auto Sales - Mill Hall, PA



Photo courtesy of Mickys Auto Sales - Shillington, PA



Photo courtesy of Great Lakes Motor Company - Erie PA



Photo courtesy of Griffith Auto Sales - Home, PA



Photo courtesy of J.R. Mirizio Auto Sales - Mercer, PA

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- DJ Harrington, Phone Logic (Sales Training)
- Fran Taylor, Taylor Techniques (Sales Training) - How to Spend \$1 per Customer and Have Your Dealership's Name Seen Several Million Times per Year
- Ed French, AutoProfit LLC (Trends, Marketing, Sales Training)
- Michael Roppo, The Mironov Group, LLC (Accountants and Consultants to the Car Industry – “The Other Profit Center! Defined Sales to Service & Back to Sales Customer Retention and Profitability”)

Buy Here Pay Here and Related Sales Training

- Jay Rose, Global Training Solutions – “BHPH Purchase & Underwriting Process: The “Wow” Experience” Marketing, Online Marketing
- Ed French, AutoProfit LLC (Trends, Marketing, Sales Training)
- Glenn Pereira, AutoTrader (Online Marketing and Sales Training)
- Fran Taylor, Taylor Techniques (Sales Training) - How to Spend \$1 per Customer and Have Your Dealership's Name Seen Several Million Times per Year
- DJ Harrington, Phone Logic (Sales Training)
- Michael Roppo, The Mironov Group, LLC (Accountants and Consultants to the Car Industry) – “The Other Profit Center! Defined Sales to Service & Back to Sales Customer Retention and Profitability”

Website Development and Online Marketing

- Michael Jackson, Chris Jackson, Auto Search Technologies (Website Development and Marketing)
- Glenn Pereira, AutoTrader (Online Marketing and Sales Training)
- Chris Hill, Manheim – Maximizing Your Auction Experience and Marketing for Profits

Taxes, Accounting, Profit Generation

- Dave Keller, CPA – CliftonLarsonAllen – “Increasing Profits and Tax Savings for Your Dealership”
- Michael Roppo, The Mironov Group, LLC (Accountants and Consultants to the Car Industry) – “The Other Profit Center! Defined Sales to Service & Back to Sales Customer Retention and Profitability”

Financing – Floor Plan Financing

- Wayne Bouffard, Regional Director, and John McNitt, Regional Director, NextGear Capital (Floor Planning);

Financing – Retail and Installment Sale Financing

- Michael LaRocca, AutoUse

Dealer Management System

- Matt Allen, AutoStar Technology – Dealer Management System

Regulatory Compliance and Legal Issues

- Tom Hudson, Esq., Hudson Cook LLP – “A Compliance Program You Can Start to Build Today” (The TOP Car Attorney in the Country!!!)

Auctions

- Chris Hill, Manheim – Maximizing Your Auction Experience and Marketing for Profits

Valuation of Vehicles and Carfax

- Mike Platts, Carfax (Vehicle Valuation Today)

Warranty

- Dan Limongelli, ProGuard Warranty

Health Insurance and Related Costs

- Steve Fisher, DJB Group - Obamacare and Health Insurance Costs for Dealerships (Insurance)

Regulators from Key Pennsylvania Regulatory Agencies

- AG - Pennsylvania Office of Attorney General – Basil Merenda, Director, Bureau of Consumer Protection, PA Automotive Industry Trade Practices Rule - Consumer Protection, Enforcement Focus and Trends
- PENNDOT - Pennsylvania Department of Transportation – Bob Shaffer, Audit Manager - Transactions, Audits, Taxes, Fees, Regulatory Compliance, Enforcement Focus and Trends
- BANKING - Pennsylvania Department of Banking and Securities – James Keiser, Administrator of Non-Depository Financial Institutions, Motor Vehicle Sales Finance, Examinations, Regulatory Compliance, Enforcement Focus and Trends

FOR ANY OTHER TOPICS: See and Meet with the Vendors in our Exhibit Hall including:

- SEVERAL AUCTIONS ATTENDING,
- GPS and Starter Interruption Devices information from STARS GPS and PASSTIME, and More.

PLUS we have our Mid-Atlantic-native Bronze Medalist from the Winter Paralympic Games as our Keynote Speaker (AND SHE IS AN EXTRAORDINARY PERSON NOT TO BE MISSED)

- Stephanie Jallen, U.S. Paralympics Double Bronze Medal Winner at the 2014 Winter Paralympics held in Sochi, Russia, and Native of Luzerne County, Pennsylvania.

For the updated Agenda times, go to www.mariadainfo.com or call PIADA at 717.238.9002.

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(215) 353-3576
www.cvrweb.com

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Robert Hollenshead is a wholesale automobile dealer and remarketing veteran of nearly four decades and the President of Buy Book Technologies and R. Hollenshead Auto Sales, Inc., Manheim, PA, - the largest independent wholesale vehicle dealership in the World with weekly sales at or about 600 units. As President of BuyBook Technologies, which developed and operates the product known to the public as AutoTrader's Trade in Marketplace, Universal Condition Report, and R. Hollenshead Auto Sales, his operation and many innovations lead the way in cutting edge technologies that serve the entire auto wholesale industry.

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LOOKING BACK TO SEE NOW AND LOOK AHEAD

By Robert Hollenshead

I am sure that most of you that read this won't find it minimally interesting but I'd bet it will get a little grin from a few, so I am writing it anyway.

I was reminiscing with a fellow wholesaler I bumped into at the airport a few days ago. I haven't seen him for at least twenty years. He, like I, got grey, fat, and could use a good clocking (one where the tires are changed, new brakes, a changed windshield to remove the sand blasting the miles caused and the road rash on the header dusted in). After exchanging many "do you remember when..." stories we promised to stay in touch and we went on our way. He, different than I, got out of the business 18 years ago. The funny thing is all the memories were as if they happened yesterday.

There really were hundreds of distinct characters, real personalities, that could only be described as hustlers. They are all but gone. Nobody left the house without their sheets and a Galves in the right rear pocket. Every one of them could take a pig and turn it into a puff in a blink. We all could cut a car, stripe it, and have the whites cut in an hour. There were no dent men so just about every car had a side blown in for dings (many got two-toned because the paint couldn't get matched) and Gibbles was a miracle worker on interiors. CV joints got flip-flopped, lifters got adjusted, GM V6s got heavy oil for bottom end noises that were there from the day they were born, fleck paint was shot in the trunks along with a freshly cut trunk mat, a set of wires and C-4 transmissions had the bands done for \$150. Every car that should have a vinyl top got one in an hour.

On the flight home I was thinking how much things really have changed in the auction/wholesale business over the past forty years. In many ways the wholesale business is fading similar to the way the Pony Express faded into oblivion. We have traded a pinky ring and a feel for a paint meter, technology, process and an ink blot test. I sell 65% of my cars to an empty lane and an internet bidder. Don't get me wrong, I appreciate the guys all over the world that trust me enough to read through a CR and buy our units. I am just saying it felt better before emotion and an eye was supplanted by data and a report. It motivated you more to get your merch really looking good and present those suckers with pride on the bumper.

The cost of doing business, money, insurance, zoning, fees (and now PA has put the cost of flipping a title to \$50, how silly) have made it difficult if not impossible to get in the business. It has smothered the will/possibility for fresh blood to hit the street. When I started it was a fire that was burning. I hated going home at night until every car that could be bought was in the check book and could not wait to get back on the street sniffing out the trades the next day.

Today our destiny is dictated by a condition report writer, not by a buyer's eye. Panic sets in if a unit brings a G over MMR. The look means almost nothing. I have to admit, I still love this business. I still get an adrenalin rush when I turn the corner at the quarry at 6AM on sale day coming to Manheim, but it sure isn't the same as it was. There is nothing that could replace a lane packed full of testosterone following a creamer that you were up all night tickling to a new level.

Just like email has displaced the Pony Express for good, we are not going to go back to the old days in wholesale either. But it sure is fun reminiscing. Especially with a guy you haven't seen for decades that co-validates your memories. We made money but we really had fun while doing it. Who cares? One of you guys is smiling right now. He cares. Sell Well.





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www.americasautoauction.com

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25 Ridge Road
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Wednesday 1:00 P.M.
John and Heather Vance, Owner/Operators
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Exit 178 of I-80
Lock Haven, PA 17745
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Tom Wesner, Dealer Sales
Randy Donovan, Dealer Sales
Glenn Gochenaur, National Accounts
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Sal Cuomo, Manager
Tamra Habbershon, Dealer Services Manager
Shirley Kennedy, Office Manager
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Scott Mulligan, AGM
Gregg Pachik, Dealer Services Manager
Troy Moyer, Commercial Accounts Manager
Tuesday 9:30 A.M.
TRA Sale - Tuesday 1:00 P.M.
Office: M-Th 8:30-5 F 8:30-3
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MANHEIM PITTSBURGH AA

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Phone: 724-452-5555 / Fax: 724-452-1310
Tom McDonald, GM
Chris O'Donnell, AGM
Shawn Byers, Commercial Accounts Manager
Melissa Robison, Dealer Services Manager
Wednesday, 9:00 A.M.
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860 N. Keyser Ave., Scranton, PA 18504
Phone: 570-207-CARS / Fax: 570-207-1860
James Gaughan, Owner
Joseph Gaughan, Dealer Contact
Lisa Cohowicz, Dealer Contact
Kevin Jennings, Dealer Cnt/F-L
Tuesday 10:00 A.M.
www.nepautoauction.com

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2040 St. Rt. 487, Orangeville, PA 17859
Phone: 570-683-4006 / Fax: 570-683-4018
Brenda Hartzel, Dealer Contact
Angela Dawson, Dealer Contact
Wednesday 10:00 A.M.
www.orangevilleautoauction.com

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378 Hunker Waltz Mill Rd.
New Stanton, PA 15672
Phone: 724-925-4700 / Fax: 724-925-4701
Denny Angelicchio, Dealer Contact
David Angelicchio, Owner & GM
Tuesday 9:00 A.M.
www.pittautoauction.com

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Route 51 S. Perryopolis, PA 15473
Phone: 724-736-4445 / Fax: 724-736-0466
Renee Smith, Director of Operations
Friday 9:45 A.M.
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Fax: 570-562-1344
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Wednesday 9 A.M.
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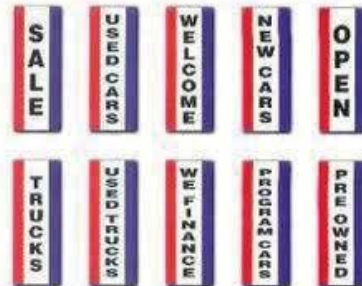
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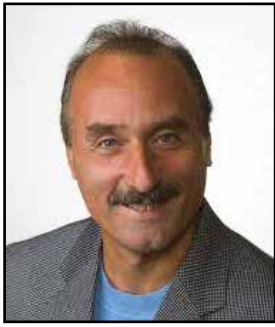
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Pennsylvania Independent
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Tom Kontos is Executive Vice-President, Customer Strategies and Analytics. In this position, Mr. Kontos interfaces with members of the media, Wall Street and automotive analysts, dealers, and key ADESA clients to provide information and insight on economic trends in the vehicle remarketing industry, of which ADESA is a major player. Mr. Kontos also provides analytical services to internal and external ADESA audiences in the form of annual market reports, periodic reports on used vehicle price trends, web-based information products, dealer surveys, and other strategic studies. He supplies monthly used vehicle price data to the U.S. Bureau of Economic Analysis (BEA) as part of the BEA's effort to estimate various components of Gross Domestic Product.

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CURRENT USED VEHICLE MARKET CONDITIONS

SUMMARY

The softening trend in wholesale prices continued in July, as retail used vehicle sales were down on a year-over-year basis (though up month-over-month). Supply also grew as more off-lease and off-rental units entered the online upstream and physical auction channels, and as dealers took more trades from strong new vehicle sales. Growing auction inventories are also exerting downward pressure on wholesale prices.

DETAILS

According to ADESA Analytical Services' monthly analysis of Wholesale Used Vehicle Prices by Vehicle Model Class¹, wholesale used vehicle prices in July averaged \$9,743 – down 2.2% compared to June, and up 3.3% relative to July 2013. Prices declined between June and July for virtually all model classes. Minivans and Mini SUVs were particularly hard-hit, with month-over-month price declines of 5.7% and 3.8% respectively.

Prices for used vehicles remarketed by manufacturers were down 1.9% month-over-month and down 4.7% year-over-year, indicating weaker demand for high off-rental program vehicle inventories. Prices for fleet/lease consignors were down 0.9% sequentially but up 2.2% annually, though prices for off-rental "risk" units within this segment were down significantly. Dealer consignors saw a 2.9% average price decrease versus June, and their prices were flat relative to July 2013.

Based on data from CNW Marketing/Research, retail used vehicle sales in July were up 1.2% month-over-month but down 5.2% year-over-year. Sales of certified pre-owned (CPO) vehicles were down 10.4% versus June, though they were up 9.4% from the prior year, based on figures from Autodata.

WHOLESALE USED VEHICLE PRICE TRENDS

	Average Prices (\$/Unit)			Latest Month Versus:	
	Jul-14	Jun-14	Jul-13	Prior Month	Prior Year
Total All Vehicles	\$9,743	\$9,958	\$9,435	-2.2%	3.3%
Total Cars	\$8,642	\$8,901	\$8,509	-2.9%	1.6%
Compact Car	\$6,708	\$6,861	\$6,605	-2.2%	1.6%
Midsize Car	\$7,864	\$8,116	\$7,701	-3.1%	2.1%
Fullsize Car	\$6,854	\$7,114	\$6,691	-3.7%	2.4%
Luxury Car	\$12,117	\$12,397	\$11,768	-2.3%	3.0%
Sporty Car	\$12,578	\$12,931	\$12,718	-2.7%	-1.1%
Total Trucks	\$10,318	\$10,502	\$9,441	-1.8%	9.3%
Mini Van	\$6,375	\$6,761	\$5,949	-5.7%	7.2%
Fullsize Van	\$10,967	\$11,206	\$9,434	-2.1%	16.3%
Mini SUV	\$12,143	\$12,626	\$11,733	-3.8%	3.5%
Midsize SUV	\$7,376	\$7,456	\$6,758	-1.1%	9.1%
Fullsize SUV	\$10,221	\$10,542	\$9,921	-3.0%	3.0%
Luxury SUV	\$19,295	\$19,478	\$18,308	-0.9%	5.4%
Compact Pickup	\$7,445	\$7,539	\$7,255	-1.2%	2.6%
Fullsize Pickup	\$12,966	\$13,116	\$11,856	-1.1%	9.4%
Total Crossovers	\$12,154	\$12,323	\$12,543	-1.4%	-3.1%
Compact CUV	\$10,924	\$11,293	\$11,265	-3.3%	-3.0%
Mid/Fullsize CUV	\$13,409	\$13,408	\$13,871	0.0%	-3.3%

Source: ADESA Analytical Services. June data revised.

¹The analysis is based on over six million annual sales transactions from over 150 of the largest U.S. wholesale auto auctions, including those of ADESA as well as other auction companies. ADESA Analytical Services segregates these transactions to study trends by vehicle model class.

The views and analysis provided herein relate to the vehicle remarketing industry as a whole and may not relate directly to KAR Auction Services, Inc. The views and analysis are not the views of KAR Auction Services, its management or its subsidiaries; and their accuracy is not warranted. The statements contained in this report and statements that the company may make orally in connection with this report that are not historical facts are forward-looking statements. Words such as "should," "may," "will," "anticipates," "expects," "intends," "plans," "believes," "seeks," "estimates," "bode," "promises", "likely to" and similar expressions identify forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from the results projected, expressed or implied by the forward-looking statements. Factors that could cause or contribute to such differences include those matters disclosed in the company's Securities and Exchange Commission filings. The company does not undertake any obligation to update any forward-looking statements.

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Motorcycle Registration Plate	\$18.00	Duplicate Title (not returned etc.)	\$ 50.00
Temporary Registration Plate	\$13.00	Copy of Record	\$ 22.00
Temporary Registration Plate	\$26.00	Antique/Classic Reg. Plate	\$ 75.00
Transfer of Registration	\$ 9.00	Special Plating (includes original registration)	\$ 76.00
Certificate of Title	\$90.00	Reg. Plates for Qualified Business (only one vehicle weighing under 6,000 lbs.)	\$ 93.00
Recording Lien	\$23.00		
Duplicate Registration Card	\$ 1.50		
*Notary Fees (per seal)	\$ 5.00		
*Documentary Fees	\$ 5		
*Messenger Fees	\$ 5		
*On-line Registration Fees	\$ 5		
Replacement of Tag	\$11.00		

Trailers			Motor Homes		
Registered Gross Weight	Annual Fee	Fee Per Mo.	Registered Gross Weight	Annual Fee	Fee Per Mo.
3,000 lbs. or less	\$4.00	\$ 5.00	8,000 lbs. or less	\$61.00	\$5.42
3,001 to 10,000 lbs.	\$12.00	\$13.00	8,001 to 11,000 lbs.	\$90.00	\$7.50
10,001 or more	\$33.00	\$23.92	11,001 or more	\$116.00	\$9.67

Trucks - Class 1 thru 8			Other		
Class & Weight	Annual Fee	Fee Per Mo.	Class	Annual Fee	Fee Per Mo.
1 (3,000 lbs. or less)	\$36.50	\$4.68	Trail or passenger or less	\$77.00	\$6.42
2 (3,001 - 7,000)	\$81.00	\$6.72	School Bus/Vehicle	\$24.00	\$2.25
3 (7,001 - 9,000)	\$133.00	\$12.75	Other Bus	(\$9.00 per seat)	
4 (9,001 - 11,000)	\$196.00	\$16.50			
5 (11,001 - 14,000)	\$243.00	\$20.25			
6 (14,001 - 17,000)	\$268.00	\$24.00			
7 (17,001 - 21,000)	\$355.50	\$29.63			
8 (21,001 - 24,000)	\$493.00	\$35.75			

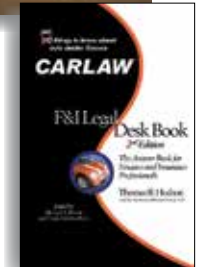
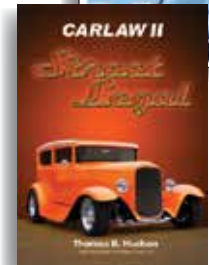
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THE CARLAWYER[®]

By Thomas B. Hudson and Nicole Frush Munro

Happy August! If you aren't at the beach, or maybe even if you are, keep that air conditioner turned up. Alas, we aren't at the beach, but are here minding the old law store. Here's our latest report of legal developments in the auto sales and finance world.

Take a look below at what we've come up with this month with our collection of selected legislative and regulatory highlights. We also recap some of the many auto sale and financing lawsuits we follow each month. Remember – what we report here does not capture every recent development. We select those we think might be particularly important or interesting to dealers.

Why do we include items from other states? We want you to be able to see new legal developments and trends. Also, another state's laws might be a lot like your state's laws. If Attorneys General or plaintiffs' lawyers are pursuing particular types of claims in other states, those claims might soon appear in your state.

Note that this column does not offer legal advice. Always check with your own lawyer to learn how what we report might apply to you, or if you have any questions.

THIS MONTH'S CARLAWYER[®] COMPLIANCE TIP

Worried about identity theft? Call your local or state police department, or your local FBI or Secret Service office to see if they offer merchants training in ways to detect fake forms of identification, like drivers' licenses. Some law enforcement organizations offer this sort of training. It's often free to the public, but you might need to organize such an event through your dealer association or your Chamber of Commerce in order to have enough participants to get the agency to make the effort.

FEDERAL DEVELOPMENTS

Are Those Car Parts Real? On July 8, the Federal Trade Commission amended its Used Auto Parts Guides. The Guides are designed to prevent the unfair or deceptive marketing of used motor vehicle parts and assemblies containing used parts (such as engines and transmissions). The Guides refer to such parts and assemblies as "industry products". The Guides declare certain acts and practices to be unfair or deceptive under the FTC Act, including misrepresenting that an industry product is new or the amount of use of an industry product, misrepresenting the identity of anyone who worked on an industry product after its removal from the original vehicle, and misrepresenting its condition or the amount of work done to it after its removal from the original vehicle.

Consumers May be Able to Embellish Their Complaints. On July 16, the Consumer Financial Protection Bureau proposed to expand its Consumer Complaint Database to let consumers add a narrative description when submitting a complaint. The CFPB says that publishing such narratives would provide important context to the complaint, help the public detect specific market trends, aid consumer decision-making, and improve customer service. Under the proposal, the consumer must consent before the CFPB publishes a narrative, the CFPB will take all reasonable steps to remove personal information from the complaint, and finance companies will be able to post a written response that would appear next to the consumer's complaint. The CFPB notes that this response would also have all of the consumer's personal information removed. Comments on the proposed policy are due by September 22. In a related matter, the CFPB held a field hearing on consumer complaints in El Paso, Texas on July 17. The event featured remarks from Director Cordray, as well as testimony from consumer groups, industry representatives, and the public. A recording of the event is available on the Bureau's website.

Debt Collection in the Latino Community. On July 15, the CFPB and the FTC announced that they will co-host a roundtable on October 23 in Long Beach, California to examine how debt collection issues affect Latino consumers, especially those with limited English proficiency. The roundtable is free, open to the public, and will be streamed live online. Ideas and comments regarding the roundtable event may be sent via email to the CFPB or the FTC.

CFPB's Complaint Portal Gets Broader. On July 21, the CFPB announced that it is accepting consumer complaints regarding prepaid cards, debt settlement services, credit repair services, and pawn and title loans. The CFPB already handles complaints about credit cards, mortgages, bank accounts and services, student loans, vehicle financing, credit reporting, debt collection, payday loans, and money transfers.

Same-sex Couples and the Credit Laws. On June 25, CFPB Director Cordray issued a memorandum to Bureau staff clarifying the effect of the recent U.S. Supreme Court decision in *United States v. Windsor* on the recognition of lawful marriages of same-sex couples for

purposes of the laws, regulations, and policies enforced and administered by the CFPB. *Windsor* struck down as unconstitutional section 3 of the Defense of Marriage Act, which defined the word "marriage" as "only a legal union between one man and one woman as husband and wife" and defined the word "spouse" as referring "only to a person of the opposite sex who is a husband or a wife." Cordray's memo states that the CFPB's policy is to "recognize all marriages valid at the time of the marriage in the jurisdiction where the marriage was celebrated. Accordingly, the Bureau will regard a person who is married under the laws of any jurisdiction to be married nationwide for purposes of the federal statutes and regulations under its jurisdiction regardless of the person's place of residency. Consistent with other federal agencies, the Bureau will not regard a person to be married by virtue of being in a domestic partnership, civil union, or other relationship not denominated by law as a marriage."

CFPB and AGs Trumpet Debt Relief for Servicemembers. On July 29, the CFPB and 13 state Attorneys General announced that they had obtained about \$92 million in debt relief for servicemembers harmed by a predatory lending scheme from Colfax Capital Corporation and Culver Capital, LLC, (collectively, "Rome Finance") for about 17,000 U.S. servicemembers and other consumers. Rome Finance allegedly lured consumers with the promise of no money down and instant financing, masked expensive finance charges by artificially inflating the disclosed price of the consumer goods being sold, withheld information on billing statements and illegally collected on void loans.

So there's this month's roundup! Stay legal, and we'll see you next month. 🚗

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