

CAR DEALER

The Auto Dealer's Management Briefing

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Situation:

▶Dealers confirm the bad industry news the media is screaming – while trying hard to find ways to move beyond the gloom and doom.

Details:

- ▶In a recent DealersEdge survey, 70.6% of dealers said they've seen a drop in their leasing volume relative to finance deals and 52.9% have seen the captives tighten up on floor plan financing.
- ▶Having strong relationships with floor planning sources can help.
- ▶Optimistic dealers expect the current situation to improve without their Detroit Three manufacturers going bankrupt.
- ▶They're trying to switch lease customers into retail, working harder to get deals financed, educating customers, and building their used car and fixed operations businesses.

Dealers implement energy savings solutions for assorted budgets ... 3

Concept:

▶Car dealers looking to save money and leave less of a carbon footprint are going eco-friendly with new construction and also through retrofitting of older facilities.

Implementation:

- ▶A new Salt Lake City store hopes to cut its energy usage by a third and on sunny days will use just 25% of the energy it would normally require to light the building.
- ▶The dealership has also taken measures to save natural gas and water.
- ▶Retrofitting electric and HVAC systems is also helping existing facilities save money.
- ▶Tax credits for retrofitting have been extended through 2013.

Create dealership voicemail greetings that stick 5

Premise:

▶An employee's voicemail greeting may be the only chance your dealership has to make a good first impression on a customer.

Suggestions:

- ▶Give customers the option of going directly to the department they seek.
- ▶Include hours of operations in any voicemail messages.
- ▶Let customers have the opportunity to by-pass additional information and leave a message.
- ▶Smile while recording a message to elevate voice tone, and use positive language.

Easy-to-spot Social Security number scams 6

Recommendation:

▶Dealerships should take steps to help spot and prevent the use of fake or inconsistent Social Security numbers.

Pointers:

- ▶Learn which geographic area numbers (the first three digits) are impossible.
- ▶Figure out which group numbers (next two digits) would be unlikely given a customer's age.
- ▶SSNs of the deceased are stored in the Master Death File and not reassigned.

Red Flags Rule enforcement postponed til May '09 8

Development:

▶The FTC has granted a six-month delay of enforcement of the "Red Flags Rule." Dealers now have until May 1, 2009 to get their Identity Theft Prevention Programs in place, but must still comply with the address discrepancies rule by the original Nov. 1 deadline.

Trend spotting

“Blue sky” isn’t dead – yet. According to dealership adviser Nancy Phillips, the same top imports – Honda and Toyota – continue to deliver the highest amounts of goodwill, though slightly lower than even just a few months ago. While the price of both of the two premier high-lines – Mercedes Benz and BMW – continues to be strong, there are more dealerships on the market for longer periods and, when they inevitably do sell, it is for less than they would have last year. As a result of industry turmoil, the values of two imports in particular – Volkswagen and Subaru – have increased and are now bringing higher amounts of goodwill than they have historically.

Body shop managers, in an effort to make their operations more efficient, are looking at a new application of an old technology. Infrared driers in paint booths dry painted vehicles from the inside out. This can shorten the time it takes to get a vehicle back to the customer. Insurance companies love the idea because it translates into fewer rental car days.

General Motors will expand the use of its two-mode hybrid systems, currently offered in GM’s large SUVs, into the Chevrolet Silverado and the GMC crew-cab pickup in 2009. The pickups’ V-8 hybrid powertrain will be offered in two-wheel-drive or four-wheel-drive versions. Also, the Saturn Vue hybrid is due out by the end of 2008. It will be available only in front-wheel-drive and it should provide a 50 percent boost in fuel economy over the standard V-6 Vue.

Dealerships hang tough as industry problems continue to snowball

By Jerilyn Klein Bier

Fewer vehicle leasing options, tighter lending practices, mounting economic woes, and speculation of bankruptcy for one or more of the Detroit Three are scaring more customers away from showrooms and adding pressure to already-overstressed car dealers. For some dealers, things are about as bleak as running out of gas after getting a flat tire while sitting in a traffic jam triggered by a 15 car pile-up.

According to a recent *Dealers-Edge* survey:

- Nearly three-quarters (70.6 percent) of responding dealerships have seen a drop in their leasing volume relative to finance deals, while 88 percent haven’t seen other leasing sources stepping in to fill the gap.
- More than half (52.9 percent) have seen the manufacturers’ captive finance arms tightening up on floor plan financing and 44.1 percent have heard of other commercial banks withdrawing from the dealer floor planning business.

Of the survey respondents, 53 percent carry mostly domestic vehicle brands, 23 percent carry mostly import brands, and 21 percent carry a mix. High-line imports made up the balance.

Market is numb

Dealer Rhett Ricart of the Ricart Automotive Group sums it up well: “The car business is only for the strong at heart and there is no room to breathe... The market is numb, the banks are numb, and the manufacturers are numb. One of the three needs a shot of adrenaline,” he tells *Car Dealer In-*

sider.

Just five Ford dealers will be left in Columbus, Ohio, including Ricart, when 38-year-old competitor Graham Ford closes its doors this month following a buyout under Ford Motor Co.’s consolidation plan. “The situation leaves me with mixed emotions, like having my mother-in-law drive my new Mercedes off a cliff,” says Rhett.

Like dealers across the country, Ricart’s leasing business has dropped. “It was inevitable. Nobody can tell what a real residual is,” says Rhett. The leasing the auto group is still doing is mostly with the captive finance companies. Since the captives can focus on a few core products and limit their exposure to the residual issue at the end – because their release or re-purchase price has always been higher than that of the banks and leasing companies – they “now have an opportunity to better hold their customers out of the gate,” says Rhett.

As for banks buying deals, Rhett notes that they are continually changing their underwriting guidelines in response to the market and their borrowing capacity. “It’s

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NEWS YOU CAN USE

Dates to save, trends to watch

California crunch. As of early October, 70 California car dealerships had shut down this year, said Brian Moss, a spokesperson for the California New Car Dealers Association. (Source: *Los Angeles Daily News*)

Benefits roundup. Medically related benefits accounted for the largest share of employer benefit costs (12.1%), according to the 2007 Employee Benefits Study recently released by the U.S. Chamber of Commerce. Runners up: Retirement benefits (10.4%) and Payments for vacation, holidays, and other paid time off (9.8%). More than 400 U.S. companies participated in the study.

Slippery assets. The average account balance of 401(k) participants has dropped 7.2% to 11.2% this year, found an analysis of 2.2 million plans by the Employee Benefit Research Institute. (Source: *Washington Post*)

Cars on campus. Zipcar, the world's largest provider of cars on demand by the hour or day, has announced it will expand its Zipcar for Universities program to more than 120 campus communities.

Tune in. Half of the nation's Internet users age 12 to 64 watch at least one online video a week, and 10% watch daily, reports *Advertising Age*. The most popular genres: comedy, music videos, and user-generated content. News is also popular across most age groups.

Dealers implement energy savings solutions for assorted budgets

Some car dealers looking to cut energy costs and leave less of a carbon footprint are going eco-friendly with a splash, unveiling new buildings. Others are finding smaller, affordable ways to do the same thing by retrofitting their existing facilities.

On Oct. 13, Mark Miller Toyota of Salt Lake City celebrated the grand opening of its new state-of-the-art facility which dealer principal Mark Miller expects to reduce energy usage by about a third and pay for itself within a decade. Not only is the building designed to save energy, it'll also take away some of the responsibility of having to manage energy usage, he tells *Dealer Business Briefing*.

On a sunny day, the dealership will use just 25 percent of the energy it would normally be using to light the building, Mark tells us. In addition to new dimmable fluorescent lights, the building has installed skylights from Ciralight (www.ciralight.com) which use solar-powered GPS systems and mirrors to track and reflect sunlight into the building. Using algorithms, the building's computerized lighting system also will be able to automatically adjust wattage needs throughout each day as the level of outdoor light changes.

Management will be able to see, at a glance, its average energy use in any given hour by glancing at a panel that's part of its Crestron (www.crestron.com) automated control system. And while employees won't have to remember to turn off lights at the end of the day

– a hit or miss proposition – Mark says he'll have the ability to turn them on and off from home, if necessary, using a web-based system.

Besides electricity, his Toyota dealership is also designed to save natural gas and water. Some more features include a high-performance, high-efficiency heating and cooling system; a reflective white roof with additional insulation; a cistern system to collect and store rainwater and air conditioning condensation for irrigation and washing cars; high-speed glass service bay doors that reduce heat and cold loss while providing additional light; and flooring and cubicles made from recycled materials.

LEEDers

The dealership, on target to earn a Gold LEED (Leadership in Energy and Environmental Design) certification from the U.S. Green Building Council any day now, is Toyota's first "green" dealership in the Western U.S. and Utah's only one. Visitors to its website (www.markmillertoyota.com) can find more details about the project, as well as the catchy slogan "Does it come in green?" at the top of the homepage.

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The new facility, conveniently located across the street from its old location, won't be hard for existing customers to find. In addition, "we think customers will be impressed by our LEED certification and it gives us something to talk about when they come in," says Mark, who notes they'll see educational displays describing what the dealership has done to save energy and reduce emissions. "Being the first (LEED-certified dealership) in our market, we've also gotten a lot of good publicity," he tells *DBB*.

Mark Miller Toyota joins a number of other dealers that have recently built eco-friendly facilities, including the LaFontaine Automotive Group whose \$15 million LEED-certified Buick-Pontiac-GMC-Cadillac store in Highland, Mich., opened this summer. But energy efficient dealerships don't have to be big, shiny and brand new.

Going retro

Dealers with older buildings and smaller budgets are also investing in eco-friendly updates to curb energy usage and costs. For example, retrofitting their dealerships' electric and heating, ventilation and air conditioning (HVAC) systems can ultimately generate a lot of bang for the buck, they say.

Ewing Autohaus, Dallas's oldest Mercedes-Benz retailer and owner of two Pontiac-Buick-GMC stores, is saving close to 20 percent on its summer electric bills thanks to an electric retrofit and improvements to its HVAC system, the auto group's controller tells *DBB*. Electricity savings are running about 10 percent in the winter, he says. Now that the two-year old retrofit is paid for, all the savings is Ewing's to keep. The retrofit was performed by KeyStone, a Texas-based energy savings solutions provider (www.theenergystore.com).

Ewing replaced the lighting fix-

tures in its three buildings, as well as in its five-story parking garage where energy efficient 100-watt compact fluorescent lights and motion sensors replaced old 400-watt metal halide lights. The Mercedes store also incorporated energy efficient lighting into its recent remodeling project.

To cut air conditioning costs, Ewing had KeyStone add Frigi-Tech, a polarized refrigerant oil additive to its HVAC system. It causes less friction, makes it run more efficiently, and will hopefully extend its life, says the dealership controller. Frigi-Tech, a one-time application product which has been used by businesses in more than 50 countries, cleans and restores the system, explains Alan Kuehler, VP of Frigi-Tech International Inc.

"In the South (U.S.), 60 percent of a business's utility bill is due to air conditioning," says Alan – so boosting efficiency can really help. Frigi-Tech also works with heat pumps.

Ewing is just one of the more than a dozen auto dealers that KeyStone, which also has done electric retrofitting for the Dallas Cowboys Corporate Center, has helped save energy. Capitol Chevrolet of eco-minded Austin, Tex., had its retrofit completed a couple of months ago.

"Our bills have dropped substantially even in six weeks," controller Robert Ruiz tells *DBB*, though he says the real test will be next July and August when temperatures are at their annual peak. Like Ewing, Capitol Chevy also had some modifications performed to its HVAC units. In addition to Frigi-Tech, it has installed time and temperature settings on all thermostats.

Retrofitting involved minimal inconvenience for the dealership, says Robert, since most of the work – which took six to eight weeks – was performed during evenings and weekends. The new lighting, which took just a little time to get used to, is more natural looking and brighter, he says.

Capitol's service manager brought KeyStone's energy savings expertise to Robert's attention. The dealership had previously looked at this type of program, but signed on this time because the flexible payment terms extend over three years. "At the end of the day, we're not really out of pocket," says Robert.

Bill Probst, founder and owner of KeyStone, is trying to spread the retrofitting message to more auto dealers. "It's like turning an electric bill into cash flow." He sug-

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Bright idea

More car dealerships are retrofitting lighting fixtures – by replacing or adapting them – to accommodate compact fluorescent lamps (CFLs). Energy experts say these new light bulbs can reduce energy consumption by as much as 75 percent versus other bulbs, last 10 times longer, and give off just as much light despite reduced wattage. Today's CFLs are also more efficient than those 4- to 8-foot fluorescent tubes still common in dealerships. Those older tubes can be replaced with lower-wattage compact fluorescent tubes if you swap your fixtures' magnetic ballasts for electronic ballasts to regulate the flow of current. Electronic ballasts also eliminate that annoying flickering effect that's present with magnetic ballasts.

Bill Probst, founder and president of KeyStone, a Texas-based provider of energy savings solutions that has done retrofitting for numerous car dealers, says the Energy Policy Act (EPAct) of 2005 allows for an immediate tax deduction for businesses of up to \$1.20 per square foot for lighting and HVAC retrofits. The EPAct tax benefits are included in the bailout package and have been extended through 2013, he says. He suggests checking with your tax advisor on how to apply.

Essential office manager

Create dealership voicemail greetings that stick

Years ago, a car dealer we knew was laid up for a few weeks at home with pneumonia and bronchitis. Not one to sit still or be silent, and with his voice unrecognizably raspy, he called up his dealership to see how good employees were at answering the phones. He wasn't pleased with his findings, especially with his service staff and receptionist, who he eventually replaced. Even more disturbing than the live responses were employees' voicemail greetings. They wouldn't inspire much confidence in customers – who he worried would call elsewhere rather than wait for a reply.

A better way

Flash forward to last week when we were wowed by the voicemail greeting we received when calling up a local electrician regarding some work needed in our office. He introduced himself and told us how to bypass his message, though he said he thought we'd find its information to be helpful. Indeed we did.

The electrician explained that we were receiving this message because he and his team were presently out working on a job – and that we'll notice that they won't interrupt our job either to answer the phone. He informed us how many days out jobs were generally being scheduled, but he did note that emergencies took priority and smaller jobs could sometimes be squeezed in.

He said estimates were free and could often be provided over the phone. Coming from work to meet a service call, he asked? "Call us so we'll tell you where we are and won't keep you waiting," he said. He also provided his website address and said we'd find more about his business and helpful electrical tips there. At the end of the call, he reminded us again how to by-

pass this message in the future. We were also able to leave a message.

This was the most helpful voicemail we'd received in ages – and we eagerly and confidently anticipated a return call. So what can dealerships borrow from this electrician's message to make their own voicemail greetings "sticky" – and how can they make sure they give customers a good impression of the dealership?

Most important information

For some answers, we contacted Angela Burmeister, a trainer with Indianapolis-based corporate phone skills training leader PhonePro. Angela, a former training and performance manager for two major auto dealerships in the Indianapolis area, presented a *DealersEdge* TeleSeminar on phone skills training for dealership staff earlier this year.

"The best case scenario is to give customers the option of pressing a number to get to the department they wish to go to," she says. That way they can get there quickly without having to listen to any unnecessary information.

"The second most important information is the hours of operation for the department they have reached," says Angela. This way, the caller knows if you are simply unavailable or if you are closed, and they can decide if they want to leave a message or call back during business hours.

After the hours are stated, Angela says it's a great option to let callers skip any other information and go immediately to the voicemail system.

Finally, "Everything that you would want to avoid in a live call, you would want to avoid in a message," says Angela. For example, avoid negative words such as "can't," "don't," and "won't," and instead try to keep everything positive. Also smile when leaving your message to elevate your voice tone, she says.

Like the electrician, you can point customers to your website for more information. And be sure to let them know if they can schedule appointments online. ♦

Angela may be reached at 317-547-4663 or angela@phonepro.com.

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gests visiting www.ashrae.org, the website of the 114-year-old American Society of Heating, Refrigerat-

ing, and Air-Conditioning Engineers for more information on energy standards and efficiency. Also visit www.energystar.gov for more

on green buildings and energy savings. Bill can be reached at 972-369-3487. ❖

Easy-to-spot Social Security number scams

Illegal immigrant Oscar Urbina, a repeat customer at the Frank Parra Autoplex in Irving, Texas, recently created a scene when its Dodge store refused to sell him a truck he tried to buy using a fake Social Security number. When asked to leave, he reportedly locked himself in the truck. That's when employees called the police. The incident made headlines because some members of the Hispanic community briefly threatened to boycott the dealership.

Fortunately the finance company, which flagged the deal, was on the ball. But dealerships should also be taking steps to help spot and prevent the use of fake or inconsistent SSNs, especially as you develop your Identity Theft Protection Program in accordance with the FTC's Red Flags Rule. Several of the 26 Red Flags listed in the Rule specifically mention SSNs:

- ▶ #10: Personal identifying information is inconsistent when compared against external information sources used by the financial institution or creditor (e.g., the SSN has not been issued or is listed on the Social Security Administration's Death Master File).
- ▶ #11: Personal identifying information is not consistent with other personal identifying information provided by the customer. For example, there is a lack of correlation between the SSN range and the date of birth.
- ▶ #14: The SSN provided is the same as that submitted by other persons opening an account or other customers.

Being aware of the nine-digit makeup of SSNs may help you spot some obvious fraud markers.

Impossible numbers

The first three digits (the area number) are assigned by geographic region. Since 1973, this has been determined by the ZIP Code of the mailing address shown on the application for the SSN; prior to that it was based on the state in which the person applied for a card. The SSA warns that:

- ▶ No SSNs with an area number in the 800 or 900 series have been issued.
- ▶ No SSNs in the 700 series with a number higher than 772 have been issued. Issuance of area numbers 700 to 728, reserved for railroad employees, was discontinued in 1963.
- ▶ SSNs with an area number of 666 never have or will be assigned. Likewise, any SSN beginning with 000 will never be valid.

Looking for an "out-of-wallet" question – one whose answer can't be found in a stolen wallet or credit report – to help verify customer identities? Ask them what state they lived in when their SSN was issued. For a list of geographic allocations, go to <http://www.socialsecurity.gov/employer/stateweb.htm>.

More detective work

The second two digits of an SSN (the group number) range from 01 to 99, but they're not assigned in consecutive order. First, ODD numbers from 01 through 09 are issued within a particular area, followed by EVEN numbers from 10 to 98. Next come EVEN numbers 02 to 08, then ODD numbers 11 through 99. To see the highest SSN area and group numbers issued to date, check out the SSA's High Group List (<http://www.socialsecurity.gov/employer/ssnvhighgroup.htm>).

Area/group number 044 13 was being issued as of Oct. 1, 2008. So a card presented with the area/group number 044 27, would be fraudulent. And a card presented that begins 044 13 may have been stolen from a child. More than 34,000 reports of identity theft made to the FTC between 2005 and 2007 involved children.

The last four digits of the SSN (the serial number) are arranged consecutively from 0001 through 9999.

Dead giveaway

SSNs are not reassigned after a person dies. The SSA maintains a Death Master File. Subscriptions are available through the U.S. Department of Commerce's National Technical Information Service (www.ntis.gov). ❖

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hard to spot deliver anybody, probably even Warren Buffet,” he says. Among the banks, JP Morgan Chase is offering the closest thing to business as usual, he says.

Maintaining optimism

But despite the current doldrums, Rhett sees some bright spots. Fortunately, floor planning hasn’t been a problem for Ricart, which he says has long track records with Wells Fargo and JP Morgan Chase. And although lending sources for customers have dried up, especially sub-prime, he knows things could be tougher. “This is the worst I have seen, but the low prime rate has softened the blow. What if it was 1981 and the prime was 15 percent?”

Rhett also remains hopeful for the future. “As soon as the election is over, banks understand their bailout program, and consumer confidence starts to rise again, then we have a chance for a recovery,” he says. Nor does he anticipate Ford going bankrupt, as some Wall Street analysts have been predicting. “Their products from Europe are going to surprise America; they are dead on what consumers want.”

Cathy McTavish, controller for the 16-franchise Zimbrick Automotive Family of Madison, Wisconsin, is also trying to keep the auto industry picture in perspective. “We’ve had a good run for a long time and people forget that the business swings,” she tells *CDI*.

Working harder

With leasing volume down on the domestic vehicle lines, Zimbrick has been trying to switch more customers into retail – which has been challenging. Cathy admits she and her colleagues were surprised when customers with nothing wrong with their credit were being turned down. And even with credit scores of 700+, the banks are asking customers for

down payments on vehicles and aren’t taking those who are upside down on their trade ins, she says.

Cathy says her dealerships are working harder to get deals bought – going to multiple sources – and is letting customers know right away that if they have negative equity it could be an issue. “They’re used to walking in and walking out,” she says – so they’ve needed to be educated on this slower, more difficult process.

The biggest problem, though, says Cathy, has been getting customers in the door. “They’re reacting emotionally to the news and it’s all bad,” she says. “Even if they’re not currently having a problem, they think ‘this could be me so I can’t buy a car,’” she says.

Fortunately, floor plan financing has not gotten more difficult because Zimbrick is very well-capitalized, says Cathy. The auto group works with GMAC, Wells Fargo, and local lenders.

Zimbrick will be concentrating more on used vehicles and fixed operations, including service, parts, and the body shop. The group likes to see its fixed operations coverage – the percentage of non-variable expenses that the fixed departments’ gross profits will cover – be at least 80 percent, says Cathy. The higher that percentage, the fewer cars it must sell.

Zimbrick’s dealerships are also trying to do better service merchandising, with such things as coupons and Christmas gift certificates. Each service department is doing its own merchandising and training their staff to use their computer systems more efficiently to help capture more business opportunities. ❖

Is your dealership having a harder time getting customers in the door or getting their deals financed? E-mail editor Jeri Bier at jkbier@dealersedge.com.

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Red Flags Rule enforcement postponed til May '09

Car dealers scrambling to get their Identity Theft Prevention Programs completed under the Federal Trade Commission's Red Flags Rule can catch their breath – at least for a moment.

The FTC has announced that it will be suspending enforcement of the new Red Flags Rule until May 1, 2009 in order to give creditors and financial institutions additional time to develop and implement written ITPPs. The delay, however, does not affect the FTC's Address Discrepancy Rule – a separate but related identity theft prevention regulation – whose effective date remains Nov. 1, 2008.

For the many dealers that have already drafted and implemented their ITPP, this announcement requires no action, says the National Automobile Dealers Association. NADA encourages those dealers who have

not yet finalized their ITPP to complete their work as soon as possible, in advance of the new deadline.

The Address Discrepancy Rule requires auto dealers and other users of consumer credit reports (CCRs) to develop and implement procedures to verify a customer's identity when receiving a notice of address discrepancy from a credit-reporting agency. Examples discussed in the Rule include comparing information in the CCR to information a dealer maintains in its own records or obtains from third party sources, or verifying information in the CCR with the consumer. ❖

New ideas

Aftermarket opportunity! Escort now offers a radar detector with GPS capability and a built-in database of known safety camera locations and speed traps. The idea is to counter the rapidly growing use of speed cameras and traffic-signal cameras in the U.S. When a driver approaches a known speed trap or camera site, Escort's Passport 9500ix sounds a warning. The database can be updated via the Internet, which should keep this innovative product from becoming obsolete too quickly. The unit's other notable feature is its ability to automatically filter and record false alarms from motion detectors or garage door openers. Suggested retail price is \$500. Interested dealers can check it out at www.escortradar.com.

Valuinsight announced Precise Vehicle Inventory Management, an all new service that is available to a limited number of dealerships now. Valuinsight has implemented a system that will take over the complete responsibility of ordering new vehicle inventory directly from the manufacturer, allow-

ing the dealership to achieve a quicker turning, higher grossing inventory while at the same time reducing floor plan and personnel expense. Valuinsight deals directly with the factory representatives and commits to only those vehicles that the store actually needs. In effect, for a small monthly fee, dealers hire an objective, professional inventory manager that will improve inventory turnover and reduce carrying costs at the same time. For more information, visit www.Valuinsight.com.

The Navigator Buddie is a specially designed Bluetooth enhanced earpiece for use when in a vehicle in order to provide the operator with an effective means of hearing directions from the in-car navigation system. This unique type of buddy filters out extraneous noise so the driver clearly hears the directions of the navigation device. To view a graphic of the Navigator Buddie, go to www.adventproduct.net/23573/default.htm.

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