



Emily Marlow Beck, the **2021-2022 VADA Chair**, shows her skills at the VADA Annual Convention in June

Beck was succeeded by Liza Borches at the convention.

For more convention photos and a link to even more online, see page 14.

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A Message From President and CEO **Don Hall**

In the End, Customer Service Wins

n our latest issue of Virginia Auto Dealer magazine, we're bringing some of the highlights of our work in recent months and perspectives around what's to come in retail automotive.

Amid the aftermath of COVID, supply chain woes, record inflation, and the evolving transformation of the very engines that have powered your business for over a century, this is one of the most interesting times in our history.

"In my 20-plus years of doing this, this is the most dynamic time in the industry," Bloomberg Intelligence Senior Automotive Analyst Kevin Tynan told us this summer. And he's been analyzing auto retail since post-9/11 and through the Recession. "The changes that we've seen in the dynamics of the auto industry, specifically in the U.S., are metrics and data points reading in ways I never thought I would see."

And amid the inventory and economic challenges are proposed sales concepts that threaten the very foundations of the franchise system.

Specifically, the "agency model" proposed by some manufacturers would centralize all sales and marketing, with vehicle shipment to the dealer only once it is sold to the end user (via an online sale) and



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VADA will remain vigilant to maintain the franchise system that benefits the consumer by fostering competition, providing options, and lowering prices.

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delivered under your sales license. As a dealer, you collect a small percentage of the sales fee. You would also be responsible for education and service.

I will not mince words: the agency model will destroy your business and have a ripple effect on the companies that support you. It will turn independently operated franchised dealerships into delivery and service agents for OEMs and distributors.

For now, the agency model is exclusive to foreign markets, but we have no reason to believe OEMs won't attempt to land on our shores. Ford in particular has been aggressive in their remarks about the EV reservation system and how dealerships will change significantly with the new powertrains.

VADA will remain vigilant to maintain the franchise system that benefits the consumer by fostering competition, providing options, and lowering prices.

I believe the model that ultimately triumphs is the one that succeeds on a single front: taking care of the customer. You do this with local businesses that value relationships, not a centralized, out-of-state, onlineonly experience. You must be aggressive in pricing and services to attract customers. Consumers benefit from this competition, and they will be hurt by agency or direct-to-consumer models manipulated by OEMs.

As a longtime legal expert and VADA friend Mike Charapp told dealers at our convention in Asheville: "You are the disruptors. You do business differently today than you did two years ago. And two years ago, you did business differently than you did five years before that. You are constantly disrupting that process that began a century ago with Henry Ford."

I could not agree more. Press forward, take care of your customers, and show them why our model is the best one for America's transportation needs.

Dm Hall

President and CEO Virginia Automobile Dealers Association

Leading From the Front: Retail Auto Pros Talk Protecting the Franchise System

By Jeff Kelley



he franchise system is under attack, but if dealers focus on ensuring a great and easy buying experience — and giving flexibility to consumers in how they choose to buy a vehicle — the future of the nation's auto dealerships looks bright.

That was the message during a panel discussion at the 2022 VADA Annual Convention in Asheville, N.C., in June. The hour-long talk included retail automotive attorney Mike Charapp and VADA President and CEO Don Hall, and was moderated by CBT Automotive Network's Jim Fitzpatrick. The trio honed in on the recent push by new EV entrants and traditional OEMs to bypass the franchise system by selling vehicles directly or using online methods.

"The ground for dealers is as good as it's always been, which means there're lots of challenges, but I don't know anybody better than dealers to take up the challenges," said Charapp, a partner in the law firm of Charapp & Weiss and longtime counsel to VADA. He noted dealers not only "have to look after your business today," but they "have to look out for the business — the franchise model that's been around for 100 years and is evolving regularly."

The franchise system was blindsided in recent years, Charapp admitted, by manufacturers who convinced state and federal politicians to allow the direct sale of automobiles, especially EVs. "When we did not immediately identify that electric is the future, we let (OEMs) get a toehold in through their political strength," Charapp told a room of 200 Virginia dealers and partners. "And frankly, it is a little bit of a lack of oversight by us."

Disruptors will not be stopped, Hall said, so dealers must evolve to beat them at the game. "The



(L-R) VADA's Don Hall, CBT News' Jim Fitzpatrick, and attorney Mike Charapp talk about the challenges and opportunities of the franchise system at the 2022 VADA Annual Convention on June 20, 2022. (Photo: Sean Toler)

question is, how easy is it for [a consumer] to buy a car predicated on how I want to buy a car, which may be the more traditional model, or in a way where I can never touch or see anybody," he said.

Charapp called Tesla, Rivian and other EV manufacturers and directsellers "new entrants" but reserved the term "disruptor" for "the folks sitting in this audience." Hall agreed.

"You are the disruptors. You do business differently today than you did two years ago. And two years ago, you did business differently than you did five years before that," Charapp said. "You are constantly disrupting the process that began a century ago with Henry Ford. It may be the same basic outline, but the stories within the outline are completely different."

Charapp criticized the OEMproposed "agency model," such as the one adopted by Mercedes-Benz in Europe that allows consumers to buy online and pick it up at the dealer, which completes the sale in exchange for a percentage of the total. Some dealers like the concept, while others don't, Fitzpatrick said. "The fact of the matter is, people can tell me how this is an attractive model of the agency for dealers, but I'm saying to you, it's the beginning of the end of the dealership model," Charapp said. "The agency model will kill you as a business."

Hall also teased a forthcoming VADA-backed Virginia General Assembly bill, one of the first in the country, that will "lead from the front" to "show the rest of the nation what we need to do to make sure we have the grounds as we go into court to litigate, that we have the proper tools to prevail, so we can protect the franchise system."

Hall also said that while many consumers are unaware the dealer franchise system exists, it is a model they need to know about because it creates a fair market for buyers and protects their interests.

"At the end of the day, the people in this room have the brainpower to give consumers whatever they want," Hall said. "The question is: Are we listening to what consumers want, rather than saying, 'Here's how we're going to do it?"" 🖈



Get Materials from our 2022 Legal and Legislative Update

ore than 260 members from Virginia's franchised new car and truck dealerships tuned in to our 2022 Legal and Legislative update presentation in late May.

The VADA legislative team covered several topics, including warranty and recall reimbursement, overtime, electric vehicles, advertising & compliance, CFPB and franchise issues.

On our website, you can watch the full presentation and download several updated legal documents covered during the event. This includes a federal advertising checklist, franchisor agreements and documents checklist, a critical letters checklist, and much more.

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The full presentation and downloadable materials can be found at vada.com/blog/2022/06/01/2022-legal-and-legislative-update.



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A Cease and Desist Order for Every Dealer

By Michael G. Charapp, Charapp & Weiss LLP

he Federal Trade Commission issued a comment period on a proposed trade regulation rule on motor vehicle sales. The Trade Regulation Rule (TRR) is onerous, and comments from those familiar with the business will be important. (Comments are due Sept. 12, 2022.)

The problems with this TRR are too numerous to be covered in this article. However, we will explore issues that threaten to negatively affect your business. Before doing so, let's look at some questions the proposed TRR raises.

Who is subject to it?

A motor vehicle dealer licensed as such owns its vehicle inventory, and is engaged in the sale and servicing of motor vehicles, the leasing and servicing of motor vehicles, or both, is covered. Why the emphasis on service if this is a TRR about sales? As we have noted frequently when writing about the creation of the Consumer Financial Protection Bureau by the Dodd-Frank Act, to address the FTC's complaint that many of its functions were usurped by the CFPB, Congress gave the FTC expanded, primary jurisdiction over motor vehicle dealers exempt from CFPB jurisdiction. Having a service department is a necessary element for exemption from CFPB jurisdiction. This TRR covers those dealers subject to FTC jurisdiction.

Aren't the prohibitions and requirements already part of the law?

Some say the prohibitions and requirements are not a big deal since they simply represent what the FTC already views as the law. Some of these prohibitions and requirements, along with the burdensome recordkeeping requirements, have been ordered against companies the FTC has decided to sue as lawbreakers. The prohibitions and requirements of this TRR go well beyond anything imposed on a single dealer or group under a cease and desist order. They are imposed on every dealer exempt from CFPB jurisdiction with no allegation of a dealer's individual wrongdoing. And the micromanaging of every dealer's business will require substantial changes in business practices.

Why now?

This TRR is proposed on the heels of a United States Supreme Court ruling that the FTC does not have the power to order monetary impositions as part of an administrative cease and desist order. The FTC's answer is this TRR — the violation of which can be punished by civil penalties of \$46,517 per violation — should be adjusted annually. The TRR has the effect of imposing on every dealer exempt from CFPB jurisdiction a cease and desist order for which a dealer found to be violating it can suffer crippling monetary impositions.

Why does the FTC feel qualified to micromanage a dealer's business?

Anyone who asks that question doesn't know many federal government lawyers. Federal government lawyers know the businesses they seek to regulate through the complaints they review and handle. It is common for them to assume that by reading consumer complaints, they know more about managing a business to prevent the practices about which complaints are filed than the businesspeople who do it for a living. They rarely question whether the complaints are exaggerated, perhaps even fashioned with the aid of an anti-dealer attorney, to establish a position to generate an acceptable settlement, whether it is a large cash payment or cancellation of the transaction. Their qualifications to impose standards on a business are based on complaints, justified or not, that paint the worst picture of an industry.

Is the approach of this TRR what Congress had in mind to define unfair and deceptive practices?

One must question whether this is the type of regulation to benefit consumers. For years, dealers have been criticized, including by the FTC, for the time to complete a deal. Yet the FTC is mandating new processes, disclosures, and paperwork that will only worsen a situation that dealers have been improving.

What are the prohibited misrepresentations?

There are sixteen specific misrepresentations included in the proposed TRR. Many are repeats of previous FTC positions on the state of the law and are straightforward. We have counseled dealers for years about some of the issues covered to be sure it is clear



Today, dealers strive for transparency in what a vehicle will cost a consumer. But how much is enough?

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whether a transaction involves financing or leasing, the qualifications a consumer must have to qualify for rebates and discounts not available to all, the number of vehicles available at the advertised price or terms, and at what point a transaction is final as to both the buyer and the seller. Unfortunately, several specific prohibitions of the TRR are loosely written to enhance FTC discretion and cause dealer anxiety about what is covered.

For example, the first prohibition is about misrepresentations of the "costs or terms of purchasing, financing, or leasing a vehicle." What does that mean? Today, dealers strive for transparency in what a vehicle will cost a consumer. But how much is enough?

The second prohibition is misrepresentation of any "costs, limitation, benefit, or any other Material aspect of an Add-on Product or Service." We will discuss the FTC view of "add-ons" later. But, again, what does this mean? How extensive must disclosures be to meet the test of the FTC regarding what is not a misrepresentation?

Similarly, what must a dealer do to avoid the prohibition of misrepresenting any "[m]aterial information on or about a consumer's application for financing"?

A prohibition of misrepresenting any of the "required disclosures" of this TRR brings us to the expanded requirements that will dramatically change dealer practices.

Read more, including required disclosures and other burdens of the proposed rule, at vada.com/blog/2022/07/18/a-cease-and-desist-order-for-every-dealer/ or scan the QR code.



Vada.com/pac22

These Dealer Leaders Are All In ... Are You?

ur PAC's All In campaign is raising money to help elect dealer-friendly candidates in next year's General Assembly races when every state House and Senate seat is up for grabs.

We extend a sincere THANK YOU to these dealers for pledging their support to the Virginia Automobile Dealers Political Action Committee.

Jim Koons Management	\$30,000	Loyalty Automotive	\$1,500	RK Chevrolet Subaru	\$1,500
Company		Robert Woodall Chevrolet Buick	\$1,500	Pohanka Nissan Hyundai	\$1,500
Sheehy Auto Stores	\$30,000	GMC Cadillac Hyundai Nissan		Magic City Ford Lincoln	\$1,500
Carter Myers Automotive	\$14,500	Suttle Motor Corp.	\$1,500	lsuzu	
Country Chevrolet	\$11,575	Cavalier Ford Lincoln	\$1,500	Ourisman Automotive	\$1,500
Ted Britt Ford Lincoln	\$10,000	Malloy Automotive Group	\$1,500	of Virginia	
Front Royal Ford LLC	\$5,000	Shelor Motor Mile	\$1,500	Chrysler of Culpeper	\$1,000
Pohanka Automotive Group	\$5,000	Harvey's Chevrolet Cadillac Buick	\$1,500	Banister Nissan of	\$1,000
The Pomoco Group, Inc.	\$5,000	Terry Volkswagen Subaru	\$1,500	Chesapeake	
Duncan Ford Chrysler	\$2,000	Richmond Ford Lincoln	\$1,500	Southern Team Hyundai	\$750
Dodge Jeep		Duke Automotive	\$1,500	Nissan Subaru	
Beyer Automotive Group	\$2,000	Lindsay Chevrolet	\$1,500	Luck Chevrolet	\$500
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Karen Radley Acura VW	\$2,000	Charlie Obaugh Chevrolet	\$1,500	Give now at vada.com/pac22)
Geneva Management	\$1,500	Buick GMC Kia			
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Steven Nissan	\$1,500	Priority Auto Group	\$1,500	228972	
Sheehy Auto Stores	\$1,500	Berglund Management	\$1,500	回教教	

\$27.7B: Dealers' Contributions to Virginia's Economy

he latest economic impact numbers from Virginia dealers have been disclosed by NADA. In 2021, Virginia's 449 dealerships directly employed more than 30,000 people, plus another nearly 31,000 in indirect or induced roles. And, dealers continue to be the state's leading retail contributor to the state tax base, funneling \$1.2 billion to the Commonwealth.

Please view Driving Virginia's Economy on the next page.

See the latest one-pager at vada.com/media-statistics.



Driving Virginia's Economy Annual Contribution of Virginia's New-Car Dealers

Numbers reflect annual economic activity during 2021.





NATIONAL AUTOMOBILE DEALERS ASSOCIATION

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2022 Convention Pictures from Asheville!

Relive the fun from our Star Wars-themed reception, golf tournament, and more at vada.com/convention. To view all of the pictures please scan QR code.



vada.com/convention



Your 2022-2023 Executive Committee, L-R: Don Hall (President), David Dillon (Vice Chair), Liza Myers Borches (Chairwoman), Tim Pohanka (Legislative Chair), Emily Marlow Beck (Immediate Past Chair), Roger Keller (Secretary), Chris Lindsay (PAC Chairman), Dan Banister (Treasurer). Photo Credit: Sean Toler.







Warrenton's Andy Budd gives \$10K to Auto Dealers PAC @ VADA '22

Country Chevrolet's Andy Budd, a member of the VADA Board of Directors, made an impromptu speech at the VADA Annual Convention encouraging all dealers and dealership employees to give to the Virginia Auto Dealers PAC. Then, the Warrenton dealer doubled down, pledging and then giving \$10,000 to the PAC to support upcoming legislative efforts. We thank Andy for his support and commitment and for leading from the front!

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Sponsors are an integral part of our conventions — and we make sure you are supported in return.

Our 2023 Annual Convention will be held June 19-22, 2023, at The Greenbrier in White Sulphur Springs, West Virginia.



Get information on sponsorships at vada.com/convention/sponsorship-2023/



By Ralston King, VADA VP Legislative Affairs

The VADA focused on two critical pieces of legislation affecting Virginia's car dealers during the 2022 General Assembly session:

- The priority legislation, HB 259 (Wyatt)/SB 216 (McPike), supported fair warranty/recall reimbursement. The bill addressed the continued struggles new car and truck dealerships face when seeking warranty reimbursement at retail amounts. Furthermore, the bill required full reimbursement for dealers for customer rental vehicles while warranty/recall repairs were made. The bill also required that the dealership and its technicians be compensated for their time when assisting customers with software updates at the dealership. Finally, the bill will protect consumers from unknown software upgrade charges through up-front disclosures by the manufacturer. Governor Youngkin signed the legislation on April 27, 2022, and the bill went into effect on July 1, 2022.
- The Virginia Overtime Wage Act was also a focus for the VADA in 2022. During the 2021 General Assembly session, lawmakers sought to create a state remedy for violations of federal overtime requirements. Unfortunately, the bill's language went far beyond that intended result, making substantive changes to overtime requirements for many Virginia employers. Federal law lays out various exemptions to overtime requirements that specify exemptions for auto dealership employees. During the special session in the summer of 2021, the VADA fixed this problem with budget language; however, that fix was temporary until July 2022.

To address this issue permanently, the VADA proposed HB 1173 (Ware) and SB 631 (Barker). The legislation solved the overtime issue by incorporating all the federal exemptions, including the auto dealer-specific exemptions. The



Governor signed the legislation on April 11, 2022, and the bill went into effect on July 1, 2022.

Coming in 2023:

The VADA's legislative focus now turns to the franchise system. OEMs are moving to the "agency model" in New Zealand, Australia, Canada, and the EU. OEMs are experimenting with the "agency model" in the U.S., whether it is Audi or VW with online reservation systems. VW Scout brand provides no information to dealers on access to these EVs. Ford has been aggressive in their remarks about the EV reservation system and how dealerships will change significantly with EVs. VADA must remain vigilant and maintain the franchise system that benefits the consumer by fostering competition, providing options and lowering prices.



For information on VADA legislation, contact Ralston King at rking@vada.com.



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Keeping Eyes on the Chip Shortage and Solutions



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The used car market has held up better in 2022, as used car sales through May were down 9%. Compared to the U.S., Virginia has seen larger declines in the new market but smaller in used.



our team at the Virginia Automobile Dealers Association continues to monitor the chip shortage and its impact on Virginia dealers. This summer, the Senate approved funding to bring chip manufacturing back to the U.S., and we provided the public and members with some additional analysis on the big move.

This is, clearly, a long-term solution that won't see an immediate impact — but is a positive development, nonetheless.

The bill, known as the CHIPS-Plus package, includes \$52 billion to build fabrication plants, plus \$2 billion for legacy chipmaking essential to the automotive industry. There are also tax incentives for investing in chip production. Virginia Senator and former tech executive Mark Warner called the legislation "one of the most significant pieces of legislation that the Congress has gotten to the president in years, if not decades."

Our partners at Cox Automotive Analysis, citing S&P Global Polk registration data from January 2022 through May, gave us a pulse on the state of sales in Virginia, which have been impacted by chips, inflation, and COVID.

Through May, new light vehicle sales were down 25% over the comparable period in 2021. The decline resulted from a 22% decline in retail vehicle sales and a 39% decline in fleet sales. Within retail, new leases were down 51% as manufacturers have reduced incentive

spending, and lease offers have been less attractive to consumers who are increasingly opting to finance.

The used car market has held up better in 2022, as used car sales through May were down 9%. Compared to the U.S., Virginia has seen larger declines in the new market but smaller in used.

See VADA's Ralston King interviewed by Richmond's ABC station regarding the Senate's approval to fund chip manufacturing in the U.S. and its potential impact on automotive sales by scanning the QR code below. A special thanks to VADA member Ron Kody and general manager Mike Serpico of Richmond Ford Lincoln for hosting the reporter, and us, on short notice. We also thank our key dealer partner, Cox Automotive/ Dealertrack, for providing us with Virginia-specific analysis of registration and inventory levels.



www.wric.com/news/virginia-news/bill-boosting-chipproduction-could-help-struggling-car-shoppers-but-not-quickly/



Did You Know...? Top 5 Interesting Facts About How ACV Can Help Dealerships



Ur industry is constantly changing, challenging dealerships to evolve their people and processes to match market demand. These trends might seem daunting at first. But in reality, they pose opportunities for you to streamline operations, right size inventory, and improve the overall customer experience. Because of this, you need to focus on selling more vehicles faster and for a higher gross profit. This isn't news. But accomplishing it is.

The best way to succeed is through deploying a robust set of solutions that helps you prosper in every aspect, from acquisition to merchandising. And while we know that our industry will continue to ebb and flow, you must pay attention to what is happening around you. At any given moment, the trajectory of business can be altered, casting shadows over business goals.

ACV helps shed light on even the darkest of corners. No fad or unexpected turn is immune to the powerful data ACV employs to make influential decisions for the automotive retail sector. You probably already have a playbook for success. But chances are that there are some fresh ideas that you can add to your approach which will make the difference between surviving and thriving.

So, what are you missing? It starts with understanding your market and the industry around you. There are many opportunities for you to work with digital solution providers like ACV to help drive success at your dealership. For example, did you know:

The average mileage from buyer to the seller last month for ACV Auctions transactions was over 800 miles, thereby greatly expanding your audience?

Understanding the importance of the reach ACV provides is critical to your business. But it's not just the *continued on page 22*

continued from page 21

reach. It's the flexibility that ACV offers. For example, did you know:

Twice a week, ACV offers a No Reserve Sale? Every car sells, and there is zero risk involved; plus, the seller gets to keep the upside.

Beyond flexibility, ACV also helps to streamline the process of securing the right inventory. Have you met SAM?

ACV has built SAM, a programmatic buying tool. Dealers can automatically get the vehicles they need in the condition they want and for what they are willing to pay. Unlike other companies, there are no middlemen involved, just fair, transparent transactions.

You get the inventory you desire while putting time back on your clock. But what do you do when you have the correct vehicles on your lot? Now comes the fun part of managing inventory and merchandising it. Did you know ACV now has a solution for that?

ACV continues to bring advanced data to help you make informed decisions on your lot. ACV's MAX Digital's inventory management and merchandising solutions



Beyond flexibility, ACV also helps to streamline the process of securing the right inventory.



make it easier than ever to stock your lot competitively and sell cars at the highest gross imaginable.

Gross profits are important, so you need to use a platform that brings you the highest return on your investment. On that note, were you aware that:

According to independent accounting firms, vehicles bought through ACV tend to be more profitable than other auction sources?

ACV is capable of all that and more. Want to discover all of the ways that ACV can assist your dealership? Don't delay a second more! Reach out today and start building processes that will put you on the road to victory.

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Pocket more profit

per day¹

Average holding cost for every vehicle

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

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

Dealertrack's in-state registration and title solution integrated with your DMS reduces data re-entry so you can submit a transaction to the DMV in **under 4 minutes**.² That's up to **35 percent faster**³ than standard reg and title submissions. **70%** faster than the standard payoff and release time⁴

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

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

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

- 2 Dealertrack User Timing Report through Google Analytics 1/1/21 to 12/31/21.
- 3 Based on comparing Dealertrack DMS performance against state registration processes.
- 4 Based on average industry timeframe for vehicle title release and vehicle payoff process of 18+ days, as determined by 2021 Dealertrack data.

¹ NCM Associates Group Study 2019



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