

CELEBRATING 30 YEARS!

Thirty Years of growth and industry representation was celebrated at the 5th Annual Used Vehicle Dealer Summit, held November 7th at the International Plaza Hotel in Toronto.

More than 200 attendees enjoyed a full day and evening of speakers, networking and socializing, culminating in the Key Note address by Canadian Jim Hallett, President and CEO of KARS Holdings, parent company of Adesa Auctions.

UCDA Executive Director Warren Barnard and Member Services Director Bob Pierce, each spoke at the Summit. Warren spoke of the value of membership in the Association and Bob spoke about the importance of education in the industry.

Other speakers at the Summit:

- Claude Moureaux, of Desjardins Financial Services, spoke about trends in the used car marketplace
- Rémy Rousseau, the Summit organizer, spoke about creating a good working climate for employees
- Chris Schulthies of Wye Management, who was also the Master of Ceremonies for the day, gave an entertaining presentation on recruiting and hiring a first class sales team
- Philomena Comerford, President and CEO of Baird MacGregor Insurance Brokers, which administers the UCDA's garage insurance program, focused on insurance challenges in today's business environment
- Carey Smith of OMVIC, a late substitute for the registrar, Carl Compton, spoke about compliance and enforcement
- Lawyer Tony Bak, of Lawrence, Lawrence Stevenson, LLP appropriately followed with a presentation outlining the many different enforcement options available to OMVIC and how dealers can stay out of trouble
- Vince Beretta, President and CEO of Walkaway Protection, gave an inspiring presentation on entrepreneurship, focusing on his personal experience in growing a multi-million dollar international company from scratch

Following dinner, Warren closed the event by introducing the nearly 20 UCDA members in attendance who have been members since the first year of the association ... 1984. You'll see a list of all 30 year members on page 3.

He made a toast to Bob Beattie, one of the founding members of the UCDA, who led the Association as Executive Director for 27 years, until his sudden and untimely passing on Thanksgiving weekend, 2012.

Warren also announced that the UCDA's Board of Directors has approved the establishment of a Bob Beattie Memorial Scholarship to be awarded beginning in 2015. Children of UCDA members entering post-secondary education in Ontario will be eligible to receive the scholarship. More details on the scholarship will be announced early next year.



Bob Pierce, left, and Warren Barnard present Jim Hallett with a Toronto Maple Leafs limited edition commemorative print from the 2014 Winter Classic.



UCDA Milestones

- 1984** Introduced direct access to Ontario Government lien searches for dealers
- 1987** Set up a Legal Fund for 148 dealers enabling them to recover \$1.5 million of dealer funds seized when the Oshawa Auto Auction went into receivership
- 1992** Initiated a curbsider financial impact study for the Ontario Government leading to the requirement for a UVIP on all private sales
- 1992** Began offering no fee in-house legal services for members
- 1993** Began mediation program for consumers and dealers
- 1993** Introduced lien registration service
- 1995** Garage insurance program through Baird MacGregor was established
- 1996** Introduced Auto Check™, Canada's first accident check for dealers
- 1996-97** Worked with the Ministry and other associations to bring in self-management, culminating in the establishment of OMVIC
- 1997** Introduced the industry's first dealer and salesperson education courses ... precursors to the present OMVIC certification course
- 1998** Rolled out Ontario's first Used Vehicle Bill of Sale
- 2001** Introduced the Trade-in Appraisal form for dealer due diligence
- 2002** Went on-line for electronic lien search, history search, Auto Check™
- 2004** Worked with MTO to develop new dealer plate ... for dealers only
- 2004-09** Worked with the Ministry, OMVIC and other stakeholders in developing new MVDA regulations, which finally came into force January 1, 2010
- 2006** Started "Buy With Confidence" multi-media consumer information campaign, which continues today
- 2008** NAPA parts program began and has returned close to \$5 million to members in rebates since then
- 2008** Started relationship with Carpages – Home of UCDA member vehicles, for affordable on-line vehicle listing and web-site development
- 2009** Was first to introduce new MVDA compliant bills of sale, lease agreement and our unique Trade-in Appraisal and disclosure form to help dealers comply with the new MVDA regulations
- 2010** Years of lobbying for a harmonized tax culminated in replacement of the GST and non-creditable Ontario sales tax with HST
- 2013** Introduced The Ontario Dealer magazine
- 2014** Began teaching the OMVIC certification course for new applicants into the industry as well as current registrants



*Celebrating Thirty Years of Service to
Ontario's Used Vehicle Industry*

*Congratulations & Thank You to these members
who have been with us from the beginning!*

A & B Dobson Sales	Palmerston	J. MacCallum Motors	Ingersoll
A. J. Dawson Automobiles	Hamilton	Jillran Holdings	Oak Ridges
Auto House Honda	Sarnia	L.T.D. Motors	Toronto
Bancroft Motors	Bancroft	Lecos Auto Sales	Toronto
Bennett Auto Sales	London	Leggat Chevrolet Cadillac Buick GMC	Burlington
Bennett GM	Cambridge	Lubrico Warranty	London
Better Way Leasing & Sales	Stoney Creek	MacMaster Chevrolet	London
Bison Auto Sales	Hanover	MacMillans	Mississauga
Bracco Brothers Automotive	Toronto	Manheim Toronto	Milton
Bunting Motors	Collingwood	Manitoulin Chrysler	Mindemoya
Byron-Graham	Barrie	Marv & Reg's	Hamilton
Cambridge Toyota	Cambridge	Miller's Auto Recycling	Fort Erie
Canadian Black Book	Markham	Nisco National Leasing	Burlington
Casino Auto Wholesale	Mississauga	Old Mill Cadillac Buick GMC	Toronto
Centre Automobile	Toronto	Peck Brothers	Thornhill
Conshore Motors	Mississauga	Progress Auto Sales	Woodbridge
Cooksville Dodge	Mississauga	Quality Car Sales	Kitchener
Courtesy Auto Sales	St. Catharines	Quality Motors	Toronto
Dickson Motor Sales & Leasing	Hamilton	Raymar Auto Sales	Toronto
Downtown Toyota	Toronto	Robert Rowe Motors	Dunnville
Duhamel & Dewar Tire Centre	Sudbury	Sammy's Auto Sales	Dundas
Edenvale Garage & Motor Sales	Minesing	Stoneleigh Motors	Midland
Edgetown Motors	Smiths Falls	Taylor Chrysler Dodge Jeep	Hamilton
Equity Auto Sales	London	The Auto Salon	Hamilton
Feeney Car Sales	Richmond Hill	Thora Van Centre	Newmarket
Fixation R.M. Services	Bolton	Tigertown Leasing	Stoney Creek
G.W. Motors	Toronto	Turgeon Motors	Welland
Glanbrook Auto Sales	Stoney Creek	Wylie Automotive	Hamilton
Glenholme Motors	Fonthill		
Greavette Chevrolet Buick Cadillac GMC	Bracebridge		
Haldimand Motors	Cayuga		
Hubert Walsh Auto Sales	Toronto		
Impact Auto Auctions	Hamilton		

Desjardins Ready To Drive Loan – A Growing Member Service

Desjardins' Ready-to-Drive Loan product has proved to be a win-win for members and their customers. The program makes financing available on vehicle purchases as low as \$5,000 and vehicles up to ten model years old.

Front Line recently chatted with Joe Carusella, Senior Director of Automobile Financing at Desjardins, about Ready-to-Drive's growth in 2014.

How has your year been thus far?

"We have had another strong growth year, thanks in large part to our partnerships with many valuable UCDA members".

How does Desjardins convince dealers to use your financing product when the market is seemingly saturated and competitive?

"Great question, we have had to enter the market and focus not only on being competitive on rate and reserve but really ensuring dealers and business managers truly understand the differences with our overall product offering. Let me expand a little on this point. We are obviously continuing to monitor market rates and reserves and making adjustments to stay competitive. However, all of our automotive loans come with complimentary life insurance for the buyer and co-buyer* and one year of roadside assistance. These are great value adds for dealers to pass on to their consumers and gain some goodwill."

Have you had much push back to the inclusion of life insurance in the offering? Some business managers really push this product and are making commission on it.

"There is a small minority of the dealer population that can't or won't get their head around using the complimentary insurance as an opportunity. Consumers are so payment focused that including the life insurance really opens up a great opportunity for talented business managers to promote extended warranties, rustproofing and other products that may really benefit the end users and result in more gross to the dealer."

If I spoke to some of your customers, what would they say about Desjardins?

"Our customers are our greatest ambassadors! We get enquiries and new applications each month from dealers that have heard about us from other dealers. In some cases they have met with one of our reps, or have heard about the program from the UCDA staff, but when they hear positive feedback from another dealer, it really hits home to them that they should get signed up or at least investigate if the program will work for them. Here are a few very recent quotes from a couple of customers."

Greg Reuber, Sales Manager of Bayview Auto Sales said, "We recently signed up with Desjardins with the intention to fill a gap for financing with our auto and camper trailers and they have quickly gone from the new bank to try to one of our top choices! With value-added Life Insurance and great customer service, we are getting the approvals and are able to sell our warranties and rust protection as well in a great package for our customers."

Derrick MacMillan, owner of Garden Street Auto Sales adds, "Desjardins was the first prime lender to sign my company up for consumer financing which has helped me grow exponentially."

For more information about the Desjardins Ready-to-Drive Loan product, please visit the member services link at www.UCDA.org or email ucda@scd.desjardins.com.

**Some conditions apply – see Desjardins Ready-to-Drive Loan Kit for more details.*

Certification Course Dates

It's not just for new registrants!

Want to learn how to stay MVDA compliant and be entertained at the same time? UCDA Member Services Director Bob Pierce teaches the OMVIC certification course ... and he won't put you to sleep! Here's a list of upcoming classes with openings.

January 8th	-	Wye Management – Woodbridge, ON
January 12th	-	Ottawa – Location TBA
January 15th	-	Wye Management – Woodbridge, ON
February 5th	-	Wye Management – Woodbridge, ON
February 19th	-	Wye Management – Woodbridge, ON
March 5th	-	Wye Management – Woodbridge, ON
March 12th	-	Wye Management – Woodbridge, ON

Courses usually fill up at least two months in advance. If you or your existing or new sales staff would like to sign up for the classroom course, contact Val at v.maclean@ucda.org or call 1-800-268-2598.

UCDA VEHICLE INFORMATION SEARCHES

www.ucdasearches.com

Tel: 416-599-7412 or 1-800-668-8265

Fax: 416-232-0775

CHOOSING THE RIGHT WAY: BELL AUTO



“People are more educated now; they are more informed about what’s going on. It’s a very good thing...”

“**O**ne time I was at Wasaga beach and I had a guy run up to me. ‘I bought a car from you!’” says Kamran Khadem. “I had no idea who he was, but it’s just interesting that they actually remembered me. It’s a good feeling when you have satisfied customers out on the road.”

“It is remarkable how many people you can reach as a car dealer. When someone has a great experience and purchases a car they really like, at an even better price, that service experience will stay with them for a long time.”

Kamran and his father Alex have been running Bell Auto for over 15 years. Kamran joined his father after completing his Bachelor of Administration at York University in 1999. He says it’s a great feeling to work with his father and they have been able to build a good reputation for themselves.

“People are more educated now; they are more informed about what’s going on. It’s a very good thing because there are dealers that are trying to do everything the right way and you know if there is a bad apple in the pile everyone gets the bad rap,” he says. “This way, since the regulations are very strict in this industry, it actually

helps out those dealers that are trying to do it the right way. We’ve been trying to do it the right way since day one and that’s why we’re still around.”

Bell Auto has been with the UCDA since they first opened. Khadem explains that being a member has also given them a lot of credibility. Customers are more confident when they come in and see the logo on the door; he says that a lot of customers are familiar with it because of the UCDA advertising campaigns.

He is also a big fan of Carpages, saying he has been with them from the beginning.

“I’ve tried many different website advertisers and stuff like that, but the only ones I’ve stayed with are the ones that work. So that should say something because I’ve been in the industry for such a long time that I know what works and what doesn’t.”

Khadem has a great idea for the future of Carpages; using holograms of cars to give the customer a three dimensional walkthrough of the car. If that is the future of auto sales, it should be an exciting ride. 🚗

From an interactive showroom to reviews and comparison tools, Carpages.ca has the information your customers want. Visit our web site or call us at 1-866-567-2437.

Dealer websites: Keep it simple for the *best* user experience

There is no question that online advertising is your best means of reaching your target audience in this information age. Customers spend 60% of the vehicle buying process on web based sources; researching prices, comparing makes and models, viewing photos and locating.

With vast amounts of vehicle information, literally at their finger tips, online customers want what they want from search results...and they want it now! Most online customers will decide on the viability of a website, in relation to their search query, within a few seconds of reaching the initial landing page.



Here are some tips on Keeping It Simple for your next dealer website:

- Keep the header clean and simple; your logo and dealership name on the left for instant branding; your main contact number and address on the right for easy contact and locating. This is also a good spot for social media links like Facebook and Twitter. By including this in the header, this important contact information is visible from all pages on your site.
- Your main navigation menu should be limited to 5-7 tabs. Use drop down menus for pages that are not part of the site's main hierarchy.
- Use large "Call to Action" buttons, like View Our Inventory, Get Financing Here, and Book a Service Appointment, to intuitively direct customers to the most important pages on your site.

A study conducted by Google in August 2012 found that the more visually complex a site was, the lower its visual appeal.

- Keep copy content to a minimum. Customers do not want to read a lot of words to get to the search result that brought them to your website. Each landing page can depict specific copy relevant to the page content, and there are plenty of opportunities in About Us and Customer Resources pages to tell customers, in detail, about your products, services, corporate history and philosophy.
- Customers have certain expectations as to how a typical dealer website should look and

With this in mind, it is imperative that you design the look, and functionality of your website's home page to provide a clean, uncluttered, easy and ultimately rewarding user experience for your online visitors. A study conducted by Google in August 2012 found that the more visually complex a site was, the lower its visual appeal.



Arley joined Carpages.ca as a user of the website, and now works as a front-end developer on the IT team. He comes with 19 years of experience building websites, having previously worked with brands like Tim Hortons, BlackBerry, and Petro Canada.

"Working at Carpages is amazing! I've learned so much working as a part of an in-house team that has a focus on quality code. I love working with such bleeding edge technology, and with a team that's as passionate about web as I am."

Outside of work Arley helps maintain various church websites, and spends time with his wife and "two kooky kids."

function. It is best not to stray too far from current, prototypical design elements. You don't want your customer to have to work hard to first decode and then process the information presented on your home page.

- Use the footer of your website as an opportunity to repeat your main contact information and main navigation in a simplified, easy to use format. This provides your customers with easy access to this information from the bottom of every page on your website.

In summary, clean, uncomplicated websites are more appealing to potential customers. By designing the site's look and function with your customers' user experience in mind, you will be rewarded with a lower bounce rate and customers will be encouraged to visit and explore more pages on your website. 🚗

- Custom, professional web sites for car dealers
- Increased web traffic, meaning more leads
- Responsive design works on desktop or mobile devices
- Online vehicle showroom with advanced search options
- Dedicated customer support team

