



Missouri NEWS

Auto & Truck Recyclers

Serving the Membership of the Missouri Auto & Truck Recycler Association

December 2015/
January 2016

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From the President

By Brent Baumgarten

As we wind down the last quarter of 2015 I think we can all say it has been an interesting year.

The competition is getting tougher with all of the consolidation, not only with Recyclers, but also the Collision and Mechanical Repair businesses, and with OEM price matching and Parts Trader, we are all trying to find new ways to market our products in a profitable way.

Over the past few years we have come to rely on scrap as a significant part of our revenue and with the falling prices of scrap that is another tough blow. I think if we can operate with a lean team and keep buying inventory, we can still come out ahead. More than ever we need to buy and sell with our fellow Recyclers and work together to supply the best parts possible, by testing, cleaning and packaging our parts in a professional manner, and deliver on time service, so our customers can reduce their cycle time.

I have spoken with quite a few of our MATR members over this last year and I have tried to encourage you to get involved with the association, you will get a great sense of satisfaction and it is a great way to strengthen relationships within our industry. This year has been pretty quiet as far as legislation is concerned for our industry, and I thank Randy Scherr, Brian Bernskoetter and especially Sarah Goldman, who gets all of the meetings scheduled and seems to have the answers at her fingertips, for making this past year easy and enjoyable as your President. Thank you to the all of the board members who joined in on the conference calls and again I encourage everyone to get involved with MATR.

I wish everyone Happy Holidays and Happy New Year !

Brent Baumgarten

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(Car-Part.com, Car-Part Pro, Trading Partners, Car-Part.com App, Car-Part Pro App, Recycler's Website search hosted by Car-Part)
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*Additional charges apply to eBay Listing manager

Car-Part.com



Car-Part.com and Checkmate are run and owned by an auto recycling family. Our staff has over 2000 years of recycling industry experience and is here to serve you!

For more info, please call your friendly Car-Part sales person at **859-344-1925**

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Missouri Auto & Truck Recyclers News

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Missouri Auto & Truck Recyclers News

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Tools for Success - Financial Statements and Metrics

By Ron Sturgeon

This article is part of series on increasing profits and cash flow by Ron Sturgeon.

The first article in this series listed several tactics to increase your business success. Each of the successive articles takes a closer look at one of those tactics. Last month, we talked about the importance of keeping perfect credit and building long-term banking relationships.

The next two lessons cover topics important to your business success: financial statements and metrics.

I can hear the groaning. I know you hate the financial statements, but they are unavoidable. I will give you one escape hatch: If you have enough employees, you can delegate preparing them to a trusted employee. If your business is small and you can't delegate, then buck it up.

You must have monthly financial statements by the 10th of the month regardless of whether you do them or someone else does. I don't expect you to understand every single line item, but I do want you to dig into your P&L by the 10th. Make sure that your P&L shows the prior 13 periods so that you can see how you were doing in the same month last year and in all the months in between.

For the moment, let's shine a light on the expenses. Know that wherever you shine your light, you will improve. Once you shine the light on expenses, you don't have to be a college graduate to see which ones have

gone up and which ones have stayed the same or gone down since last year. Make sure your financials show percentage of sales also so that you can see actual dollars in addition to percentages. You will figure out very quickly which of the expenses need your attention.

If you make poring over your financials a monthly habit, you will get better at seeing where you need to make improvements and better at seeing whether the changes you are making are affecting your results the way you expect.

That last point is why you need those financials on your desk by the 10th. You need to get them analyzed in time to make a change so that you can see results when you look at the next set of financials next month.

Like every other owner, you get 12 opportunities to review your monthly financials. If you don't get them until late in the month, you can't make the needed changes at the pace you should. As I see it, if your financials aren't on the desk by the 10th, you are giving away 6 of your 12 opportunities and will solve problems half as fast as a competitor who gets timely financials and acts on them with an effective program. Why wait one month to start working on a problem?

Remember also that the advantage of timely financial analysis and action is cumulative. How much farther along could you be if you used every month to

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Welcome New MATR Members

Busy Bee Auto Salvage & Sales Inc.

Gary Schlesselman,
26819 S. East Outer Rd.
Harrisonville, MO 64701

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Remember also that the advantage of timely financial analysis and action is cumulative. How much farther along could you be if you used every month to

solve issues revealed by your financials? Once you see problems and start working on them, you will see results and get excited about making your business all that it can be.

Remember only you can make business great!

Ron Sturgeon, Mr. Mission Possible, has been a successful business owner for more than 35 years. As a small business consultant, he can wisdom and advice gleaned from an enviable business career that started when he opened a VW repair business as a homeless 17-year-old and culminated in the sale of several businesses he built to Fortune 500 companies.

Ron has helped bankers, lawyers, insurance agents, restaurant owners, and body shop owners, as well as countless salvage yard owners to become more successful business people. He is an expert in helping small business owners set the right business strategies, implement pay-for-performance, and find new customers on the web.

As a consultant, Ron shares his expertise in strategic planning, capitalization, compensation, growing market share, and more in his signature plain-spoken style, providing field-proven, and high-profit best practices well ahead of the business news curve. Ron is the author of nine books, including How to Salvage More Millions from Your Small Business.

To inquire about consulting or keynote speaking, contact Ron at 817-834-3625, ext. 232, rons@MrMissionPossible.com, 5940 Eden, Haltom City, TX 76117.

Cheap Insurance – The Least Expensive?

By Wells Fargo Insurance, Bill Vellin

The old adage "the cheapest insurance isn't always the least expensive" has never been more true than it is today. The ultra-competitive nature of the insurance marketplace today has led to insurance companies offering many coverages that were not offered in the past, as well as adding exclusions and limitations that take out coverages that you thought you had. The smart insurance buyer knows how to read his policy and where to look to find the coverages he or she knows is needed to protect his business.

The policies written for today's automotive recycling industry are particularly tricky to construct and read due to the many different and diverse exposures found in the typical recycling operation today. These exposures can range from dismantling and recycling cars and trucks to the sale of new and used parts to the sale of used cars and/or trucks, in addition to U-Pull-Your-Own yards and the recycling of scrap metal. These coverages all have idiosyncrasies that, if not covered properly, could mean the difference between a claim being paid or denied outright. In addition, each of these exposures have different coverages including but not limited to Property, General Liability, and auto that all could contain exclusions or limitations that can render your

perceived coverage very restrictive or make it very broad, depending on the carrier and the policy forms. For example, just a simple property policy for a typical recycler can be a trap when you think you are covered very well. That is because most property policies are written with a coinsurance clause. If the property policy, for example, has been issued with a 90% coinsurance clause, that means that the value you have your building insured for has to be at least 90% of what it would cost to REPLACE after a loss. As an example, you have your building insured for \$900,000 at 90% coinsurance. A fire damages one portion of the building and the estimate to repair it is \$1,200,000. AFTER the loss, the insurance company will come in and do a replacement cost calculation using a normally accepted replacement cost analysis. Let's say, for the sake of argument, that they come up with a replacement cost of \$1,200,000. The coinsurance clause will be enforced in this case, since you were required to have the building insured for a minimum of \$1,080,000 (90% of \$1,200,000). However, you only have the building insured for \$900,000, which is 83% of what you were required to have it insured for per the coinsurance clause (\$900,000 / \$1,080,000 = 83%). Therefore, you will receive

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Gary Schlesselman,
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only 83% of the \$300,000 fire loss or \$250,000 minus your deductible. You are not going to be a happy insured in this case, which is a perfect example of a situation where the cheapest insurance is not always the least expensive.

Another prime example is in the garage liability section of the policy. Many recyclers perform mechanical repairs on customers vehicles. That means they could have several customers vehicles on their premises – sometimes overnight. This creates a “bailees exposure” for customers vehicles in your care, custody or control. If damage occurs to a customers vehicle while in your care, custody or control, you want to be able to assure your customer that you have coverage for the damage to his vehicle. However, even though you have a garagekeepers liability policy, you do not necessarily have coverage for your customers vehicle. That is because garagekeepers liability can be written in a number of different ways – from “legal liability” which covers damage to your customers vehicles that you be

LEGALLY OBLIGATED to pay (ie. Damage caused only by your negligence) to “direct primary coverage, which covers just about anything that happens to a customers vehicle. Quite obviously, Legal Liability is much cheaper than Direct Primary. However, it may cost you much more in lost customers than you saved in premium for going with the cheaper option – especially if you are not aware of what you are buying. Again here, the cheapest option will probably turn out to be more expensive in the long run.

It is more important than ever to find an insurance agent that is willing to spend time teaching you to become a better and smarter buyer. Once you learn to be a smarter buyer, you will not only save money in the long run, but you will sleep better knowing your business is covered properly.

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Safety Pays! Good Business Sense

The National Safety Council estimates a worker injury with **NO** lost time costs an average of **\$7,000.**

At a profit margin of 5%, an additional **\$140,000** in sales would be needed to recover the cost of that injury.

Costs of Workplace Accidents

1. Payments to injured workers
2. Workers compensation payments
3. Medical expenses
4. Legal fees/OSHA penalties
5. Delayed/lost productivity
6. Replacement workers
7. Corrective action
8. Low employee morale

Benefits of a Safety Program

1. Improved worker health and safety
2. Reduced worker compensation costs
3. Reduced health care costs
4. Increased employee morale
5. Reduced absenteeism/ turnover
6. Greater efficiency and productivity

only 83% of the \$300,000 fire loss or \$250,000 minus your deductible. You are not going to be a happy insured in this case, which is a perfect example of a situation where the cheapest insurance is not always the least expensive.

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Industry News

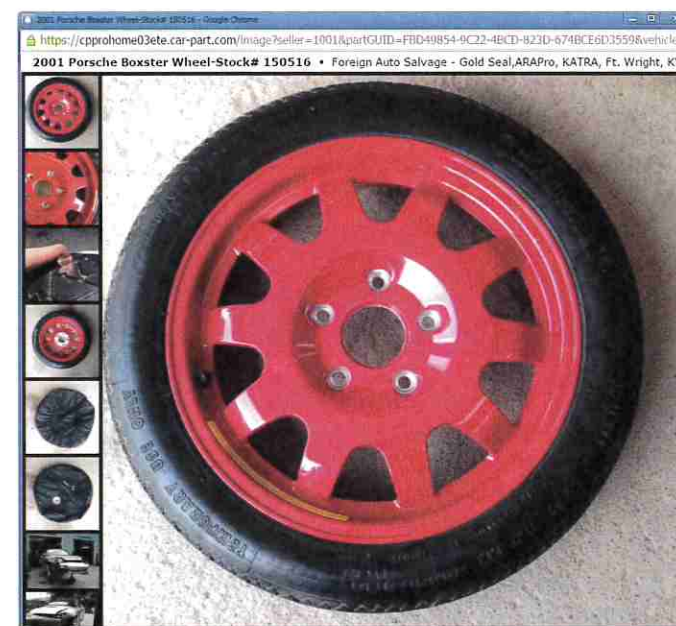
Car-Part.com Announces Part Images in Search Results, MyPartsApp for Recyclers


Ft. Wright, KY – October 20, 2015 – Online customers can now see recyclers’ Part Images while shopping in the Car-Part Pro marketplace. Part Images are also available in search results on Car-Part.com, Trading Partners, and recycler websites, as well the new MyPartsApp, which provides customized apps for recyclers. Jeff Schroder, CEO of Car-Part.com, unveiled these features recently at the Car-Part Industry Conference and the Automotive Recyclers Association (ARA) Annual Conference/Expo.

The Part Images feature is a natural complement to the ARA part grading and detailed part descriptions that recyclers already provide in Car-Part.com marketplaces. When a customer searches for a part, available Part Images are automatically included in the part description, right where they’re needed. Part descriptions include thumbnails of the primary Part Image, and clicking a thumbnail opens a gallery of all available photos for that part. Part Images provide customers additional verification of a recycled part’s quality and the accuracy of its listing. For customers, it’s the next best thing to seeing the part in person!

Part Images are also live in MyPartsApp, a new service by Car-Part.com providing individual recyclers with their own mobile apps for smartphones and tab-

lets. With MyPartsApp, a recycler’s app helps customers search the recycler’s inventory, and even scans the VIN barcode to search by VIN! MyPartsApp not only provides a customized downloadable app, but it also includes a bonus mobile search page at no additional charge. MyPartsApp features the same streamlined, user-friendly interface as the newly redesigned Car-Part Pro and Car-Part.com apps, which have been optimized with an enhanced workflow for multi-part searches.



Year Part Model	Description	Damage Code	Part Grade	Stock#	US Price	Dealer Info	Dist mile
2001 Wheel Porsche Boxster	 17x3-1/2 (spare) USED, GOOD CONDITION WITH BAG AND HOLD-DOWN NUT	000	A	150516	\$165	Foreign Auto Salvage - Gold Seal ARAPro KATRA USA-KY(Ft.-Wright) Request_Quote 1-800-545-1920 / 1-859-341-1920 Request_Insurance_Quote Live Chat	0

Jeff Schroder, CEO of Car-Part.com, said:

"We are constantly striving to give recyclers more ways, and better ways, to sell parts. That's why we're so excited about these new features! We've proven the success and impact of Part Images with collision customers in Car-Part Pro, and are proud to bring this technology to other marketplaces like Car-Part.com, Trading Partners, and recycler websites. These Part Images are powerful selling tools when combined with ARA part grading, giving customers yet another way to verify a part's quality, and making them more comfortable with their decision to buy a recycled part. And we're equally excited to announce MyPartsApp, which allows recyclers to take advantage of our mobile-friendly part search workflow for their own individual businesses."

For more information about Part Images, visit [Products.Car-Part.com/Images](http://products.Car-Part.com/Images). For more information about MyPartsApp, visit <http://products.car-part.com/MyPartsApp>.



ARA News

*From Automotive Recycling Weekly
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Education New Training

ARAU offers innovative online training solutions for ARA member companies that support and enhance your current training curriculum. In addition to providing 24/7 access to our online training library, ARAU designs custom courses specific to the needs of your organization. The course development supports best practices in the field by using industry standard guidelines for building effective online training. The ARAU interactive and engaging training is self-directed, respects an adult learner's prior knowledge, is directly applicable to their job functions and is available in both English and Spanish. Partner with ARAU today to benefit from its great educational curriculum! New 2016 Online Training Offerings Include: • Automotive Lift Safety

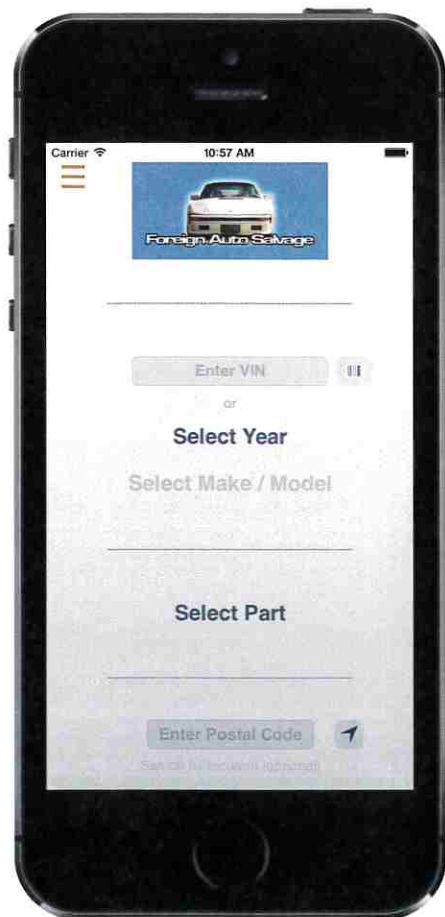
- DOT Hazardous Materials
- Back Injury Prevention
- Forklift Safety (for operators and supervisors)
- Hazard Communication (GHS)
- Personal Protective Equipment
- Respiratory Protection
- Safe Driving
- Accident Investigation
- Emergency Response
- Hazardous Waste Management
- AC609 Certification

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Education New Training

ARAU offers innovative online training solutions for ARA member companies that support and enhance your current training curriculum. In addition to providing 24/7 access to our online training library, ARAU designs custom courses specific to the needs of your organization. The course development supports best practices in the field by using industry standard guidelines for building effective online training. The ARAU interactive and engaging training is self-directed, respects an adult learner's prior knowledge, is directly applicable to their job functions and is available in both English and Spanish. Partner with ARAU today to benefit from its great educational curriculum! New 2016 Online Training Offerings Include:

- Automotive Lift Safety

- DOT Hazardous Materials
- Back Injury Prevention
- Forklift Safety (for operators and supervisors)
- Hazard Communication (GHS)
- Personal Protective Equipment
- Respiratory Protection
- Safe Driving
- Accident Investigation
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Hyundai Files Suit Against Surplus Parts Supplier

Hyundai has filed suit against Rydell Chevrolet alleging that Rydell advertised market parts as "Genuine OEM Parts". The suit which is moving forward in a federal Iowa District Court, maintains that the surplus parts supplier violated trademark law and "misrepresented international parts... to unfairly compete" and may even have sold counterfeit parts. The automaker noted that the parts that they allegedly intended only for sale abroad "contain numerous physical and non-physical material differences" such as part numbers, weight, packaging, warnings, production methods and warranty. This not only can create problems for buyers – the parts might not be warranted or be up to the Hyundai U.S. vehicle standards – but it also harms the Hyundai brand, the OEM alleges.

Rydell has denied all allegations and claims that the products it advertises and sells on its Surplus OEM website are genuine Hyundai-branded parts.

Hyundai originally sued the company in a California District Court in February, but the lawsuit was transferred to Waterloo, Iowa-based Rydell's home turf in May over the automaker's protest.

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