

Greater

LOS ANGELES NEW CAR DEALERS ASSOCIATION

E-NEWSLETTER • ISSUE #7 • 2013



*LA Auto Show Confirms 22 World Debuts
More Than 50 New Vehicles That will Blow Your Doors Off
Register to attend at www.laautoshow.com*

About the Los Angeles Auto Show and Connected Car Expo

Founded in 1907, the Los Angeles Auto Show is the first major North American auto show of the season each year. Press Days for the 2013 LA Auto Show® will be held on Nov. 20 and 21. The show will be open to the public Nov. 22 – Dec. 1. The Connected Car Expo (CCE) will be the first expo to unite automotive and

technology professionals in an effort to increase development and foster relationship building in the connected car industry, providing attendees with access to the key players and top media constructing the future of the connected car. CCE will debut on Nov. 19, and continue in conjunction with the 2013 LA Auto Show Press Days. The LA Auto Show is endorsed by the Greater L.A. New Car Dealers Association and is operated by ANSA Productions. To receive the latest show news and information, follow LA Auto Show on Twitter at twitter.com/LAAutoShow or via Facebook at facebook.com/LosAngelesAutoShow and sign up for alerts at www.LAAutoShow.com. For more information on CCE please visit <http://connectedcarexpo.com>.



In This Issue

- [GLANCD A Supports Walk for Hope.....](#)2
- [360 Revo GLANCD A Member Advertising Opportunity.....](#)3
- [CFPB Auto Lending Forum.....](#)4
- [Edmunds: Used Auto Pricing Softening.....](#)6
- [LA Auto Outlook.....](#)7

Greater Los Angeles New Car Dealers Association

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GLANCDA's 15th year Participating and Sponsoring Walk For Hope

One in three women will be diagnosed with cancer in her lifetime. On Sunday, Nov. 3, this reality will unite thousands of survivors, families and friends in a truly one-of-a-kind event: City of Hope's Walk for Hope, presented by Staples. The walk not only raises funds for research into women's cancers, it's actually held where new treatments are found and where they save lives: on the City of Hope campus in Duarte, with cancer patients watching from the windows of the nationally known Helford Hospital.

The annual event, a moving tribute to those women who have been, and will be, affected by women's cancers, supports City of Hope's multidisciplinary Women's Cancers Program. It's the signature event of the nation's Walk for Hope series, the only series that benefits research, treatment and education programs for all cancers unique to women. Most special about the event is the location. Walkers feel the power of their contribution as they walk by City of Hope's renowned Beckman Research Institute, where promising scientific discoveries are made. The emotion is amplified as they wave and cheer to patients currently undergoing treatment. Participants have called the experience "overwhelmingly powerful" and "incredibly moving." With more than 8,000 walkers on the campus, Walk for Hope Los Angeles celebrates the collaboration between researchers, patients and the community to bring an end to women's cancers.

"City of Hope's Women's Cancers Program conducts innovative research to provide effective interventions for women with breast and gynecological cancers, and prevention of disease among women at risk," said Joanne Mortimer, M.D., director of City of Hope's Women's Cancers Program. "We are grateful for the funding we have received through Walk for Hope.



GLANCDA Board Director Peter Hoffman presents City of Hope with a donation. The event had over 7,000 participants, and raised nearly one million dollars!

This generous support enables us to provide a continuum of care – from research to risk assessment, prevention, treatment, education and survivorship."

This year, the power and emotion of Walk for Hope Los Angeles were shared before the event even started. Using the hashtag #whylwalk, participants creating short, personal videos across Twitter, Instagram, Vine and Facebook explaining the reason they take part in the walk. Some walked for a lost loved one, some will walked to celebrate their own victory over cancer, but all have a deeply personal reason. #Walk4Hope was the general hashtag for the event.

Fueling participants is the knowledge of the research currently being conducted at City of Hope. Some researchers in the Women's Cancers Program are investigating the biology of breast, ovarian and endometrial cancers or interventions that could reduce cancer risk for all women. Others are identifying new treatments and prevention methods. And still others are examining issues that affect women with cancer and their families, such as spirituality, the emotional impact of cancer on caregivers, and other quality-of-life issues. To learn more about City of Hope's Women's Cancers Program, visit <http://womenscancers.cityofhope.org>.



GLANCD A Members:

GLANCD A is proud to announce an exciting new feature for the 2013 LA Auto Show. 360° Revo will be producing for GLANCD A an interactive 360° tour where the end-user can virtually walk through the entire show. Using 360° Revo’s patent-pending spin technology, Revo can produce a 360° spin of the interior and exterior of each model on the floor. We feel that this feature will be beneficial to both GLANCD A members and prospective buyers.

Revo is offering advertising opportunities that will run from December 1, 2013 to the start of the 2014 LA Auto Show. These advertising opportunities include prominent placement of advertising on the LA Auto Show interactive tour using your graphics, video (YouTube), and other advertising elements. The extremely flexible format of the 360° interactive tour, unlike video, operates as its own link that is easy to share on Facebook, Twitter, and other social media outlets. The tour is also easy to share on your other online advertising avenues. This technology is cross-platform, meaning it will work on your iPhone, Android, Blackberry, Tablet, iPad, Mac, PC and practically any other device with an internet connection.

These are the two advertising opportunities to choose from:

Standard Package: \$1,250.00 due by 12-01-2013 * (Sign up by the 1st and receive 10% off)

- Presence of your logo on the side bar of the OEM booth (Clickable to your site).
- Have the OEM booth separated from the tour and self-branded to use for your dealership.
- Example of link for self-branded tour <http://360revo.com/laas/bobsmithbmw/>
- Example of standard advertisement (see right side of page): <http://360revo.com/laas/>
- Dealer is to provide logo no later than 12-01-2013 in at least 72 DPI resolution.
- Your advertising space will be on the right sidebar. Dimensions of logo will be 160 pixels high by 160 pixels wide and will expand when you roll over.
- **Advertising runs for one year.**

Premium Package: \$2,000.00 due by 12-1-2013 * (Sign up by the 1st and receive 10% off)

- Presence of your dealership on a full size premium Skyscraper Ad of the OEM booth (clickable to your site)
- Have the OEM booth separated from tour and self branded to use for your dealership.
- Example of link for self-branded tour <http://360revo.com/laas/bobsmithbmw/>
- Example of premium advertisement (see left side): <http://360revo.com/laas/>
- Dealer is to provide logo no later than 12-01-2013 in at least 72 dpi resolution.
- Dealer is to provide promotional graphics, contact information (in at least 72 DPI resolution) and 30 sec video or YouTube link, by 12-01-2013
- Your advertising space will be on the left sidebar. Dimensions of advertisement will not exceed 1024 pixels high by 210 pixels wide. Individual elements will expand as you roll over for greater visibility.
- **Advertising runs for one year.**

To order your advertising space, please call 847.833.9300

Add ons: (Premium only)
Video change (quarterly) \$500.00/per year
Promotional ad change (quarterly) \$400.00/per year

To Order or for more Information Call:
Steve Clarke, 360° Revo
(847) 833-9300

*If you are a dealer group, the package you choose is charged separately for each brand advertised.
.**Payment for advertising is due by Dec. 1st, 2013 in order to be on the tour’s official launch on December 1st, 2013.
***Advertising space will be available throughout the year. Contact us for more details.

Billing: Revo will send you an invoice for the advertising and you will make your payment to California Advocates Management Services (CAMS). By advertising on the LA Auto Show virtual tour website owned by Greater Los Angeles New Car Dealers Association (GLANCD A), you agree to indemnify and hold GLANCD A and its agents harmless from any claims or loss resulting from the dealership’s advertising on the website.”



CFPB Auto Lending Forum Raises More Questions than Answers

In a forum hosted today by the Consumer Financial Protection Bureau (CFPB), the National Automobile Dealers Association (NADA) cautioned that the Bureau's efforts will harm consumers by reducing the competitive benefits of dealer-assisted financing.

The event marks the first time that the CFPB has accepted any sort of public input on its March 21 'guidance' that pushes lenders to end the interest rate discounts that dealerships can offer to their customers.

The CFPB is seeking to change dealer-assisted financing in a way that will most certainly increase the cost of credit and make it less available to car and truck buyers. Consumers benefit from the current system because they can shop at more than 17,000 franchised new-car dealerships that have the ability to 'meet or beat' the interest rates offered by their competitors. This results in auto credit that is affordable and widely available.

This spring, the CFPB—without public comment or formal rulemaking—issued fair lending 'compliance guidance' that pushes lenders to eliminate the ability that dealers currently have to cut into their own compensation to beat a competing offer.

"There is no place for discrimination in the car business or any other business," said NADA President Peter Welch. But the CFPB's solution hurts consumers more than it helps, he added.

"In the name of fair lending, the CFPB's actions will deny consumers their right to negotiate better interest rates at a dealership," said Welch.

Welch added that the CFPB continues to withhold information relative to the methodology it is using to determine whether statistical discrimination exists in the auto lending world. Until this information is released, there is no way to determine if its analysis is reliable. For example, it is unknown if the analysis accounts for variables such as credit score, the amount financed, term of the loan, special finance incentives, etc.

While little information has been released by the CFPB about its methodology, the agency has admitted that it never studied how its 'guidance,' which drives the industry to a flat fee compensation system, would affect the cost and availability of credit. NADA contends that it is in the best interest of consumers that the CFPB evaluate all alternatives that may enhance fair lending.

Read more about the CFPB and Dealer-Assisted Financing at www.nada.org/cfpb

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FACT SHEET CFPB Auto Lending Guidance



Overview

On March 21, the Consumer Financial Protection Bureau (CFPB) issued guidance in an attempt to coerce auto lenders into eliminating a consumer's ability to negotiate a lower interest rate at a dealership when financing a vehicle. The CFPB guidance does this by dictating that indirect auto lenders can only compensate dealers for arranging loans with a flat fee. This prevents dealers from being able to 'meet or beat' a competitor's interest rate to earn the customer's business.

Regrettably, the CFPB has not been transparent regarding the basis for, or the effect of, the guidance, and has even been evasive to Congress. This is especially problematic since the CFPB issued the guidance without public hearing or comment, thereby avoiding any public or industry scrutiny. The end result is that the Bureau's guidance will severely and adversely impact the auto financing for car and truck buyers. Simply put, this means that consumers will experience fewer choices and increased prices. Accordingly, the Bureau's guidance warrants greater review and input so that the fair lending goals it seeks and dealers share can be accomplished in a manner that does not hurt the car buying public.

Consumer Benefits of the Current Dealer-Assisted Financing System: Broad Credit Availability and Low Credit Prices

- Currently, auto dealers have the ability to 'meet or beat' the interest rates offered by their competitors.
- This frequently results in consumers getting lower rates than those they were offered directly by banks, credit unions, as well as other dealers.
- It also produces intense market competition that generates downward pressure on all prices as other lenders in the market know that the dealer can negotiate down to win the sale.
- As a result, the current system yields credit that is very widely available and very competitively priced.

The CFPB Auto Finance Guidance is Likely to Increase Costs for Consumers.

- Amazingly, the CFPB has acknowledged that it "has not undertaken a study of how market-wide adoption of a [flat fee] would affect the availability of credit..."
- Such a study would likely find that moving the auto lending industry to flat fees would result in many consumers paying more for credit, as dealers could no longer cut into their own retail margin to offer consumers a better rate.
- The CFPB would also find that without the dealer's ability to discount an auto loan, banks and credit unions would be less inclined to offer competitive rates, making auto loans more expensive and harder to obtain for many consumers.
- And, most troubling, the CFPB's actions will disproportionately hurt those with less-than-perfect credit since those consumers will face higher rates and limited options to buy a car or truck to meet their work and family needs.

The CFPB Should Be Required to Provide Analysis to Substantiate Its Guidance.

- The CFPB is attempting to force these changes under the guise of a 'disparate impact' analysis, claiming that the change is necessary because allowing negotiation over interest rates creates a 'significant risk' of unintentional discriminatory price disparities.
- However, many both inside and outside of the auto industry question the legitimacy of the CFPB's disparate impact analysis, which relies entirely on interpreting statistics of past finance transactions based on estimates and is generally used for other industries. The auto finance market is unique since car loans are integrated into a larger transaction and are difficult to separate from the car purchase price, trade-in value, and other factors.

Continued on next page

FACT SHEET CFPB AUTO LENDING GUIDANCE

continued

- Under a disparate impact analysis, you must compare 'apples to apples.' To do this properly in an auto financing transaction, you must take into account the many aspects of the deal that have nothing to do with the background of the borrower and that could lead to differentials in the compensation a dealer is paid to help arrange the financing.
- However, the CFPB does not appear to be doing this. It has not provided Congress (or otherwise disclosed) essential information about the statistical analysis it uses to determine whether disparate impact is present. This includes failing to reveal whether it is controlling for a variety of legitimate business related factors that can affect finance rates. **Until the Bureau releases its statistical disparate impact methodology, there is no way to conclude if its methods are reliable.**

Need for Regulatory Certainty and Realistic Alternatives

- While the CFPB asserts that it is not pressuring lenders to adopt a flat fee compensation system for dealers, under the CFPB's guidance, flat fees are the only realistic option presented for a lender to limit its fair lending risk.
- The CFPB does specify another compliance option in its guidance but it is vague, ambiguous, and provides no regulatory certainty—making it impractical for a lender to implement.
- Ironically, even if the Bureau succeeds in eliminating dealer discretion, most dealers work with multiple finance sources and each one of them would offer its own flat fee. The dealer will still be able to exercise discretion in selecting the lender for its customer.
- Consequently, if the Bureau believes that discretion is the problem, it must recognize that adopting a flat fee compensation model does not address that problem.
- The CFPB's expansion of the federal government's role into auto finance will not only increase costs and decrease access for car buyers – it will ultimately hurt the auto industry and its associated jobs, including thousands of small dealer businesses.

Conclusion

NADA strongly opposes any form of discrimination in auto lending. For this reason, we believe the CFPB should evaluate alternatives other than flat fees so that it may ensure greater compliance with fair lending, provide business certainty, and allow for dealers to discount finance rates for customers to keep auto financing accessible and affordable. And this essential exercise should only be done through an informed process that benefits from public input. For more information, please contact NADA Legislative Affairs at 202-547-5500 or legislative@nada.org.

Edmunds: Used Car Prices Are Softening

Reprinted from <http://automotivedigest.com/>

Used car prices have hit their lowest levels in four years, according to Edmunds.com, with softer prices seen as a good sign for used car buyers.

Find out more about what Edmunds.com's Joe Spina has to say.

Used car prices have hit their lowest levels in four years, says Edmunds.com, the premier resource for car shopping and automotive information. The data suggests that the used car market is finally softening after years of notoriously elevated prices.

According to Edmunds.com's Used Car Market Quarterly Report, the average used car sold by franchise dealers in the third quarter of 2013 was \$15,617. The average price was 2.8 percent lower than in the previous quarter, and 0.9 percent lower than in the third quarter of 2012. The last time used car prices ran so low was in the third quarter of 2009, when the average car sold at a franchise dealership was \$14,808.

"Now that the new car market has hit its stride, buyers are no longer drawn to used cars the way they have been in recent years," says Edmunds.com's Director of Used Car Analysis Joe Spina. "Used car prices will likely continue to decline in the coming months simply because there will be more of these vehicles sitting on dealer lots."

While softer prices are a good sign for used car buyers, Edmunds.com points out that prices still are relatively higher than they were before the recession. Average used car prices crossed the \$15,000 threshold for the first time at the end of 2009, and have remained above that level ever since. At their peak, used car prices averaged \$16,473 in the second quarter of 2011.

Shoppers looking to score the best deal on a used car may want to consider brands such as Volvo, GMC and Chevrolet; vehicles produced by those three automakers sat on used dealer lots longer than any other brand in the third quarter. At the other end of the spectrum, Japanese brands such as Honda, Toyota and Lexus were in the most demand in the third quarter — and therefore likely carried the most elevated prices.

Los Angeles Auto Outlook™

Comprehensive information on the LA County new vehicle market

Sponsored by:



Quick Facts

Los Angeles County new vehicle registrations increased 10.7% in October '13 vs. 2012.

New registrations in the county during the first ten months of this year increased 14% compared to a year earlier.

The three month moving average of new vehicle registrations increased for the 21st consecutive month in October of this year.

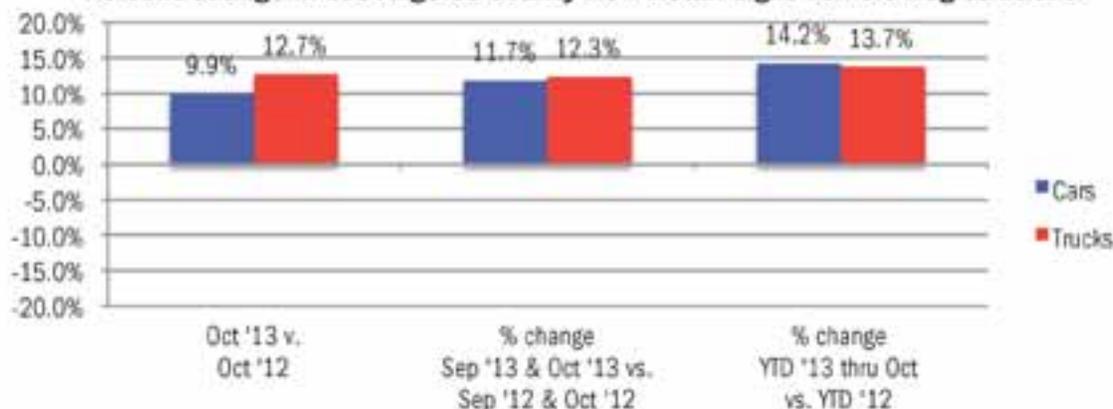
Subaru, Dodge, Ram, Lexus, and Mazda new vehicle registrations each increased more than 27% during the first ten months of this year.

Detroit three market share increased from 17.5% during the first ten months of 2012 to 18.4% this year.

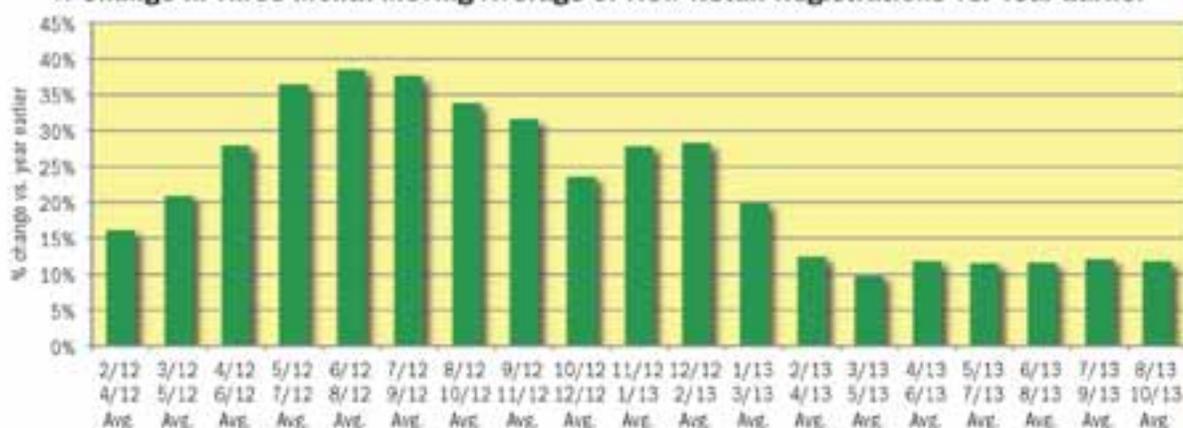
Data measures new vehicle registrations in the county. Monthly recording of registrations occurs when the data is processed by the DMV.

	October			Sept '13 and Oct '13 combined			Year-to-date thru October		
	2012	2013	% chg.	2012	2013	% chg.	2012	2013	Chg.
Industry Total	28,346	31,393	10.7%	68,978	77,206	11.9%	310,364	353,865	14.0%
Cars	19,332	21,237	9.9%	46,847	52,348	11.7%	208,326	237,856	14.2%
Light Trucks	9,014	10,156	12.7%	22,131	24,858	12.3%	102,038	116,009	13.7%
Detroit Three	4,884	5,655	15.8%	11,944	14,060	17.7%	54,358	65,197	19.9%
European	6,690	6,759	1.0%	15,576	16,414	5.4%	71,055	79,409	11.8%
Japanese	14,318	16,602	16.0%	35,410	40,872	15.4%	158,430	180,548	14.0%
Korean	2,454	2,377	-3.1%	6,048	5,860	-3.1%	26,521	28,711	8.3%

Percent Change in Los Angeles County New Retail Light Vehicle Registrations



% Change in Three Month Moving Average of New Retail Registrations vs. Year Earlier



The graph above provides a clear picture of the trending direction of the LA County market. It shows the year-over-year percent change in the three month moving average of new retail light vehicle registrations. The three month moving average is less erratic than monthly registrations, which can fluctuate due to such factors as the timing of manufacturer incentive programs, weather and title processing delays by governmental agencies.

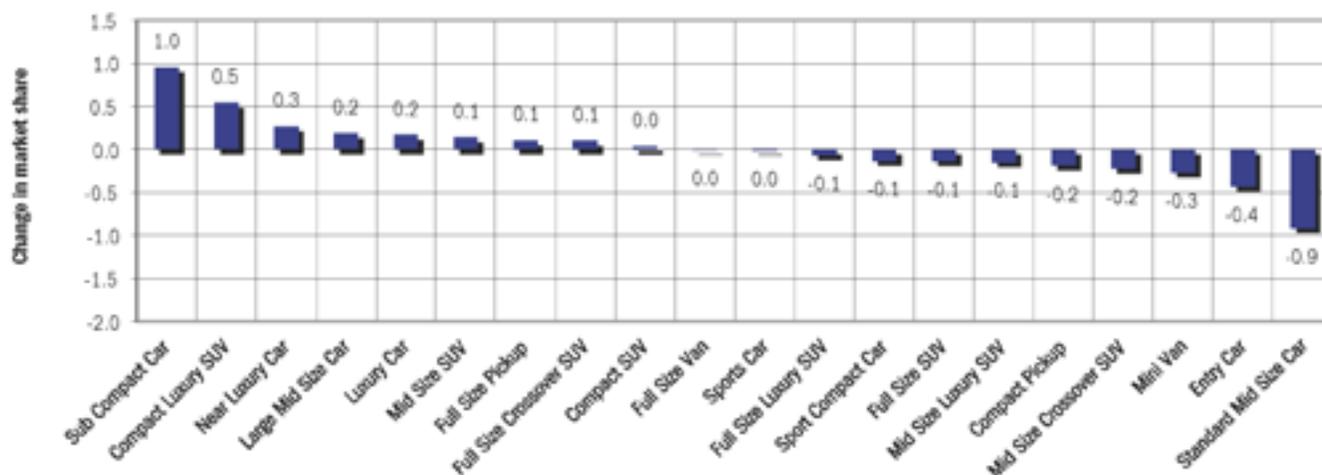
Data Information

All data represents new and used vehicle retail registrations in Los Angeles County and excludes fleet. Please keep in mind that monthly registration figures can occasionally be subject to fluctuations, resulting in over or under estimation of actual results. This usually occurs due to processing delays by governmental agencies. For this reason, the year-to-date figures will typically be more reflective of market results. Green shaded areas in tables represent the top ten ranked brands. Data Source: AutoCount data from Experian Automotive.

New Vehicle Market Brand Registrations

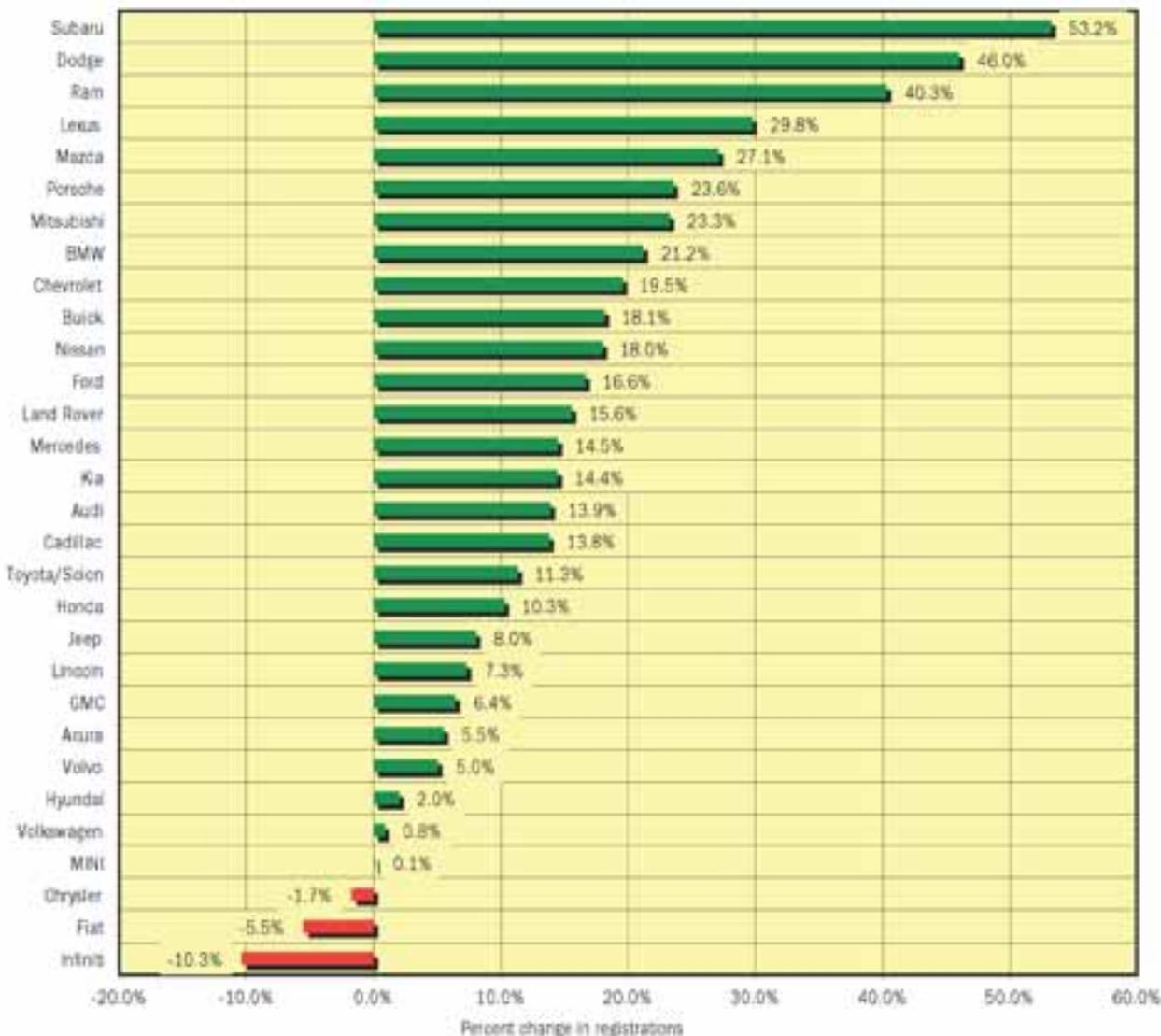
Los Angeles New Retail Car and Light Truck Registrations												
	October			Sept '13 and Oct '13 combined			Year-to-date thru October			YTD Market Share (%)		
	2012	2013	% chg	2012	2013	% chg	2012	2013	% chg	2012	2013	Chg
TOTAL	28,346	31,393	10.7%	68,978	77,208	11.9%	310,364	353,865	14.0%			
Acura	426	414	-2.8%	1,070	969	-9.4%	4,376	4,616	5.5%	1.4	1.3	-0.1
Audi	785	693	-11.7%	1,806	1,741	-3.6%	7,775	8,856	13.9%	2.5	2.5	0.0
BMW	1,661	1,493	-10.1%	3,698	3,720	0.6%	15,581	18,883	21.2%	5.0	5.3	0.3
Buick	95	117	23.2%	228	288	25.4%	1,070	1,264	18.1%	0.3	0.4	0.0
Cadillac	224	301	34.4%	616	662	7.5%	2,817	3,206	13.8%	0.9	0.9	0.0
Chevrolet	1,462	1,415	-3.2%	3,401	3,667	7.8%	14,509	17,341	19.5%	4.7	4.9	0.2
Chrysler	144	122	-15.3%	336	304	-9.5%	1,582	1,535	-1.7%	0.5	0.4	-0.1
Dodge	371	470	26.7%	825	1,114	35.0%	3,684	5,379	46.0%	1.2	1.5	0.3
Fiat	193	282	46.1%	530	570	7.5%	2,239	2,116	-5.5%	0.7	0.6	-0.1
Ford	1,717	2,006	16.8%	4,339	5,051	16.4%	20,574	23,995	16.6%	6.6	6.8	0.2
GM	171	247	39.5%	518	603	16.4%	2,651	2,821	6.4%	0.9	0.8	-0.1
Honda	4,059	4,453	9.7%	10,222	11,137	9.0%	45,779	50,491	10.3%	14.8	14.3	-0.5
Hyundai	1,208	1,161	-3.9%	2,873	2,741	-4.6%	13,178	13,440	2.0%	4.2	3.8	-0.4
Infiniti	346	487	40.8%	961	1,061	10.4%	4,755	4,263	-10.3%	1.5	1.2	-0.3
Jaguar	62	72	16.1%	152	176	15.8%	864	789	-8.7%	0.3	0.2	-0.1
Jeep	487	549	12.6%	1,164	1,359	16.8%	5,282	5,707	8.0%	1.7	1.8	0.1
Kia	1,246	1,216	-2.4%	3,175	3,119	-1.8%	13,343	15,271	14.4%	4.3	4.3	0.0
Land Rover	200	192	-4.0%	493	519	5.3%	2,172	2,510	15.6%	0.7	0.7	0.0
Lexus	1,146	1,504	31.2%	2,689	3,781	40.6%	11,746	15,241	29.8%	3.8	4.3	0.5
Lincoln	80	83	3.8%	202	221	9.4%	877	941	7.3%	0.3	0.3	0.0
Mazda	410	473	15.4%	989	1,310	32.5%	4,361	5,544	27.1%	1.4	1.6	0.2
Mercedes	1,798	2,079	15.6%	3,916	4,798	22.5%	19,963	22,853	14.5%	6.4	6.5	0.0
MINI	296	318	7.4%	728	845	16.1%	3,994	3,998	0.1%	1.3	1.1	-0.2
Mitsubishi	135	135	0.0%	248	285	14.9%	1,045	1,288	23.3%	0.3	0.4	0.0
Nissan	2,004	2,330	16.3%	4,792	5,464	14.0%	21,305	25,138	18.0%	6.9	7.1	0.2
Porsche	230	274	19.1%	555	594	7.0%	2,335	2,885	23.6%	0.8	0.8	0.1
Ram	147	181	23.1%	315	426	35.2%	1,330	1,866	40.3%	0.4	0.5	0.1
smart	49	32	-34.7%	91	90	-1.1%	312	382	22.4%	0.1	0.1	0.0
Subaru	330	530	60.6%	756	1,228	62.4%	3,741	5,732	53.2%	1.2	1.8	0.4
Tesla	0	164		0	366		0	1,141		0.0	0.3	0.3
Toyota/Scion	5,462	6,276	14.9%	13,683	15,637	14.3%	61,306	68,232	11.3%	19.8	19.3	-0.5
Volkswagen	1,249	1,148	-8.1%	3,202	2,961	-7.5%	13,676	13,791	0.8%	4.4	3.9	-0.5
Volvo	95	108	13.7%	268	250	-6.7%	1,509	1,585	5.0%	0.5	0.4	0.0
Other	72	68	-5.6%	137	151	10.2%	653	765	17.2%	0.2	0.2	0.0

Change in New Vehicle Segment Market Share - YTD '13 thru October v. YTD '12 thru October

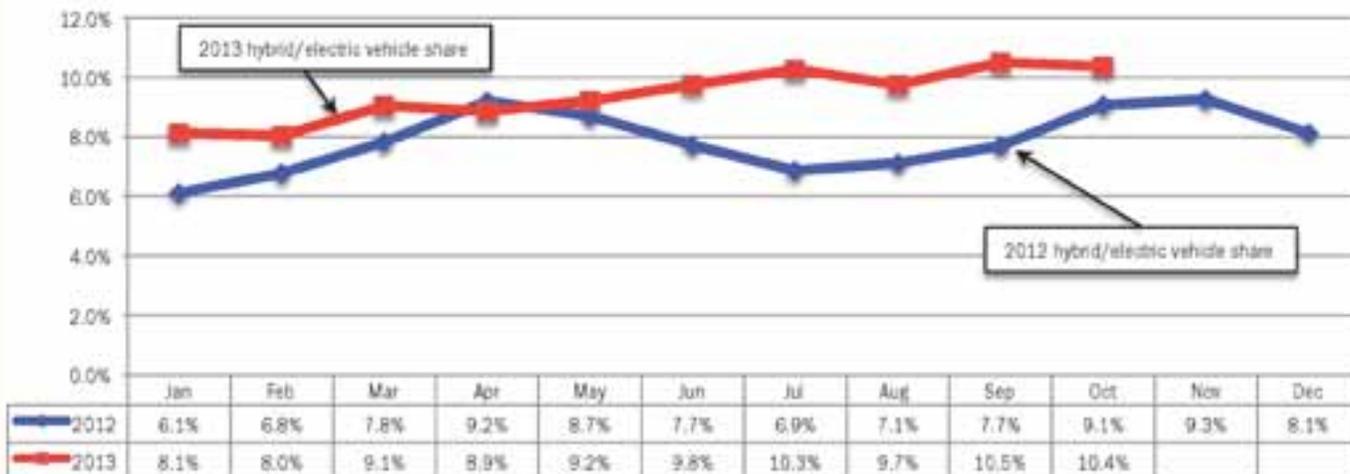


Data Source: AutoCount data from Experian Automotive.

**Percent Change in Brand Registrations
YTD '13 thru October vs. YTD '12 thru October
(Top 30 selling brands)**



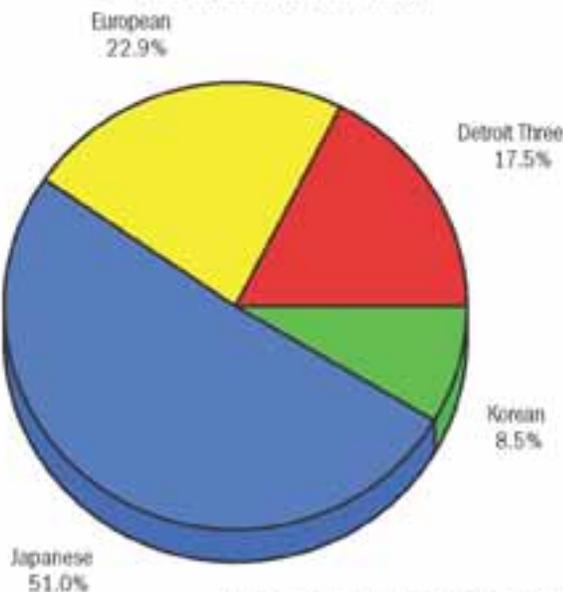
Combined Hybrid and Electric Vehicle Market Share in LA County - 2012 and 2013 (thru October)



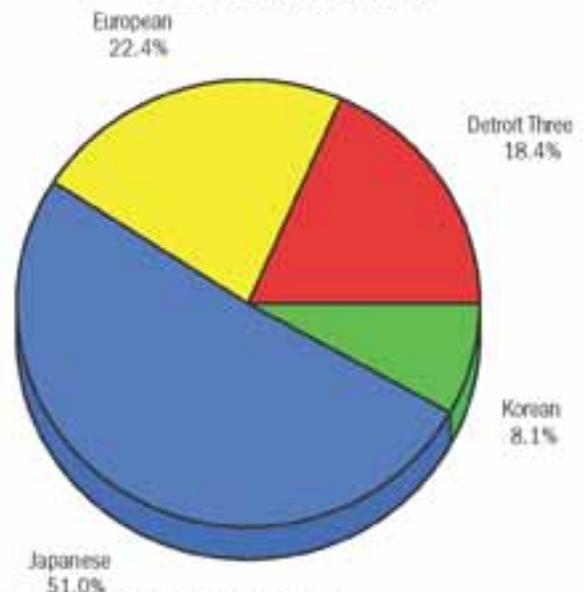
Data Source: AutoCount data from Experian Automotive.

Market Share for Japanese, Detroit Three, European, and Korean Brands - YTD '12 and '13 thru October

YTD 2012 thru October

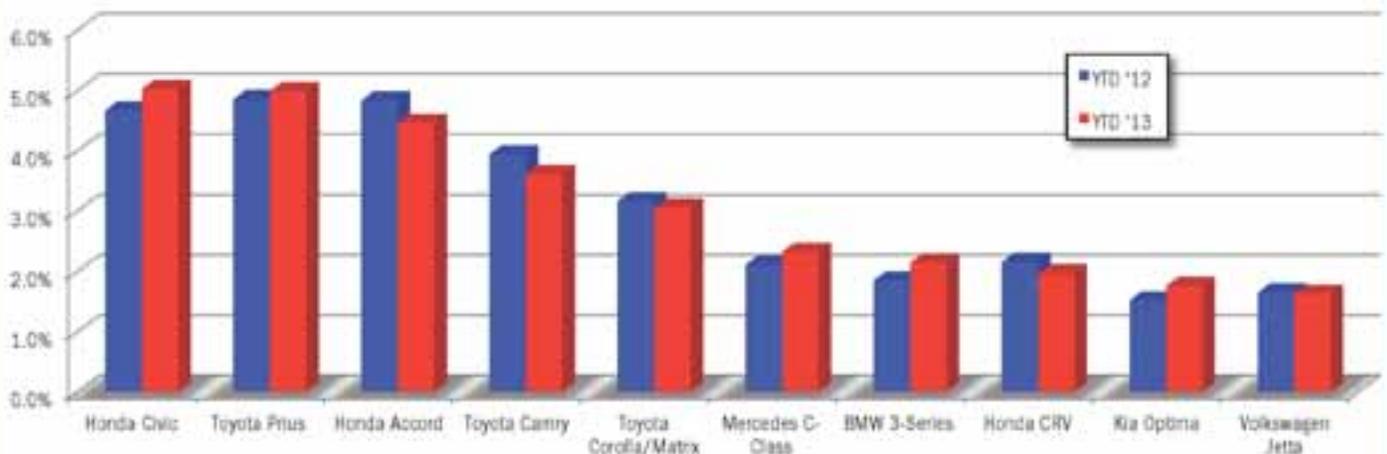


YTD 2013 thru October



Data Source: AutoCount data from Experian Automotive. Note: numbers may not add to 100% due to rounding.

Market Share for Top 10 Selling Models in LA County - YTD '12 and '13 thru October



Los Angeles Auto Outlook

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