



Missouri NEWS

Auto & Truck Recyclers

Serving the Membership of the Missouri Auto & Truck Recycler Association

October/November 2015

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From the President

By Brent Baumgarten

Auto recycling continues to be a rewarding and profitable career for many of us. We are a pretty resilient group, we adapt to change and emerge with new strategies on a daily basis, and however we still struggle with the stereotypical Junkyard Image.

Most of us have very large investments in our companies in everything from property; buildings, tools, equipment and employees, and our overhead costs keep increasing year to year. Insurance, taxes, permits and licensing have also risen sharply over the past few years. We all try to educate our customers and the general public about recycling by cleaning and testing our parts before delivery, and many of us offer warranties that compare to new parts warranties. We offer free delivery to wholesale customers, and will pick up and refund or credit parts that were not used or needed for a repair.

I watch a few automotive shows on TV, and I am disappointed that we are always referred to as Junkyards. Many of these mechanics rely on Auto Recyclers for engines, transmissions, axles and more on a daily basis, and I wish we could change the way we are represented. Ford has made some damaging remarks towards our industry recently, and I am disappointed in those accusations. I guess I'm just venting a little so I'll leave it at that.

Auto Recyclers are a hardworking and innovative group, and hopefully as the automotive and insurance industries evolve, our Image as professionals will prevail. If anyone has any comments or issues relating to boosting our Image, or anything else, please give me a call, or drop an e.mail message to brent@countysideautoparts.com.

Just a reminder, our MATR annual meeting and trade show is November 20-22, 2015 at Lake of the Ozarks, I encourage everyone to attend it is always a great time to reconnect with fellow Recyclers.

Wishing everyone well,
Brent

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(636) 928-6792
brent@countrysideautoparts.com

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Nixa, MO 65714
(417) 725-2643
jason@160auto.com

Miles Fanning, Secretary
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(417) 781-7904
miles@43auto.com

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(573) 565-3508
dean@yanceyauto.com

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(314) 638-5422
sales@macksautoparts.com

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(314) 382-6112
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mzsatz@swbell.net

Drew Van Devender
Car-Part.com
104 S. Pine St, Ste. 2
Florence, AL 35630
(256) 765-2315
drew@car-part.com

Executive Director

Newsletter content and association membership inquiries should be directed to:

Randy J. Scherr
MATR Executive Director
101 East High Street, Ste. 200
P.O. Box 1072
Jefferson City, MO 65102
Phone: 573-636-2822
Fax: 573-636-9749
Email: rjscherr@swllc.us.com



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Missouri Auto & Truck Recyclers News

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How You Can Protect Your Company in the Event of a Data Breach

By Wells Fargo Insurance

Security and data breaches are happening every day to organizations of all types, and retail stores are no exception. Smaller retail/wholesale organizations have always been interesting to hackers due to the volume of information in their systems, including credit card data, confidential information for loyalty programs, and employee data.

To many people, data risk seems insignificant compared to other threats such as theft and violence. However, data privacy is breached at a much higher frequency than is commonly known and causes significant financial harm beyond what is expected. Breaches expose valuable information the most valued assets of a business — employees and customers. Reputational harm stemming from a poorly managed data breach can be catastrophic.

The primary exposures to your business include but are not limited to:

- Unauthorized access to or use of computer systems
- Black boxes and skimming devices
- Unsecured wireless networks
- Theft, loss, or wrongful disclosure of proprietary information
- Data or network sabotage
- Corruption or destruction of digital assets
- Theft or loss of portable media devices (phones, back-up tapes, thumb drives, etc.)

- Identity Theft

It is vital to note not only the types of organizations that have been victimized, but also the method by which they have been compromised. Retailers collect an abundance of sensitive information including credit and debit card numbers, names, addresses including email addresses), birth dates, copies of drivers licenses and highly sensitive information of employees and job applicants. This data can be kept on your system for many years. A breach of confidential information exposes your business to litigation, regulatory scrutiny, and public humiliation. The lawsuits arising from a network security or privacy event come from multiple sources including breach victims, banks (when credit card information is compromised), the payment Card Industry (PCI) and local and federal regulators. If a retailer is in violation of privacy breach law, it can be subject to several notification requirements. Retail stores serve people from all over the country and world, making compliance a complicated and very expensive process, which could create a civil liability if proper and timely notification of a data security breach is not given. Owners, directors, and officers are at risk and have been sued for failure to provide adequate network security to prevent breaches.

Five myths you can't afford to believe

1. **Data security and privacy is not a problem for small retailers.**

Data privacy is a concern for ALL businesses! Rogue employees, data thieves, and unscrupulous business associates are looking for opportunities to take advantage of even the slightest weakness or mistake. Will it happen to you?

2. **We can afford to self-insure the risk.**

As a economy continues to languish, companies tend to spend less on optional expenses. They believe that if something happens to their data, they

MATR Dates of Interest

October 2015

7-10 ARA Annual Meeting
Charlotte, NC

November 2015

20-22 MATR Annual Meeting
Camden on the Lake
Lake Ozark, MO



can afford to cover the costs. However, a recent study by the Ponemon Institute revealed that even a small breach of 1,000 records could easily exceed \$200,000! Since the majority of the funds needed to cover these costs need to be liquid, most small businesses are, in fact, unable to cover this cost.

3. Coverage is expensive and hard to get.

This was true five to ten years ago but competition, loss information, and a larger pool of buyers have made coverage cost effective and easier to obtain.

4. Our general liability policy will cover us.

Not true. General Liability typically covers Bodily Injury and Property Damage. The courts have consistently held that "data" is not property - it is considered intangible.

5. The vendors who handle our credit card transactions and payroll are at fault.

Again - this is not generally true. The data owner is ultimately responsible for what happens to his data. Therefore, a breach at a trusted business associate could lead to your requirement to make notification and offering of credit monitoring.

Questions to consider

There are many good reasons why small businesses are targets for breaches. These breaches are usually successful because proactive, preventative measures are lacking! It is essential for you to have strict policies and procedures, along with a concrete comprehensive plan for incident response.

Consider these questions:

- Have you adequately educated your employees about their responsibility to protect private information?
- Have you implemented standard procedures for the access to and use of private data?
- Do you restrict and/or encrypt data that is stored on mobile devices?
- Do you have procedures managing your contracts with business associates including insurance, indemnification, etc.?
- Do you follow encryption standards?
- Do you have a written policy regarding the dissemination of personal information on public and

social media sites?

- How often do you monitor networks, websites, and databases to detect potential issues?
- What will you do if a potential issue is identified?
- Do you have adequate reserves or insurance to manage the financial impact of a breach?

Readiness is the most important step. You can't afford to figure things out after a breach occurs. It's much smarter to have a ready-to-use incident response plan, an on-call forensics expert, and a privacy attorney on retainer.

If you're interested in addressing these issues, contact Wells Fargo Insurance. Our Technology Privacy and Network Risk Professionals can help you understand your exposures and assist you in identify the risk transfer program that is right for you.

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November 20-22, 2015 at Camden

The MATR 41ST Annual Convention, Meeting and Trade Show will
We are looking forward to having you join us as a Missouri Automotive Recycler,

Exhibitor's Registration

Exhibitors receive one skirted table, 2 chairs, and a trash can.
If your exhibit will require additional items or special setup
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Company _____

Address _____

City/St/Zip _____

Phone: _____

Email: _____

Exhibitor Contact: _____

Booth Attendant(s): _____

Special Needs: _____

NOTE: Exhibits may be set up any time after 12:00 p.m. on Friday, Nov. 20
and can be taken down after 1:00 p.m. on Saturday, Nov. 21.

Exhibitor's Signature _____ Date _____

Exhibitor Space \$335.00

Exhibitor Meal Package

Quantity _____ x \$110.00 = \$ _____

(Includes Friday Reception, Saturday Breakfast, Lunch, & Dinner for one
Exhibitor)

Total Enclosed \$ _____

Please Return This Form Along With Your Check to:

MATR
P.O. Box 1072
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FAX: (573) 636-9749

For More Information

Call: 573-636-2822
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Web: www.matronline.com/convention

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Tentative S

Friday, Nov. 20	Registration Welcome Re
Saturday, Nov. 21	MATR will fea and round to face daily. Exhibit area Dinner and E
Sunday, Nov. 22	Hotel Check

Updated schedule of e
<http://www.matronline.com>

The MATR Annual Meeting

Camden on the Lake, Lake Ozark, MO

will be Nov 20-22, 2015 at Camden on the Lake, Lake Ozark, MO.

to be an Exhibitor and/or Sponsor of a function at our Trade Show & Annual Meeting

Information

Camden on the Lake

100 Sweet Rd

Camden, MO 65049

Phone: 636-365-5620

When making a reservation, mention you are with the Truck Recycling group to get our

2015

Registration Options

Registration opportunities available,



at the convention

Schedule

Friday evening reception and Tour Exhibits

Saturday morning exhibitor presentations and afternoon roundtable discussion on issues you

Saturday afternoon entertainment and dinner

For more information, events can be found on www.matr.org/convention.html

Registration Options

Registration includes: Friday evening reception, Saturday breakfast, Saturday lunch, Saturday evening reception, dinner, and entertainment.

	<i>Number</i>	<i>Cost</i>	<i>Total</i>
Member	_____	\$245.00	_____
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Too Much Training?

By Theresa Colbert

I was at the Iowa Auto Recyclers trade show awhile back and it really got me thinking about training. As with most of the trade shows and training conferences there were many classes to choose from at this show. There were also a lot of vendors there who were willing to show you how to use a specific product. What I did not see were a lot of employees. I started thinking back to some of the shows that I had been to recently and realized that mostly owners and managers are attending the shows. You see very few of the employees that actually use products on a day to day basis.

I am going to assume that cost is one issue that the yards are facing when it comes to how many can attend from their yard. But in the grand scheme of things, a hotel room for a night and approximately \$150 to cover the cost of the classes, trade show, food and drink per employee is not a bad price. When you factor in the personalized training that is offered which is specific to our industry it is actually pretty inexpensive.

I would urge you to look into these trade shows and training conferences. Most of the state associations have them every year or two. There is the annual ARA show in October, URG in April and the Car-Part.Com. Training Conference every August. (This one is for ALL recyclers, not just the ones that use our products.) MATRA is having one in November. Please plan on attending and supporting your local association!

Every one of these conferences and trade shows have classes for employees, managers, inventory people, sales teams, etc. There is training for everyone! Most of them have a diverse group of speakers and subjects. Your sales team can be taking a class in one room while your inventory person is learning how to parts grade using ARA damage codes in another. I don't believe a person can have "too much training!" Our industry is changing EVERY DAY and the person that thinks they "know it all" is going to be the one left behind.

You know what I always say "It's not a day worth living if you don't learn something new!"

Have a great month! As always, if you have any questions for me, please email me at TheresaC@Car-Part.Com or call my cell at 859-802-2382

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- The MATR maintains a web site at www.matronline.com featuring information about the industry for consumers, a membership and associate member on-line roster with direct links to their web sites.
- The MATR produces an annual convention & trade show featuring exhibitors showing off their latest products and services.
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Company Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Business Phone: _____ Fax: _____

Owner/Key Contact _____

E-Mail: _____

Active/Regular Membership: 1) Applicant must be any individual, corporation, firm, partnership, incorporated or unincorporated association or any other legal or commercial entity with ownership interest in an automobile and truck recycling business operated within the State of Missouri, 2) holds a valid Missouri salvage dealers license, and 3) derives a substantial portion of the income from the dismantling, sale and/or exchange of used automobile and truck parts provided, however, that a person, who does not possess an ownership interest in an automobile and truck recycling business operated within the State of Missouri but who is engaged as the full-time manager of such a business and would otherwise qualify for membership, with the written consent of the owner thereof not be denied membership.

Associate Membership: Any entity or person not meeting the eligibility requirements for active membership as herein above provided shall upon the approval of the Membership Committee be eligible to become an Associate Member of the Association.

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Be sure to consider our Associate Members FIRST for your business needs. Visit our website for full contact information www.matronline.com



ARA News

From Automotive Recycling Weekly

State Vehicle Safety Inspection Programs Need More Help from Feds According to Government Audit

The U.S. Government Accountability Office (GAO) recently released an audit that recommends that the National Highway Traffic Safety Administration (NHTSA) should do more to communicate with states that still have vehicle safety inspection programs to offer information on new vehicle safety technologies. While only 16 states still have these programs - down from 31 states in 1975 - the study found that the existing programs "improve vehicle safety, despite the challenges they face in operating the programs". Some of those challenges include the lack of expertise by the state programs when inspecting new safety technolo-

gies. NHTSA has agreed to improve communications with state programs but has stated that it is unclear as to what impact the programs have on safety. NHTSA also does not award grants to states in support of these programs. Complicating any outreach efforts is the fact that there is no designated channel for communication between NHTSA and program officials." The remaining states with vehicle safety inspection programs are: Delaware, Hawaii, Louisiana, Maine, Massachusetts, Missouri, New Hampshire, New York, North Carolina, Pennsylvania, Rhode Island, Texas, Utah, Vermont, Virginia and West Virginia.



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