Pennsylvania OnLine Messenger Association

Pennsylvania Licensing Professionals

Service • Quality • Commitment

www.PAOLMA.com

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PAOLMA Newsletter

Published By Al Fazio
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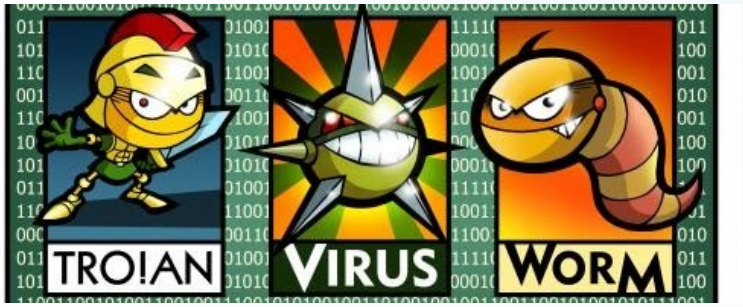

Computer Warning Signs

Todd Rehrig A&S Katz, LLC

Computers have become integrated with every part of our daily lives. We use computers for work and for our personal lives. Your smart phone is a mobile, hand-held computer with more power than the computers that sent Apollo to the moon. With all of this technology involved in every aspect of our lives, it makes sense that crooks and thieves concentrate much of their energy on hacking computers. Hackers can steal not only your money, but your identity and often they can do it without you even knowing about it.

As with traditional crimes, it seems law enforcement is always one-step behind the perpetrators. Every time a solution is found, a new method of hacking is developed to circumvent the safeguards. However, there are clues you can look for to make detection easier. The sooner you can find malware, the less time it has to do damage. Like a disease, if it remains unnoticed, it can not only grow stronger but can also spread and become an epidemic.

One of the most troublesome and popular forms of malware today is called spyware. These computer programs are designed to steal your personal information. They can obtain your social security number, credit card numbers, bank accounts and even access files without you knowing it. They can track the keys you push when typing, the files you save, and even access your camera and watch your activity.

Detection is vital, and there are several signs to look for that may indicate you have malware or spyware on your computer or mobile

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Special points of interest

- Computer Warning Signs
- PAOLMA Advocate Updates
- Ohio Titles updated
- Real ID Updates

Computer warning signs – continued

device. One indicator is your computer or device is running slower than usual or your hard drive is running continuously. This happens because the malware is operating in the background and using the resources on your machine. If you hear your desktop fans or hard drive running constantly and the computer is not being actively used, find out what is causing it. If your phone's battery is being drained rapidly or it feels hot in your pocket, it may be malware operating.

Another sign is to watch for unusual activity on your computer or mobile device. If you see the camera or microphone turn on by itself, it could be a sign it's been hacked. Watch also for send and receive activities happening while the computer is idle. This could mean malware is transmitting data in the background. Apps on a mobile device can also be hacked, so pay attention to apps that have trouble opening or crash often.

To reduce the risk of getting spyware or malware on your computer or phone, there are a number of things to be aware of that make it easier for hackers to target you. One practice is to use different passwords and change them frequently. Most people, me included, create a password they can remember and use it for everything. However, if a hacker is able to penetrate and steal this from one site, they now have access to everything you do.

Hackers are also very clever at disguising their efforts. Never click on links or respond to emails unless you are sure of the source. A common tactic is to call you or send a text or email to encourage you to go to a website to update your personal information. You will find a site that looks identical to your bank's website, but it isn't. If you receive a call or message from your bank that gives you a website to go to, don't trust it. Locate the bank's site another way or call them yourself first.

Device security is also critical. Don't leave any device alone in a public place such as a coffee shop. Using a public hot-spot is also risky. Be extra careful when accessing the internet with a public or unsecured network. Furthermore, check your computer for flash drives in the USB ports. Malware can install onto a computer through these devices, so be cautious when allowing friends or employees to add any device to your computers. Do not let them charge mobile devices through USB ports at your office.

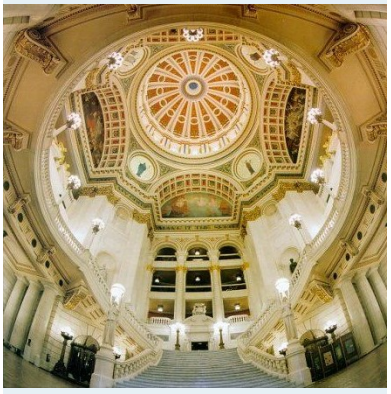
The biggest way to protect yourself is to keep your devices updated. Updates are pushed out when the company recognizes a security threat, so if you get behind on them, your risk of contracting malware increases. Having an antivirus program and using it is also critical. While hackers are always finding new ways to circumvent systems, these programs can at least notice that something has happened and take steps to minimize the damage.

Anything that is connected online can be hacked. Smart TV's, phones, baby monitors, security cameras, pacemakers, thermostats, garage doors and even cars are susceptible. If it has access to the internet, it can be compromised. Cyber crimes are real and growing. You have two choices if you want to remain safe. You can either stop using technology, or you can use it wisely.

From the Desk of Robert Taylor – PAOLMA Advocate

It has been an unusual Spring in the Capitol halls of Harrisburg. Despite a record-setting number of session days scheduled by House Republican leaders, a modest number of scheduled Senate session days over the same period, and few controversial issues consuming the public ire', the Capitol appears to be full of energy and very busy. What's actually getting accomplished is another story.

Pennsylvania government seems consumed with a "listening tour" started by freshly-elected Lt. Governor John Fetterman that will take him to each of Pennsylvania's 67 counties. He wants to hear how Pennsylvanians feel about legalizing the use of recreational marijuana in the Commonwealth. Of course, there are no official numbers on how many Pennsylvanians are attending these tours and how they are responding in his town hall-style meetings to the question. There are claims that the meetings get artificially packed with pro-legalization supporters who tilt the perception of broad support for legalization. Results are "unclear", and that is not a dope joke.



A second, somewhat contrived, issue is the threatened closure of one of the units at the nuclear power facility at Three Mile Island (TMI) in central Pennsylvania by Exelon Corporation. This has led to proposed amendments to the law on Alternative Energy Portfolio Standards (AEPS) which would give the nuclear industry across the Commonwealth extra financial incentives to keep the TMI reactor and others open for years to come. Opponents of nuclear energy say the industry is seeking a "bailout" by ratepayers. The industry says it cannot maintain operation without some kind of financial help that needs to by legislated by June 1, 2019 or the TMI reactor will close. A game of "chicken" is occurring before June 1st. It may be time to go out and buy a windmill!!

The biggest news in the area of transportation and PennDOT was the recent decision by a Commonwealth Court judge to dismiss a case filed by highway truckers who use the Pennsylvania Turnpike. Pennsylvania's mass transit infrastructure is in need of repair. Ten years ago, in order to drive more money to mass transit agencies in the Commonwealth, the General Assembly and then-Governor Ed Rendell enacted Act 44 which mandated that the PA Turnpike take about $450 Million each year from its revenues and transfer that money to PennDOT so that the money could be used to fund mass transit. Unfortunately, the Turnpike has not collected the necessary revenue to sustain that annual requirement despite annual toll increases that are beginning to squeeze those using the Pike. In fact, use of the Turnpike is declining as motorists look for alternate and less costly routes. Moreover, bond ratings at the Turnpike are become stressed as Wall Street is getting nervous about this arrangement and Turnpike debt is growing in order to help pay for it. There are even whispers about Turnpike insolvency caused by this siphoning of funds from the Pike to PennDOT. The financial realities for the Turnpike are worrisome.

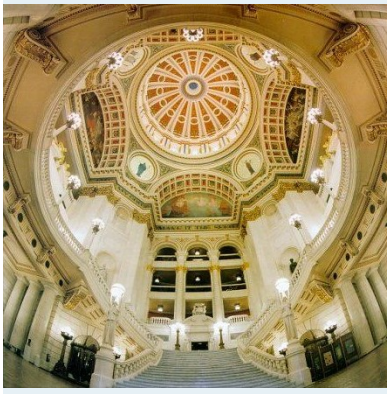
The Turnpike annual obligation of $450 M does not end until 2022. The PA Truckers Association filed a lawsuit arguing that the money being sent to PennDOT by the Turnpike is by law collected from tolling and must be used only for improvements on the Pike. It cannot be transferred to PennDOT. Tolls (including truck tolls) are collected to sustain the Turnpike. Leaders in the Capitol shuddered with fear that if the judge agreed with the Trucker's constitutional claims then PennDOT could no longer receive the $450 M from the Turnpike

From the Desk of Robert Taylor – continued

and that would be a huge hole for PennDOT to fill in its mass transit, highway and bridge budget. Where would the General Assembly and Governor immediately find that kind of money to help PennDOT?

But the judge's dismissal is a shallow victory as the Truckers immediately appealed the decision to the PA Supreme Court. Even with an expediated review it may be until October, 2019 before the Court issues a decision. That has given the leaders of the House and Senate a reprieve from doing anything legislatively to fix or improve the situation until after the Supreme Court decision. Which is a great segue into the efforts of the PA On-Line Messengers Association.

Thanks to the creativity of Mark Johnson, and the education efforts of the PAOLMA Board of Directors, the message regarding the serious amount of lost revenue from the removal of license plate stickers is being communicated to, and understood by, members and staff in the General Assembly. You may recall that the Association determined that after stickers were no longer required on license plate as of January 1, 2017 PennDOT lost actual and potential revenue of over $22 Million in 2017. In 2018 that number is over $10 Million in lost revenue. For an agency strapped for cash, and robbing the Turnpike for mass transit funds, $22 Million seems like a frivolous giveaway. Remember PennDOT Secretary Leslie Richards and PennDOT telling the world that removing stickers would save PennDOT $1.5 Million each year? Apparently PennDOT decided to lose over $22 Million in revenue in order to save $1.5 Million in 2017.



This information, coupled with the introduction of new legislation to create a 2-in-1 registration/inspection sticker on the license plate, now requires active education by all messengers with members of the General Assembly. PAOLMA Board members have met with the bill's sponsor, Representative Barry Jozwiak (R-Berks), and the Chairman of the House Transportation Committee, Representative Tim Hennessey (R-Chester) to educate them and discuss a strategy to enactment of the bill. The legislation has not yet been assigned a Bill Number (which should occur in the coming days), but thanks to PAOLMA the bill does have a bipartisan group of co-sponsors including Representatives Harkins (D-Erie), Toohill (R-Luzerne), Knowles (R-Schuylkill), Bernstine (R- Lawrence), Helm (R-Dauphin), Neilson (D-Philadelphia), Lawrence (R-Chester), Delozier (R-Cumberland), Nelson (R-Westmoreland), Davis (D-Berks), Gillen (R-Berks), and Mackenzie (R-Lehigh). The PAOLMA Board of Directors will spend the coming weeks in Harrisburg working with members to increase this list and make arrangements to move the bill forward in the House and the Senate.

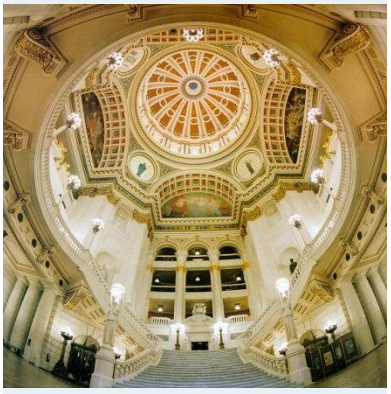
WE NEED MORE CO-SPONSORS!! Our current goal is to ask each of you to contact your local state representative and ask her/him to sign on to Rep. Jozwiak's 2-in-1 sticker bill legislation as quickly as they can. In visits last month your Board members convinced at least 10 members to sign onto the bill as co-sponsors. A piece of legislation with large numbers of co-sponsors is more likely to be quickly and successfully enacted because those numbers reflect broad support and momentum for the bill.

So PLEASE contact your local hometown representative and get them to sign on!!! If you have any questions or concerns about how to do this education piece with your representative please contact Bob Taylor (rst@cameron-companies.com) who can answer your questions and provide suitable

From the Desk of Robert Taylor – continued

direction. Now is the time to spring into action!!!

The PAOLMA Board of Directors is headed to Harrisburg in May and June to continue the effort. Hopefully, between their efforts and your work with your local representatives back home we should make considerable progress in the coming weeks on this critical legislation.



For Your Information

Submitted By - Judiann Marshall

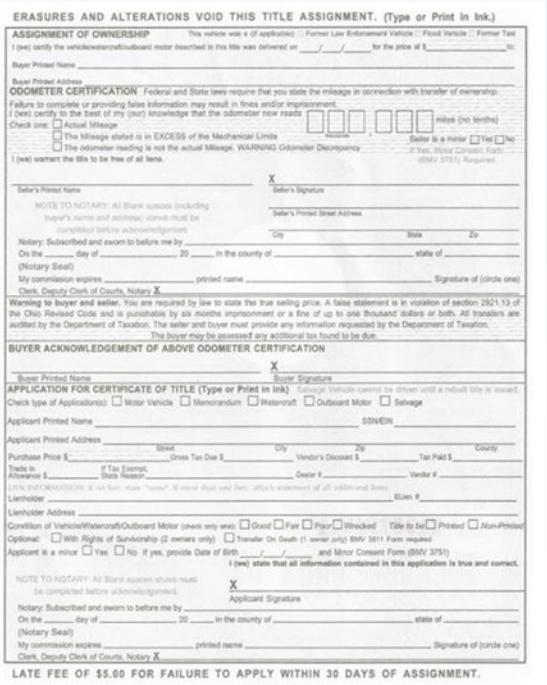
AAA East Central

You may start to see the new title Ohio title circulating through the branches. Here is a picture example of what they look like currently and the new version.

Current Title (2016 Version)

Size: 7" x 8"

FRONT



BACK

Color (front): Brown & Blue; Brown Border
Front Layout:
Limited space for ownership and vehicle information
"Brand" prints in two heading names
Space constraints allow only three brands (notations) to print, if applicable
Back Layout:
Limited space to record buyer/seller information
No variation of color to separate the different sections

For Your Information

Submitted By - Judiann Marshall

AAA East Central

New Title (Beginning January 2019)

Size: 8.5" x 11"

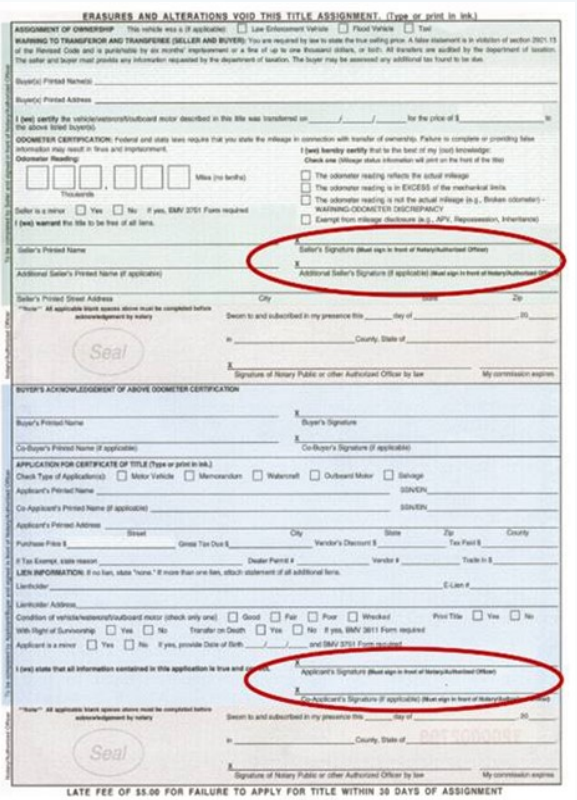
Color (front): Blue & Green; Blue Border

Front Layout:

Additional space for ownership and vehicle information

Using language consistent with Ohio Revised Code,

FRONT



BACK

"Notation" (instead of "Brand") will print in two heading names

Extra space will allow for more than three notations to print, if applicable *(Effective after the new title has been implemented throughout the state)*

Back Layout:

Additional space to record buyer/seller information

Color-coded areas and additional instruction to differentiate the actions of the seller(s), buyer (s), and notary public/authorized officer

Seller = Green

Buyer = Blue

Notary Public/Authorized Officer = Gray

Larger notarizing areas with reminders to sign in front of a notary public/authorized officer

For Your Information

Submitted By - Judiann Marshall

AAA East Central

Any customer in need of a change of name, gender or date of birth must personally take the original documents to a Penn-DOT Driver License Center for processing.

Changes due to:

Marriage- Marriage License (If getting a Real ID, customer will need triple seal certificate, marriage documentation from the courts, not the signed marriage license from the officiant, pastor or reverend)

Divorce-Divorce Decree or Right to Resume Prior Surname documentation

Any other reason for name change- Court Order

Date of Birth- Original Birth Certificate or Passport will suffice

We have started to see rejections coming back to the branches directing customers to go to a PennDOT Driver License center. Please give customer original paperwork/application back and direct them to their local Driver License center for processing. If customer needs more information, please encourage them to call **PennDOT** at 1-(800) 932-4600.

Questions of The Month

Question of the Month: Military Common Access Card

Q. Can an issuing agent accept a Military Common Access card to perform PennDOT titling and motor vehicle paperwork?

A. Yes, Per PennDOT Special Edition Bulletin 14-7, we can use a Military Common Access card to perform PennDOT registration and titling transactions. PennDOT considers the processing of these transactions as a "military-related benefit" on behalf of the state.

Issuing agents are required to attach a legible photocopy of the front and back of the accepted identification credential, along with any title and/or registration application submitted to PennDOT for processing.

For Your Information

Submitted By - Judiann Marshall

AAA East Central

Local Use Fee Update
All changes are effective February 21, 2019

- **Fee for Local Use Annual Fee.** Section 1935(b) of the Vehicle Code was amended to make the Fee for Local Use an annual fee. The fee will be based on the number of years a customer wants to register their vehicle. Customers who register their vehicle for multiple years will pay the annual $5 fee for every year of registration. This means a customer will pay a fee of $10 for a two-year and $25 for a five-year vehicle registration. The fee is collected by PennDOT at the time the vehicle is initially registered and when the registration is renewed. The annual fee will not be collected at the time a registration is transferred to another vehicle.

Customers will no longer receive a $5.00 discount for re-newing at the 2yr renewal rate. They will now be charged $5.00 local use fee for each year of the registration renewal. Ex. 1yr= 5.00 2yr= 10.00 5yr= 25.00 (for trailers) in addition to the registration fee. They will continue to pay the 5.00 lo-cal use fee for the initial registration transactions. PennDOT will no longer charge the $5.00 local use fee at the time of a plate transfer.

For Your Information

Submitted By - Judiann Marshall

AAA East Central

PennDOT has created the new plates listed below:

Historic Military Registration Plate (MV-11M $75.00)
Distracted Driving Awareness Registration Plate (MV-918 $40.00)
Honoring Our Women Veterans Registration Plate (MV-914 $35.00)
Soldier's Medal Registration Plate (MV-150 $20.00)
Veteran of an Allied Foreign Country Registration Plate (MV-150FA $20.00)

Pennsylvania Distracted Driver Plate

February 21, 2019, PennDOT introduced the new Pennsylvania

DISTRACTED DRIVING AWARENESS registration plate. The fee is $40.00, and the proceeds will be used to advance public education and outreach on the dangers posed by driving distracted exclusively.

Requests for Distracted Driving Awareness registration plates are restricted to passenger cars or trucks with a registered gross weight of not more than **14,000 pounds**, motorcycles and motor homes.

For Your Information

Submitted By - Judiann Marshall

AAA East Central

Updated Motor Vehicle Forms

MV-13ST (1-19)
MV-14EV (2-19)
MV-27 (12-18)
MV-27B (1-19)
MV-63 (2-19)
MV-140 (2-19)
MV-150 (2-19)

Moving PennDOT Forward

pennsylvania
DEPARTMENT OF TRANSPORTATION

Driver and Vehicle Services Update

Bureau of Motor Vehicles – Research and Support Operations Section
P.O. Box 68031, Harrisburg, PA 17106-8031

This bulletin may be downloaded by visiting the Driver and Vehicle Services website at www.dmv.pa.gov.

Tom Wolf, Governor Leslie S. Richards, Secretary

BULLETIN NO. 19-06C April 2019

SPECIAL EDITION

REAL ID

This is a clarification to the Driver and Vehicle Services Update bulletin, number 19-06, related to REAL ID and the identification credentials that are acceptable for the purposes of titling and registering a vehicle in Pennsylvania.

As you are aware, PennDOT began issuing REAL ID credentials March 1, 2019. In the above-mentioned bulletin, PennDOT provided information related to titling and/or registering vehicles in Pennsylvania. Specifically, PennDOT advised that customers may use their current or expired identification credential AND their REAL ID receipt in lieu of one of the acceptable identification credentials listed on the Acceptable Proof of Identification Documents for Completing Motor Vehicle Forms Fact Sheet, while the customer waits for their REAL ID product to be mailed to them.

It is important to note that the receipt, along with the customers driver's license, is considered a temporary driver's license credential issued by PennDOT. This receipt is only issued if the customer does not visit one of the 12 REAL ID centers across Pennsylvania that issue the REAL ID credential over the counter. For those customers who did not visit one of the 12 REAL ID centers, they will receive their REAL ID credential in the mail within 15 business days of the application for the REAL ID.

For further clarification, attached is a copy of the valid REAL ID receipt (refer to page 2 of this bulletin) that may be used for titling and/or registration purposes. It has been brought to our attention that customers are providing authorized agents the REAL ID **product** receipt which is not acceptable (refer to page 3 of this bulletin). The acceptable REAL ID receipt includes information that is found on the driver's license, including name, address, date of birth, etc., and has a space for the customer's signature. The REAL ID product receipt does not contain customer information and is not considered a temporary driver's license credential. If a customer is unable to provide an acceptable form of identification to title and/or register their vehicle, they will need to wait to complete their application for a Pennsylvania Certificate of Title and/or registration until they receive their REAL ID credential in the mail.

Sample REAL ID Receipt

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF TRANSPORTATION
Bureau of Driver Licensing
REAL ID Receipt
Date: 01/01/2019

This **Temporary Driver's License** can be used from 01/01/2019 through 01/31/2019 as a driving document.

Your confirmation number is 19001-1234-12345-6-001 Please keep your receipt.

This Temporary Driver's License should be carried with your most recent driver's license issued by PennDOT.

If you have a valid photo and signature on file with PennDOT, you will receive your new REAL ID Driver's License in the mail in up to fifteen (15) business days. **Upon receipt of your new REAL ID Driver's License, please destroy the Driver's License that was previously issued to you. It is no longer valid.**

If you do not receive your camera card or new driver's license containing the REAL ID indicator on or before the expiration date listed above, please contact PennDOT's Driver and Vehicle Services Customer Care Center, Monday through Friday (except holidays), from 8 a.m. to 5 p.m. ET at 717-412-5300. TTY callers please dial 711 to reach us.

SAMPLE

DRIVER'S LICENSE INFORMATION

Name:	John Smith
Address:	123 Any Street Anytown, PA 12345
Driver's License Number:	11 222 333
Date of Birth:	01/01/19XX
Sex:	M
Height:	6 01
Eyes:	GRN
Class:	C
Endorsements:	-----
Dup Count:	02
Commercial/Medical Restriction:	"/"
REAL ID:	Y
Veterans Designation:	N
Organ Donor:	Y

Signature: _____

<u>Acceptable</u> for purposes of titling and/or registering a vehicle in Pennsylvania:

Commonwealth of PA
PennDOT

REAL ID
Product Receipt

Station: 922
Today's Date: 03/19/2019

TEST PENNDOT
DL ID: XXXXXXXX
1101 S FRONT ST

HARRISBURG, PA 17104

Thank you for participating in Pennsylvania's REAL ID program. Your REAL ID product will be mailed to you within 15 business days. You must carry your camera card, and most recent product. Upon receipt of your REAL ID product, please destroy any product previously issued to you. It is no longer valid.

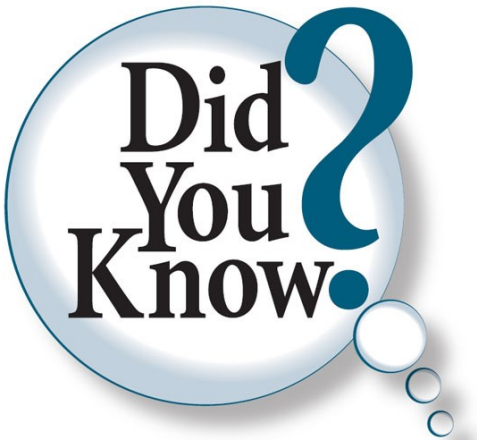
www.dmv.pa.gov

Not acceptable for purposes of titling and/or registering a vehicle in Pennsylvania:

AGENTS ARE REQUIRED TO ENSURE ALL OF THEIR EMPLOYEES RECEIVE PENNDOT'S DRIVER AND VEHICLE SERVICES UPDATE BULLETINS

Did You Know?

Submitted by Jo Naccarato Pa Auto License Brokers



Question: One of our customers traded in a vehicle but he owed more on the trade-in than was allowed so he actually had a -$831.44. What does he owe sales tax on? Can we deduct the value of the trade-in which was $8750 from the purchase price or does he owe on the full purchase price?

Answer: You can deduct the value of the trade ($8750), so he would owe sales tax on the remaining balance.

Question: What is the proper procedure for a Pa. resident who will be trading his vehicle even up for a Maryland titled vehicle from a personal seller?

Answer: for Revenue we would only require that he provide a statement from the seller verifying the transaction. There should be a purchase price listed.

Question: Can a Pa titled vehicle that is already marked as a flood vehicle get an Antique plate?

Answer: It has been confirmed that you can get an antique plate on a Pa titled flood vehicle.

Question: It is required that we have the driver's license number and/or the date of birth on non-DL forms such as MV140s, MV44s, Mv41s etc.?

Answer: If it is listed on the form, it should be completed.

Question: May we use red ink to stamp our site stamps, messenger numbers, dates etc. on paperwork submitted to PennDOT?

Answer: No, you may not use red ink. The scanners that we use now still will not allow a good quality picture if using red ink. Stick to the black.

Did You Know?

Submitted by Jo Naccarato Pa Auto License Brokers

Question: May an executor that was named in a will who cannot be present to complete a Pa. title application give POA to another person to sell the vehicle in Pa?

Answer: Yes

Question: A vehicle was titled in another state in the name of husband and wife. The husband dies. The title was not changed into the wife's name before she moved to Pa. When she applies for a Pa. title, can the title fee be waived for the surviving spouse?

Answer: In this scenario, a title fee is required. The vehicle is being titled in Pa. for the 1st time.

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APPORTIONED APPLICATION
COVER SHEET

ACCOUNT NUMBER: _____

NAME: _____

DATE OF SUBMITTAl: _____

Please check the applicable box!

☐ INVOICE (with Certified Check)

☐ RENEWAL *(Annual application to obtain an invoice)*

☐ MV-558- APPLICATION FOR REPLACEMENT CREDENTIALS
(Plate, Cab Card, Weight Decal)

☐ ARP APPLICATION WITH TITLE ASSIGNMENT *(with T.E.A.R.Issued)*

☐ ARP APPLICATION WITH TITLE ASSIGNMENT *(withoutr.E.A.R.Issued)*

☐ ARP APPLICATION *(with T.E.A.R. Extension Issued)*

☐ MV-587- REQUEST FOR BOOK OF T.E.A.R.

☐ EXTENUATING SITUATION BOX

☐ MISCELLANEOUS — — — — — — — — — — — — — — — — — —

_____

_____

STAPLE MESSENGER CARD HERE

BE SURE CARD INCLUDES:
MESSENGER NUMBER,
ACCOUNT NAME, AND
DATE OF SUBMISSION

Comedy Corner

Submitted by Jo A Naccarato

MY PERSONAL MANTRA WHEN I WAS YOUNG AND IDEALISTIC

IT MUST BE PERFECT

MY PERSONAL MANTRA NOW

CLOSE ENOUGH

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