Pennsylvania OnLine Messenger Association

Pennsylvania Licensing Professionals

Service • Quality • Commitment

www.PAOLMA.com

May 2018
Volume 2, Issue 2

Jo Naccarato
Email: jo@paautolicensebrokers.com
Phone: 717-691-6720
Fax: 717-691-7329

Carol Flament
Email: carolflament@hotmail.com
Phone: 724-323-3093
Fax: 724-258-4496

PAOLMA Newsletter

Published By Katie Lyster,
Performance Auto Tags LLC

The Five Ways to Increase Business Profits

By Todd Rehrig, A&S Katz, LLC

The goal of any business is to make a profit, and there are tons of strategies and devices available to help business owners do this. One of the best summaries of this system was written by Brad Sugars, the founder and Chairman of Action Coach International. Action Coach is the world's number one business coaching company. Mr. Sugars defines the process as the Five Ways.

The process works like this.

# of Leads X **Conversion Rate** = **# of Customers** X **# of Transactions** X **Average Sale** = **Turnover** X **Margins** = **Profits**

The five items highlighted in yellow are the items that you, as the business owner can control and influence. Each one of these items has strategies that you can use to improve your profits. If you'd like a more thorough list of various ways to improve these areas, I'm sure they can be found online or feel free to reach out to me. However, there are hundreds of ways to control these items and some brainstorming should be sufficient to find the ways that work best for your business.

Leads are potential customers. It's people who walk through your door, call you, or visit your website. Obviously, the more leads you have, the more visible your business is. You gain leads through a solid marketing strategy. Leads alone are useless. They only help the business if you can

(continued next page)

Inside this issue

The five Ways to Increase Business Profits.....1-3
Apportioned Application Submittal Instructions.....3
This Month Featuring Mark Johnson...4
From the Desk of Robert Taylor.....5-6
For Your Information.....7
F Stop Flow Chart.....8
Placards.....9
Did You Know?.....10
Apportioned Assembly Instructions & Cover Sheet.....11-12
Comedy Corner.....13

Special points of interest

- Increase Business Profits
- PAOLMA Advocate Updates
- Apportioned Application Submittal Instructions
- F Stop Flowchart
- Placards

The Five Ways to Increase Business Profits– continued

convert them into customers. This is where your employees can make a difference. In the motor vehicle business, a strong sales pitch is not crucial like it is for insurance or car sales. Our customers usually come to us out of necessity, not a desire to shop. However, there are still tactics you can use to increase your conversion rate. You can offer guarantees of your work or you can define why you're a better choice than a competitor. You can offer discounts for repeat customers, or you can find ways to make the process pleasant such as offering coffee. Anything you can do to make your business more attractive than the competitor is going to improve your conversion rate which will increase the number of paying customers. Every time a customer walks out of your door without completing a transaction, it's a lost lead.

> *"Anything you can do to make your business more attractive than the competitor is going to improve your conversion rate which will increase the number of paying customers.*

If you feel that you have enough customers, the next area to consider is the number of transactions. It's easier to sell something else to a customer who is already buying something than to gain another new customer. This item makes more sense in a retail setting. "Would you like fries with that?" is a good example. For our job, it's not as clear. If someone is buying a car, you're not going to convince them to buy a second one to get a discount on their title work. However, you still have some opportunities.

In my offices, we also offer insurance. I instruct my staff that anytime a customer presents insurance that isn't with us, they are to ask the person how satisfied they are with their company. Depending on the person's response, we will respond differently, but always with the purpose of letting the customer know we sell insurance here. We've gained many insurance customers by doing this, and this also increases the likelihood that they'll return to us for their future motor vehicle needs.

Another tactic is a loyalty program. If a customer reaches five transactions with us, we discount their 6th. Once they hit ten, we waive our fees for the 11th. These people are less likely to go to a competitor in the future, less likely to renew online, and they may tell their friends of this program, gaining us even more customers. By increasing the number of transactions per customer or the frequency and likelihood of their return, you're increasing your profits.

The Average Sale is also very important, but it amazes me how many people get hung up on the lowest price fallacy. I've worked and managed in retail stores and I own a self-storage business. Please trust me on this if on nothing else. The Lowest Price is not the way to run a business and gain customers. Period. If you don't believe me, just try it. I used to be skeptical as well and had to witness it myself.

Before I took over our tag business, we advertised and offered the lowest fees in our area. It was a matter of pride for our employees and was thought to be our selling point. I did some research and found out we were 10% to 20% lower than anyone else around us. When I mentioned we were going to raise our prices, my staff protested vehemently. "We're going to lose all of our customer!" "We're going to lose our jobs!"

I forged ahead with my plan anyway. For the first few weeks, employees would come to me saying "Mr. Jones is upset because of the increase," or "Mr. Smith says he's going to so-and-so because they're cheaper." And we may have lost a very, very small portion of customers at first. (Continued on next page)

The Five Ways to Increase Business Profits– continued

But once the dust cleared, we actually gained more customers than we had before, and these customers were paying more. Our low-price guarantee was actually hurting us! I can't prove why this happened, but I believe that people viewed low prices as inferior quality.

Over the years I've had to fight this battle many times, and the results are always the same. By reasonably raising your fees annually or at least every few years, you are not going to lose customers. Furthermore, if you divert some of the extra profits to your staff, they will buy-in more enthusiastically and improve their conversion rate.

The last area you can influence is your profit margins. There are hundreds of strategies for doing this, such as cutting expenses, streamlining your processes, accurate scheduling, and reducing your errors. Personally, I view this item as the final straw. I'd rather improve my profits through growth and customer acquisition than by controlling overhead. However, you don't want to ignore this if you feel you can control it better.

According to this formula, there are only five areas that you need to review to increase your profits. Find ideas to improve in each of these areas and try one every month. If it works, you make it part of your normal routine. If it doesn't work, you try something else. But if you can focus on these items, you'll find you're able to grow your business more easily. ◆

Apportioned Application Submittal Instructions

Submitted by John Hartman and Jill Goetz

It is again Apportioned crunch time. It is extremely important the attached instructions are followed. This will help you receive your finished product back faster. The applications must be assembled as per the Apportioned Assembly Renewal/Invoice instructions. The application must then have the Apportioned Application Cover Sheet on the top. The cover sheet must have a messenger card (post-it) stapled in the lower left hand corner. See sample below for the exact order of what the post-it should contain.

222222 ----------Your messenger

ABC TRUCKING--Name of customer

MAY 15TH, 2018--Submittal date

(See pages 11 & 12 for Apportioned Instructions Form & Cover Sheet)

Get To Know Your Board Members

This Month Featuring Mark Johnson

Runkle's Notary Tag Title

As told to Jo Naccarato

1. How and when did you get started in this business?

I grew up around the notary business. Runkle's Notary Tag Title is a family owned business. On March 28, 1979, at the age of 12, I was standing in line at the Farm Show doing registration renewals. This is when all passenger vehicles expired on the last day of March. It was also the day that Three Mile Island had a partial melt down.

2. What was your best business decision?

Purchasing the family business from my Grandfather in 1995 and expanding into the Insurance industry and opening additional offices. This allowed Runkle's to be known in the York and Adams County area.

3. What was your worst business decision?

Trying to expand too far from home. We once tried the Coatesville market, but it was too far to manage effectively.

4. From your years of experience in the business what would be your advice to other messengers.

Treat all people with respect; employees, coworkers and customers.

5. What are your favorite leisure time activities?

Being involved with our church. Our family is active in a Life Group, leading a Bible study at our office and Awana (children's ministry). I am also on the church finance committee, camera tech team and recently been approved to serve as a Deacon.

Our family is also active outdoors. We like to boat, fish and swim. We also enjoy traveling.

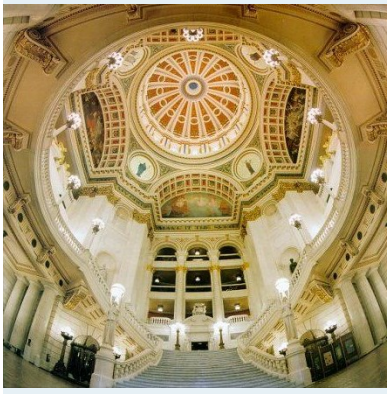
6. What are your goals for this Association?

My goal for the Association is to see that Messengers and Agents are treated as respectable partners with PennDOT and other State Agencies. I would also like to see that we are part of PennDOT's solution for serving PA residence for many years to come. ◆

From the Desk of Robert Taylor – PAOLMA Advocate

The last newsletter predicted the preoccupation of the elected officials in Harrisburg with "Election Year, 2018," and that preoccupation has only intensified! It's not enough that the limitless schedule of fundraising breakfasts, lunches, dinners, baseball games, trap shoots and the like consume many days and hours of the Legislators' time in Harrisburg, but we then have the opportunity to watch, listen, and read all the negative candidate advertisements that clog the airways on television, radio, and social media. A cynic might suggest that our elected officials are more concerned with self-preservation in office than actually doing the "People's Business." So call us cynical!

Governor Wolf is running for Governor without challenge among Democrats. His embattled Lt. Governor, Mike Stack of Philadelphia, is in a hotly contested primary election with other lesser known Democrats. This race will keep election night junkies up until the wee hours of Wednesday, May 16th, as it will likely be a close one. It's highly unusual for a sitting Governor or Lt. Governor to get bounced from office by her/his own party. Is 2018 the year?



State Senator Scott Wagner (York) is running for Governor, too. But in the Republican race he is being challenged by Allegheny County businessman Paul Mango and Pittsburgh lawyer, Laura Ellsworth. Wagner was endorsed by the Pennsylvania Republican Party in February, so he should have a bit of an advantage, although every election in the past decade suggests that party loyalty and party-line voting are less and less a determining factor in the voters' choices. Wagner is running with Philly businessman, Jeff Bartos as his Lt. Governor candidate, even though PA law requires voters to elect the Governor and Lt. Governor separately in primary elections. Advertisements coming from the Wagner and Mango campaigns have been mostly directed toward each other, and may have reached a new low in terms of nastiness. It's ugly.

25 state Senate seats and all 203 state House seats are on the ballot for Primary Election Day, May 16, 2018, and General Election Day, November 6, 2018. One can always anticipate changes in the General Assembly after an election year.

Legislative activity in Harrisburg in 2018 has been modest, and most bills considered by the General Assembly are those that promote the philosophical attitudes or agenda of the elected officials, so to curry favor with their voters. Much feel good legislation is considered, and controversial measures are rarely debated except to draw clear distinctions between the two political parties for all voters to see. After Primary Election Day, 2018, the General Assembly and Governor will get serious about crafting and passing the Commonwealth's General Operating Budget for Fiscal Year 2018-2019 which begins July 1, 2018. Don't expect any tax increases or any huge controversy in the budget. The elected members want to get this done on time and balanced without any missteps or misdeeds. After all, it's an election year! Failing to pass a timely and balanced budget is tantamount to not doing your job if you are the Governor or in the General Assembly. That could make voters very unhappy!

OLM's will want to pay attention to legislation about to be introduced by Representatives Barry Jozwiak (R-Berks County) and Dom Costa (D-Allegheny County). These two long-time supporters of the OLM's have been crafting a bill since early January that will create a 2-in-1 sticker on the PA license plate. This new sticker will include both the registration and physical vehicle safety inspection.
(continued next page)

From the Desk of Robert Taylor – continued

The legislation has been crafted with significant input from stakeholder groups, most actively the PA Online Messengers' Association and its Board of Directors. PennDOT has also been consulted and offered their suggestions. The bill should be introduced by mid-May, 2018, and will codify the role of OLM's in the registration and inspection process. As a priority for the Association and various law enforcement groups, the bill is expected to receive plenty of attention.

Thanks to statistics developed by Mark Johnson, member of the PA Online Messengers' Association's Board of Directors, the aforementioned legislation is receiving serious consideration. After cumbersome analysis of available PennDOT data, it was discovered that between 2010 and 2016 PennDOT saw an annual average increase of 71,000 new passenger car (only) registrations. After the removal of the stickers on January 1, 2017, passenger car registrations for 2017 alone dropped by 184,243, costing Pennsylvania $6,816,991 in revenue below 2016. The total loss of revenue for Pennsylvania due to decreases in registrations of ALL vehicle types in 2017 was $11,064,626. These are actual loss figures, not calculating the average year-over-year increases, seen between 2010 and 2016. Had PennDOT calculated the average annual increase/decrease of registrations in all vehicle classifications compared to the actual 2017 numbers, they would have found the Commonwealth lost more than $22 million in registration fee revenue last year. It's nice to remember that PennDOT indicated to the Governor and General Assembly, when pushing for the enactment of Act 89 in 2013, that eliminating stickers would save the Department $1.5 million each year in sticker costs. Losing $22 million a year to save $1.5 million doesn't sound like wise budgeting, investing, or money management.

Tuesday, May 15, 2018 is Primary Election Day in Pennsylvania. You can't be a cynic if you don't VOTE! See you at the polling place! ◆

For Your Information

Submitted by Jo Naccarato

I am always nervous about our liability when we assign the title and notarize the sellers signature and the buyer leaves without completing the title work. We have this form that we have the buyer and seller complete. We give them each a copy and keep a copy on file in the office in date order. It also helps encourage the completion of the process here.

FOR YOUR INFORMATION

The Pennsylvania Department of Transportation states the following.
"When sections A and D are signed and notarized on the title, the title has been transferred". The Department of Transportation also states an issuing agent is not allowed to notarize section D on the title and then release the title back to the buyer. Once section D is completed the issuing agent must complete the title transfer and submit it to the Department. The buyer only has 20 days from the date the sellers signature is notarized to complete the title transaction and submit it to PennDOT.

SELLER Since the buyer is not completing the title transfer at this time the vehicle will remain in your name on the PennDOT database until the buyer chooses to complete the transaction (legally the buyer must complete that transaction within 20 days). PennDOT does not consider the title transfer complete at this time. There may also be additional forms you must complete such as Pa. Form MV-3 if the price is under book value or Pa. Form MV-13 if the vehicle is given as a gift.

BUYER You only have 20 days from today's date to complete this title transfer. This will require you to have Section D of the title completed and an MV4ST completed by an authorized agent such as Pa Auto License Brokers. You may also be required to complete Pa. form MV-3 if the price is under book value or Pa. form MV-13 if the vehicle is given as a gift. Both the MV-3 and the MV13 must be completed by the buyer and the seller.

I acknowledge I have been given a copy of this form.

_____ _____

Seller Sign Buyer Sign

_____ _____

Seller Print Buyer Print

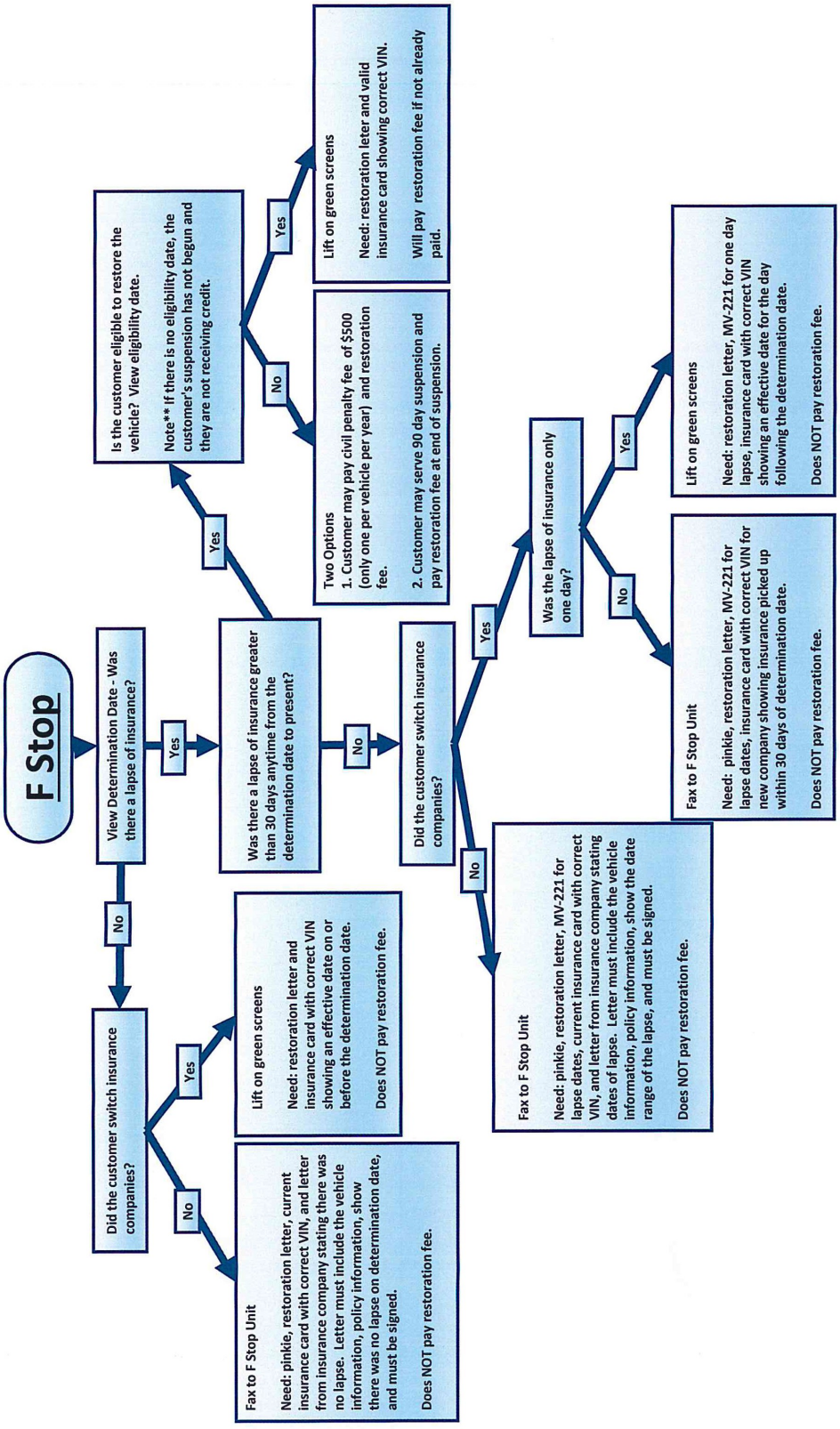
Date_____ Date_____

Identifier _____

Title or VIN Number

F Stop Flowchart

Submitted by Megan Laughman Runkles Notary Tag Title



Placards

Submitted by Megan Laughman Runkles Notary Tag Title

Valid for

- 5 Years - Permanent and severely disabled veteran placards
- Up to 6 months - Temporary placards

# of Placards

- Businesses – May have up to 8 permanent placards. Businesses are not eligible for temporary placards.
- Individuals – May have two placards or one placard and one disability plate.

Medical Information

- Who is authorized to sign as a health care provider?
  - A physician, chiropractor, podiatrist, physician's assistant, or a certified registered nurse practitioner
  - Must be licensed or certified to practice in PA or a contiguous state (along the boundaries of PA).
  - Those states are New York, New Jersey, Delaware, Maryland, West Virginia, and Ohio.
- If the medical # is illegible, you may be able to locate it on the Dept. of State website by the medical provider's name. The website is https://www.pals.pa.gov/#/page/search
- A police officer may certify the applicant is blind or does not have the full use of one or both legs.

What may be processed on placard website and what must be sent to PennDOT for processing?

- All temporary placard requests must be sent to PennDOT for processing
- All requests where the applicant is blind must be sent to PennDOT for processing
- All requests for severely disabled veteran placards must be sent to PennDOT for processing.
- Business placards may be processed on the placard website
- Permanent requests – renewals, original requests, changes, and replacements – may be processed on the placard website

How long does a customer have to renew their placard once it's expired?

- Permanent – up to six months. After six months, the individual will need to reapply as an original request.
- Temporary – Once the temporary is expired, the individual will need to reapply as an original request for either a temporary or a permanent placard.

Notarization

- Original Request – Notarization required
- Replacements – Notarization required
- Renewals – Notarization not required
- Address Change – Notarization not required
- Name Change – Notarization not required

Reserved Parking

- An individual should contact their local municipality about having a designated handicap parking place in front of their residence. ◆

Did You Know?

Submitted by Jo Naccarato Pa Auto License Brokers

1. When submitting pictures with any application, they must be taped to a blank piece of 8 ½ x 11 sheet of paper. Never tape them to a bud sheet.

2. I asked if a title was in the name of a sole-proprietorship and the sole-proprietor was deceased if that title could be transferred using a short certificate in the deceased's name.

Answer: Yes because he was sole-proprietor the title could be transferred using the short certificate.

3. I asked Martha Brown of the Pa Department of State the following question. If an individual had a DUI and went through the ARD program must they answer yes to the question in Part two of the notary application "Have you ever been convicted or accepted Accelerated Rehabilitative Disposition etc."

Answer: They need to answer Yes unless they are positive the criminal matter has been completely expunged (removed) from their record. If it is expunged they should have an expungement order from a court. Finishing ARD does not always lead to an expungement. The question asks about ALL crimes and the Department weeds out whether they involve fraud, deceit or dishonesty. A single DUI will not keep them from being a notary and they should tell the Department about it unless it has been expunged.

4. When an issuing agent (yes this includes dealers) signs as POA for the buyer on title work they must include a copy of their drivers license with the title work. This is a legal requirement. (This thanks to Sarah Young of Wiggins Notary clarified by Elizabeth Threnhauser).

5. A Pennsylvania notary seal must include a border. If it does not have a border, it is not legal.

6. If you are a T/A agent, you cannot issue a T/A for a reconstructed vehicle unless you can do a title only in your office or until the title only is processed by PennDOT. ◆

APPORTIONED ASSEMBLY
RENEWAL / INVOICE INSTRUCTIONS

<< *PLEASE READ* >>

IN ORDER TO EXPEDITE THE APPORTIONED RENEWAL APPLICATION PROCESSING, FOLLOW THE ASSEMBLY INSTRUCTIONS EXACTLY AS INDICATED BELOW AND PLACE ALL DOCUMENTS IN THE ORDER AS LISTED.
****(NOTE: The renewal application will produce an invoice)*****

1. **Complete the Apportioned Application *cover sheet* and staple a *white ticket* to the lower left corner in order to have the invoice returned to the Messenger.**
2. **Assemble Renewal application – Pages 1,2,3,4,5 etc.**
3. **Any supplemental information, *i.e.,* IRS 2290, insurance information, etc.**
4. **To submit items 1, 2 and 3 for processing, use ONE STAPLE IN THE UPPER LEFT CORNER OF THE ENTIRE RENEWAL APPLICATION.**

APPRORTIONED RENEWAL INVOICE: INVOICE PRODUCES FINAL CREDENTIALS

1. **Complete the Apportioned Application *cover sheet* and staple a *white ticket* to the lower left corner in order to have the final credentials return to the Messenger.**
2. **CHECK – Horizontal at top. List account # in Memo line of check.**
3. **IRP BILLING INVOICE PAGE followed by remaining application.**
4. ***To submit items 1, 2 and 3 for processing, use ONE STAPLE IN THE UPPER LEFT CORNER OF THE ENTIRE RENEWAL INVOICE APPLICATION.***

APPLICATIONS RECEIVED THAT ARE NOT IN THE CORRECT SUBMITTAL ORDER WILL BE RETURNED TO THE MESSENGER TO BE ASSEMBLED CORRECTLY.

JOHN HARTMAN

APPORTIONED APPLICATION COVER SHEET

ACCOUNT NUMBER: _____

NAME: _____

DATE OF SUBMITTAL: _____

Please check the applicable box!

☐ INVOICE (With check)

☐ RENEWAL *(Application that will produce an invoice)*

☐ MV 558 - REPLACEMENT CREDENTIALS

☐ MV 555 - JURISDICTION ADD

☐ ARP with TITLE ASSIGNMENT *(With T.A. issued)*

☐ ARP with TITLE ASSIGNMENT *(Without T.A. issued)*

☐ ARP APPLICATION *(With T.A. issued)*

☐ ARP APPLICATION (*Without* T.A. issued)

☐ MILEAGE REPORT *(To be filed by October 17)*

☐ TEMPORARY AUTHORITY ***EXTENSION***

☐ T.A. *(MV587- For additional supply of Temporary Authorities)*

STAPLE MESSENGER CARD HERE

Be sure card includes: *Messenger Number, Account Name, and Date of Submission*

Comedy Corner

Submitted by Jo A Naccarato

I USED UP ALL MY SICK TIME. NOW I HAVE TO CALL IN DEAD!

Disclaimer: The information contained in this newsletter is for general information purposes only. The information is provided by the Pennsylvania Online Messenger Association, it's volunteers and invited government entities and while we endeavor to keep the information up to date and correct, we make no representations or warranties of any kind, express or implicit, about the completeness, accuracy, legality, reliability or suitability with respect to the information, forms or services contained in this newsletter. Any reliance you place on such information is therefore strictly at your own risk. It is therefore the responsibility of each receiver of this newsletter to verify the information provided and/or seek professional guidance/advice before taking any actions on information in this newsletter.

In no event will Pennsylvania Online Messenger Association or it's volunteers or presenters/contributors be held responsible if inaccurate information is unintentionally given in this newsletter. In no event will Pennsylvania Online Messenger Association be held liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of profits or any incidents arising our of or in connection with, any use of the information in this newsletter.