



ATRI News

January/February 2013



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Articles and letters suitable for publication will be published in the next scheduled newsletter as space permits. Material should be sent to:

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Articles may be edited for length and format.

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President's Perspective

Larry Brosten, ATRI President

Happy New Year! As another holiday season concludes I am left to reflect on the many blessings in my life. At the top of my list is the continuing love and support I get from my family, all the good times I enjoy with a great group of friends and business associates and the satisfaction I have in knowing I am part of an industry that continues to evolve and prosper, albeit in these uncertain times.

If someone were to ask me what I wanted most in 2013, it wouldn't be a material thing of any kind. Instead, I want something our entire industry could benefit from. I would want this to be the year that we saw the beginning of the end of terms like junkyard, junk car and all the other similar, uncomplimentary words used to describe modern auto recycling.

The use of outmoded terms puts a crimp in my spirit, no matter the time of year.

I realize that some of you reading this are not as sensitive to the "J" word as I am. But I strongly believe that we are living in an era where words count more than ever. As we modernize our standards and

practices, it is in our industry's long-term best interest to reinforce modern terminology to go along with the operational advancements we've made.

Right now there's a juxtaposition occurring. As we adapt terms like "end-of-life vehicles", and "auto recycling centers," into our marketing efforts, the most common internet search engines keywords our customers use to find us are words like junkyard and junk cars. Realistically, I don't expect that to change anytime soon. However, with continuing efforts to educate consumers, it might change eventually.

From an organizational standpoint, one thing that could help accelerate that change is to lobby our elected officials to update the terminology the Secretary of State's office uses in official documents from junk to end-of-life. In addition, working with state officials to adapt new terminology would be a great way to get favorable attention for our industry in the press.

No matter how difficult or unlikely my wishes might prove to be, it is only fitting I chose the beginning of a new year to put my wish list of sorts on paper. There is another item on my list which I know is much more certain to occur. It's the continuing benefits our industry will receive as a result of the dedication and hard work of ATRI's Board of Directors, our Executive Director, Michelle Lechner, and our member businesses and associates. On behalf of the entire governing body of ATRI, I wish all of you a happy, healthy and profitable 2013.

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Executive's Viewpoint

Michelle Lechner, Executive Director



WOW! January 2013, already! I hope you had a wonderful and safe holiday season. Another year in the wonderful world of the auto recycling industry has come and gone. Let's see, as I recap and think about what has transpired in the past year, the word that comes to mind is "technology". In today's world you better know how to use a computer, have a decent cell phone, and understand the concept of moving along with the times. While I think auto recyclers are being viewed differently, I can't help but think it is because of "technology". Unfortunately, all of this wonderful technology today takes us away from the personal connection as we all know it.

You probably noticed the cover of the newsletter? Parts Trader is a perfect example of what I am talking about. The first time I heard about Parts Trader was actually from the auto body industry. The second time I heard about it was while I was at the ARA convention in Orlando and someone asked me what my members had to say about it? I really did not have an answer for them. I do now, and that answer is mixed feelings.

Once Parts Trader decided to invite some of the Chicago area yards to meetings, explaining their pilot program to be rolled out early December my phone began to blow up with calls asking, what is

this all about? I called Parts Trader and after a few attempts only, I got a return call. I asked Parts Trader to come and speak to the membership and explain in more detail how the program will work. The meeting was all of two and half hours with some good discussion which including a question and answer period. Some felt there are still lots of unanswered questions, and there are, even the representatives from Parts Trader agreed with that. From my stand point, I think this program streamlines the order process with everything bought online. It is like buying airline tickets, who has the best deal? So is it really like buying airline tickets where there are so many sites to choose from? When I think about that, then there must be a fee for it right? That question went unanswered at the meeting.

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Auto & Truck Recyclers of Illinois Association News

6

January/February 2013

I am told this will be a Nation Wide program and just some of you from and around the Chicago area were invited to partake in the pilot program. It is my job to provide you with news you can use, ATRI held the meeting, now you tell me how the program is going for you, once you have signed on to the Parts Trader Program.

Now let's take a minute and look at the flip side of coin here, it is my understanding there are 25 recyclers, some from MO, some in Southern IL and IN are going back to the old method of the two cans and a string theory with the "St. Louis Short Line". They simply make a call and arrange to meet and drop off parts as needed, without taking advantage of anyone. All understand there is no guarantee on payment, so they are on their own if collection problems arise. Their fee is a \$100 a month for going back to the way things

were done with the hope of success, and rekindling old friendships along the way. I will keep you posted on this and how it goes, with the thought of going back to the way things were done, simply the old fashion way.

The ATRI President, Larry Brosten and I, will continue our mission on visiting yards. Next stop will be in the Southern portion of IL. ATRI is also planning on hosting a meet & greet, round table in the Collinsville area in January. Watch your email for more details. Always remember, if your email address changes, or you are not getting emails from me, please let me know.

Here's wishing you all a great and prosperous 2013, and thank you for your support!!!

Michelle Lechner

Executive Director/Lobbyist

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Illinois Green Car Program Management

In our effort to continuously improve the Green Car Program, we are pleased to announce that you now have a choice in auditors for your annual recertification. A list of approved auditors will be released in the coming months.

We are also pleased to announce that James Environmental Management, Inc. has agreed to step in as administrator of our Green Car Program following the resignation of our previous program manager. JEM is the longest standing member of the National Automotive Recycler Association's (ARA's) Certified Automotive Recyclers (CAR) Committee, and performs over 150 CAR audits annually. As an Associate Member of the Automotive and Truck Recyclers of Illinois (ATRI) Association, JEM has over 10 years of experience providing compliance assurance services to more than a dozen facilities in Illinois.

James Environmental Management, Inc. (JEM) will manage all aspects of the IL-CAR program, to include providing the association with quarterly reports regarding the certification status of each facility within the program. JEM will also prepare an annual report to be submitted to ARA based upon the findings from the audits performed throughout the year.

JEM will offer compliance assurance services at an exclusive rate for IL-CAR association members including the develop-

ment of Storm Water Pollution Prevention Plans (SWPPPs), Comprehensive Annual Inspections and the submittal of Annual Reports to the Illinois Environmental Protection Agency (ILEPA).

Mike James of James Environmental Management will be speaking at CMARC with regard to the Green Car Program and the exclusive price structure for environmental compliance assurance services being offered as an added benefit to Illinois Green Car Members.

Contact Michelle Lechner for further information at 877/880-2874.

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Illinois Green Car Program (Illinois Certified Automotive Recyclers)

Illinois Green Car recognizes and certifies that the member meets certain criteria in terms of environmental impact, safety, licensing and other regulatory standards as well as general business practices. This program is endorsed by the Illinois EPA and is cost effective. For just \$50 a year you can become CAR certified through the National Association. ATRI has an established a working relationship with Illinois EPA so if you have questions for them but don't want to call, ATRI will be glad to make the call and provide you the answers.

ATRI Executive Director is a lobbyist for the association and engages legislative issues pertaining to Illinois auto recyclers. Through the Executive Director, ATRI engages in lobbying efforts and has established relationships with government agencies including the Secretary of State of Illinois.

Education and Training Opportunities

ATRI provides training throughout the year. Additionally, ATRI provides educational programs, social events, yard tours, and networking with fellow recyclers.

Opportunities to network, share and learn from other recyclers. See what works and what does not.

ATRI Newsletter is published 6 times a year

The newsletter is currently mailed to all recyclers in Illinois. The newsletter includes industry news, a complete listing of the membership, updates on legislative and environmental issues and lots of other interesting information I am sure you will find useful in your day-to-day business operations.

CMARC Central Midwest Auto Recyclers Convention and trade show held annually

This event rotates between Illinois and Indiana. This event is designed to bring recyclers and vendors together from all over to network, educate, and provide and encourage camaraderie. We invite our fellow recyclers from surrounding states to attend our convention and trade show, which clearly makes CMARC a regional show like none other.

Website and staff accessibility, www.illinoisautorecyclers.com

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- Newsletter archives
- Calendar of Events, as they are scheduled.
- Parts Search, an opportunity for each member to sell parts.
- Suppliers list, a complete list of suppliers, associate members of ATRI.
- All contact information for the ATRI Board of Directors and Staff.
- Staff accessible to answer all your questions, or find the answer for you.
- Information friendly, ask ATRI to email the membership with an article or question you may have.

ATRI is a member of the Automotive Recyclers Association, the National association for auto recyclers. ATRI is active by participating at the ARA conventions and sharing that information with ATRI Members.

***All Illinois recyclers encouraged to join ATRI and make a
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Change for Good: Six Basic Steps to Developing a Habit

By Joe Caruso

"Habit is habit, and not to be flung out of the window by any man, but coaxed down the stairs a step at a time." – Mark Twain

As one who makes a living helping individuals and organizations create change, I have had to learn a thing or two about what drives habitual behavior and how to change it. Throughout my career, I have written and spoken a great deal about how perception and thought drives behavior (more on this in 'Myths Tend to Distract Us' and 'How Stories Determine Outcomes').

Today I'd like to focus simply on the emotional and behavioral aspects of creating change—or changing habitual behavior.

There are six basic steps to developing a new habit.

1. You must desire change.

While change is a necessary part of growth and death, there are two main drivers that compel most of us to want to change. Either we really have to feel a great disdain, pain, or discomfort with some aspect of our lives, or, we must have such a strong desire for something we want, but don't have, that the absence creates emotional pain or discomfort. In other words, most human beings need to feel compelled in order to do what it takes to change their ways. This implies that we need to also believe that the outcome we want is possible. If we don't think it's possible, we won't be compelled to do what it takes to make it happen. (How hard would you work at trying to hit a baseball if you didn't think you could possibly hit it?)

2. You have to carefully and correctly analyze what you need to change.

As human beings, we have a tendency to lie

to ourselves about ourselves. We are especially vulnerable to this tendency when the matter is something we really don't want to admit to ourselves. I'll paraphrase a sentence from a conversation I had with my friend, Psychoanalyst Curtis Bristol, about a year ago. Denial, once revealed, can become very empowering. Bring a heightened awareness to your consideration of what you need to change; our propensity is



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to consider ourselves while in denial of what we don't want to see (which is often the very thing that needs to change). Don't let denial win the day, open your eyes to what needs to change. In this step it is usually quite helpful to ask either close friends, or behavioral experts, to weigh in on whether you've correctly identified the habitual thinking or behavior that really needs to change in order for you to get what you want.

3. **You must be consistent in your approach.**

It has taken your whole life for you to become the person you are today. If you want to effect a major change in a particular behavior pattern, it will take a sincere and concentrated effort. (More about our capacity to get in our own way). Just as a smoker cannot expect to break the habit by giving up an occasional cigarette, you cannot expect to see compelling results by occasionally improving one or two aspects of what you want to improve, whether it is communication skills, dieting or exercise. Don't get frustrated by the immensity of the task...remember that your life is built in a series of moments. As Blythe said, "The most important things in the world is always what a man is doing at this moment."

4. **Keep your approach consistent with your personality.**

Years ago, one of my brothers decided that he didn't like the extra pounds he was putting on, and he wanted to be more physically fit. He decided that he would start lifting weights in the basement

alone every day. He was fairly successful with this approach for about one week, all the while telling everyone how great he felt, and how everyone else should exercise regularly as well. Soon enough, however, days would pass between workouts. He found many reasons to justify his inability to keep his commitment. His desire for change was just as strong, and he was still unhappy with his physical condition, yet he couldn't seem to get himself to keep his promise to work out every day.

The problem my brother faced was that his solution (lifting weights alone in the basement) was not consistent with his personality. He has always had a propensity for doing things with a group, not in solitude. Once he realized this, he decided he might have better luck playing racquetball a few times a week with his friends. Once he adjusted his solution to match his personality, he was able to keep his commitment on the regular basis that was required for him to reach his goals.

When you consider your approach to creating or breaking a habit, be sure to factor in your personality.

5. **You must have patience.**

If you're the type of person who needs to see immediate results in order to see the project through to the end, I recommend that you set "mini-goals" to reach along the way. Rather than dreaming of the day when you will have completely broken the old habits, focus your efforts on one day, one hour, or one opportunity at a time. It's OK to celebrate each victory along the way, as long as you remember that it is just one battle in a long war. And of course, do not use these victories as an excuse to justify letting the next opportunity slip by, or to stray off course. (Like celebrating losing 5 pounds with a hot fudge sundae!)

6. **Analyze past obstacles.**

Determine the things in the past that kept you from achieving your desired goals and objectives (see hot fudge sundae in #5). Once you surface these obstacles, think about ways



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to effectively address them. Hint: these obstacles often occur well along the way to your goal, as opposed to early on in the process. Whether you need to tape an image or a slogan to your mirror, put daily tasks or reminders in your calendar, or ask a friend to play the 'tough guy' and push you...whatever it takes. Remember that this is a process and not instant gratification. After all, it's past patterns and proclivities that got you your current outcome, and those are not easily "decided" away.

While awareness of these six steps can help you change

habitual behaviors and create desired change, keep in mind that throughout the history of humankind, change has never been easy. Change is a struggle, but one well worth it if you desire personal growth. Over two thousand years ago a guy named Hegel wrote, "Struggle is the law of growth." This is no less true in these modern times.

Joe Caruso is a keynote speaker, business advisor, and author of the CEO bestseller The Power of Losing Control. His clients include Ford Motor Company, Weller Automotive and Truck, Ontario Automotive Recyclers Association, and First Auto Parts of Australia. You can reach Joe through his website, www.carusoleadership.com.

Update on Illinois Mercury Switch Removal Program

By Becky Jayne

Switch Container Shipping Problem – I've heard from some recyclers that UPS will not accept for shipping buckets with switches. After talking with End of Life Vehicle Solutions (ELVS), it appears the issue lies in labeling and packaging the switches for shipment. The switch bucket must be in a properly sealed box. Only put the shipping label on the outside of the box. DO NOT put the Universal Waste sticker on the shipping box. That sticker must be placed on the empty bucket when you receive it. You must write the date the first switch was placed in the bucket on Accumulation Start Date line on the Universal Waste sticker. Please note that you need to keep the box the in which the bucket was shipped. Use that box to ship the switch bucket for recycling.

Steel Pellet Switches in 2003 and Newer Vehicles – ELVS reports that it is receiving a large number of steel pellet switches from 2003 and newer vehicles. The only 2003 vehicle with a mercury switch is the Jeep Wrangler, which has mercury anti-lock brake sen-

sors. Mercury switches were not used in any passenger vehicles after 2004. Please do not ship switches with steel pellets to ELVS.

Becky Jayne is an Environmental Protection Specialist with Illinois EPA. If you have any questions about the Illinois Mercury Switch Removal Program, please do not hesitate to contact her at either Becky.Jayne@illinois.gov, or 217-524-9642.



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Illinois Green Certified Automotive Recycler
(Illinois Green CAR)
Application Form

Owner/Contact Name(s): _____

Business Name: _____

D.B.A. (If applicable): _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Mailing Address (if different): _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____

E-mail: _____

I wish to apply for Illinois Green Certified Automotive Recycler (Illinois Green CAR) certification.

I agree to meet the Illinois Green CAR standards.

I agree to participate in the Illinois Green CAR auditing program to verify compliance with the Illinois CAR standards.

I agree to pay the Illinois Green CAR membership fee as established by ATRI.

I agree to comply with the following guidelines:

- Be a member of ATRI, and meet the membership requirements.
- Appropriately display applicable Illinois Green CAR program identity and promotional materials. I agree to surrender same if ATRI membership is canceled or terminated.
- Improve my effectiveness as a business person and professional automotive recycler either through business courses and seminars offered by ATRI, or by recognized colleges and universities.
- To not knowingly purchase and/or sell automotive parts of questionable origin. An Illinois Green CAR member should take pride in his industry and business, thereby enhancing quality, customer service and confidence.

Illinois Green Car Members

ABC Auto Parts and Sales, Inc.
Auto Parts City, Inc.
BC Automotive, Inc.
Bionic Auto Parts and Sales, Inc.
C & J Auto Parts, Inc.
Elgin Super Auto Parts
I-55 Auto Salvage
Mack's Auto Recycling
New Cats Auto Parts
Rhodes Auto S/S/S, Inc.
Rockford Auto Parts, Inc.
Route 14 Auto Parts
Scotty's Auto Parts
Speedway Auto LTD
Stafford's, Inc.

I understand that as the automotive recycling industry changes, the requirements to be an Illinois Green CAR member may also change, I agree to incorporate any such changes in my business. If I fail to do so, my Illinois Green CAR membership will be subject to termination.

Business Owner Signature: _____ Date: _____

Staff Use Only: _____ (date received by ATRI)

Mail to: Illinois Green Car, c/o ATRI, PO Box 9424, Springfield, IL 62791



The Optimist Creed: Opt for Optimism

By Christine Corelli

“The difference in success or failure is not about always about how well educated you are, how hard you work, how much experience you have, or how well you have mastered essential skills. It’s how you think!”

2013 is upon us. What type of mind-set will best serve you? How about a little optimism?

The Optimist Creed was written in 1921 by Christian D. Larson a Thought Leader, teacher, and prolific author. I thought you just might find inspiration in reading it, with side comments from yours truly.

Promise...

To be so strong that nothing can disturb your peace of mind. *(You are much stronger than you think you are.)*

To talk health, happiness and prosperity to every person you meet. *(No one wants to listen to negativity.)*

To make all your friends feel that there is something in them. *(Bring out the best in your friends, family, colleagues and employees. Life will be much more rewarding.)*

To look at the sunny side of everything and make your optimism come true. *(There’s always something good about any situation. Look for it, and think positively. If you are going through a tough time, remember that your situation is only temporary and that a better future is ahead.)*

To think only of the best, to work only for the best, and to expect only the best. *(Then, you’ll be among the very best.)*

To be just as enthusiastic about the success of others as you are about your own. *(Sometimes hard to do, but “I’m so happy for you,” are words that will endear you to others and demonstrate good character. Be happy for others.)*

To forget the mistakes of the past and press on to the greater achievements of the future. *(What’s done is done. Mistakes are learning opportunities. Press on.)*

To wear a cheerful countenance at all times and give every living creature you meet a smile. *(Try it. See if you get a smile back. It’s fun to do. I do it all the time.)*

To give so much time to the improvement of yourself that you have no time to criticize others. *(All of us can improve in every area of business, life, and personal growth. If you don’t think you need to, get your ego in check.)*

To be too large for worry, too noble for anger, too strong for fear, and too happy to permit the presence of trouble. *(Worry will never change the outcome of what will or will not happen. It’s wasted energy. Anger is okay, but not in public. On fear...allow yourself to feel it, then let it go and do it. On happiness - You must find a reason to be happy every day. Otherwise, life will not be enjoyable.)*

Now, keep these, and any other promises you make to yourself.

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Mitchell RepairCenter™ ToolStore Integrates with Car-Part.com's Pro Search

San Diego, CA – September 14, 2012– Mitchell today announced a new technology integration with Car-Part.com as a partner in the RepairCenter™ ToolStore, making it possible for body shops to search for green parts in the Car-Part Pro marketplace directly from the RepairCenter Workspace.

The Car-Part Pro value added marketplace, designed for body shops and insurance appraisers, is now seamlessly integrated into RepairCenter

through the RepairCenter ToolStore. Car-Part Pro allows professionals to search by delivery date, warranty, recycler certifications, and part quality, and returns all inclusive pricing results from a database of 140 million parts, 4,200 recyclers, and hundreds of alternative parts providers. The built-in Live Service™ messaging feature allows real-time communication with part suppliers, and Car-Part.com's exclusive SmartVin™ technology decodes VINs to simplify part choices during the search.

"This integration gives Mitchell customers the ability to search for green parts and see only those that can be delivered within their cycle time window, meet their warranty criteria, and conform to their quality standards," says Jeff Schroder, founding CEO of Car-Part.com. "We know it's crucial for shop's profitability to have all the information they need at their fingertips, and we're excited to provide a simple and powerful solution directly integrated into Repair Center."

In addition to passing data to facilitate parts lookup and ordering, the RepairCenter ToolStore also provides the ability to receive data back from Car-Part Pro. This two-way integration empowers shops to eliminate the manual steps required to update relevant parts costing and estimate information in RepairCenter, further simplifying workflow. Car-Part Pro interface is offered at no additional cost in the RepairCenter ToolStore and takes just one click to activate.

"Navigating the recycled parts marketplace can be a challenging proposition for shops. Now our customers can rely on Car-Part's feature rich parts procurement solution to help them make more educated decisions about who they do business with



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Auto & Truck Recyclers of Illinois Industry News

January/February 2013

17

and the parts they order,” said Peter Lovasz, Senior Director of Mitchell Repair Solutions. “Integrating the Car-Part Pro interface into RepairCenter makes the parts procurement workflow more streamlined and will benefit all stakeholders in the repair process,” added Lovasz.

Mitchell’s RepairCenter ToolStore is a dynamic market place that empowers body shops to connect with their mission critical collision repair trading partners and third party add-on tools— tools that help shops streamline workflows and run their businesses more profitably and efficiently. Built within RepairCenter’s market leading repair data and business management solutions, the ToolStore features applications across multiple categories such as paint, rental, parts, analytics, accessories, compliance, digital marketing, customer satisfaction and more. The RepairCenter ToolStore is like having every tool in the industry on hand for the collision repair shop workflow.

To learn more about RepairCenter, visit www.repaircenter.mitchell.com, or to get additional information about building your own application in the ToolStore, contact

Mitchell by email at RepairCenterInfo@mitchell.com or telephone at 1-800-238-9111.

About Car-Part.com

Car-Part.com is the leading green parts marketplace, processing 2.3 billion dollars of part searches per month. Car-Part.com developed the only fully integrated suite of products for recyclers to manage their business. Car-Part.com uses this unique capability to power Car-Part Pro.

About Mitchell

Mitchell empowers clients to achieve measurably better outcomes. Providing unparalleled breadth of technology, connectivity and information solutions to the Property & Casualty claims and Collision Repair industries, Mitchell is uniquely able to simplify and accelerate the claims management and collision repair processes.

As a leading provider of Property & Casualty claims technology solutions, Mitchell processes over 50 million transactions annually for over 300 insurance companies/claims payers and over 30,000 collision repair facilities throughout North America. Founded in 1946, Mitchell is headquartered in San Diego, California, and has 1,700 employees. The company is privately owned primarily by the Aurora Capital Group, a Los Angeles-based investment group. For more information about Mitchell, visit www.mitchell.com.

WELCOME TO ATRI

First America Metal Corporation

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ph: 815/521-9888
fax: 815/521-9889

email: tiffanys@firstamericametal.com,
contact: Tiffany Sanderson

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Veteran Insurance Industry Executive Don Porter Joins United Recyclers Group

Insurance industry veteran Don Porter has been named the new Director of Operations/Business Development for the United Recyclers Group (URG). He joined URG in August 2012 after a long career at State Farm Insurance. Don most recently served as a Property and Casualty Claim Consultant at the company's corporate office in Bloomington, Illinois.

"The wealth of auto recycling industry experience that Don Porter brings to URG is very impressive," says Michelle Alexander, executive director at URG. "With 34 years in the insurance industry and a broad range of professional involvement in various industry organizations, including URG, Don is perfectly suited to helping us take URG to the next level. Initially, he is going to focus on the growth of our salvage auction program. Don is also going to work in other industry segments to identify growth opportunities and build existing relationships that will benefit URG members."


"For many years I've watched URG members lead the way for auto recyclers across the nation, says Don Porter. "I am now delighted to be a part

of the URG team, working hard to identify and develop new benefits for our members. We want URG to become the brand name nationwide for anyone who wants to buy recycled auto parts."

Soon to be based in Austin, Texas, Porter can be reached by cell phone (309-310-6448) or e-mail (dporter@u-r-g.com). "I want to hear from URG members with ideas about how we can improve and enhance the URG membership experience," says Porter. "I will be working closely with Michelle Alexander and the URG Board of Managers to develop new business opportunities that will allow URG to expand and grow."

Porter is a graduate of Texas Tech University (Lubbock, TX). His auto insurance industry career portfolio includes tenure as a Property Claims Consultant, Catastrophe Claims Consultant, and as an Auto Estimating/Salvage Consultant. Prior to his assignment at State Farm's corporate office, his responsibilities included Claims management, automobile estimating, salvage processing, auto recycling, and parts procurement. Porter holds the following designations: Chartered Property and Casualty Consultant, Chartered Life Underwriter, Chartered Financial Consultant, Fellow Life Management Institute, and Fellow Financial Services Institute.


He is currently involved in a number of collision, recycling and salvage industry associations and is an active participant on various industry committees. Don proudly serves on a number of CIECA committees. His passion for the recycled parts and salvage industries makes him a valuable contributor to industry committees and business management information providers.




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Contact Michelle Lechner at 877-880-2874 for more information

(or see The Member Benefits and Membership Application form on pages 7 & 8 of this newsletter)

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