

## Listen to your Inner Voice

by : Gil Van Over

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Ever have that moment when you are suddenly thinking of someone you haven't talked with in a while and your phone rings with an incoming call from that person?

Or you have a dream about an event that comes true in the next few weeks?

Call it what you like, whether it is extra sensory perception or your inner voice, these premonitions are something some people seem to have and most seem to ignore. A few pay attention to these premonitions and become charlatans, fortune tellers and mystics.

I hear a few statements during compliance findings review sessions with dealers that I believe could qualify as an inner voice warning.

"He's too stupid to think of that." I've heard this more than twice. Most recently it was in connection with a scheme that the dark side could have perceived as payment packing. As I walked the dealer through the steps and the findings, he asked, "Who was the F&I manager?"

When he found out it was Bob (or Sharon or Tom or Ahmed), he blurted out "He's too stupid to think of that."

Everyone laughed. More importantly, everyone agreed.

I'm sitting there, though, wondering why a responsible dealer would have someone in an important management position where that person is responsible for compliance with so many state and federal statutes while also representing a number of ancillary F&I products.

Seems to me if this person really is too stupid, and everyone agrees, that person should be moved to a position of lesser responsibility.

"I knew we should have blown him out a long time ago." This recurring comment usually comes up when we uncover patterns of inconsistent signatures or bank fraud, both potentially criminal activities.

After we review the findings, and the dealer's suspicions become reality, this acknowledgement of his inner voice becomes an epiphany.

"Why haven't we sent her to training?" When we find consistent patterns of non-compliance with basic paperwork execution, such as properly completing a menu or a used car buyer's guide with a new F&I manager, invariably we will hear a comment relating to the lack of training before she was put into the position.

Kinda begs the question: "Why would you put someone into such an important position without the proper training?"

"I knew the guy was a bogue!" This comment sometimes comes up when the review uncovers fraudulent practices from an F&I manager who is no longer with the organization.

At least the person is gone, whether through her own volition or because she couldn't sell. Rarely, though, because the dealership discovered the fraudulent activities on its own.

Whether you believe in the mystic or not, if your inner voice is telling you something, at least take the time to investigate.

**Gil Van Over** is the president of gvo3 & Associates, a nationally recognized dealer compliance consulting firm. He assists dealers with F&I and sales compliance. gvo3 & Associates specializes in F&I, sales, Red Flags and Safeguards compliance and training.