

A Day in the Life of Killer Monsoon

“**Killer Monsoon**” is late for the sales meeting again, the daily “ream-’em-out-and-charge-’em up” gathering that begins the day at most automobile dealerships in America. Killer’s feeling fine today. He’s delivering a new car to the home of a young couple who used an Internet buying service to find their dream car. The confident, nearly smug duo shopped for their financing on the Web, and even used the most reputable online used-car guide to determine the “value” of their old car.

The couple is happy, of course. They did it all at home. No bothersome dealerships to worry about. No haggling. And the money they saved! The couple’s buyers order will show they bought the car at invoice; it will show they received the right value for their trade-in. Even the installment loan contract will show the couple received the actual rate the Web site had pegged as the best rate in the city! Killer smiles at the brilliance of the deceptions. The dealership made *thousands*. And the people never knew they’d been taken. It’s Killer’s best talent, giving people what they want.

The general manager is running the sales meeting this morning. Killer knows, when that guy’s up this early, it’s usually going to be an interesting session. And he’s right. J.C. looks angry. Don, one of the sales managers, looks solemn. Killer stands by the door until everyone is seated, then strolls down the aisle, nodding, passing out “good morning”s and “how are you”s to the 40 men and women settled tentatively in their seats. Several preppy-looking young men, three African-Americans, a Korean, and four grandmother-types sit in the front row that’s reserved for new sales personnel. Behind them sits a row of parts employees and assistant service managers. As Killer passes J.C. and Don, he turns slightly toward them and curtsies, spreading his imaginary dress with both hands, a thin and innocent smile curving his lips. The rumble of laughter in the room quickly turns to silence as J.C. stands, pulls his belt up over his belly, and inhales, a snorting sound. Obviously J.C. isn’t amused.

Pressure to sell. He walks three heavy steps to the podium, grabs both edges with an intensity escaping no one in the room, and booms, “Why, boys and girls, are you so screwed up? We had fifty bumblebees* on this lot last night and you only nailed thirty-two files! We’ve

got forty-eight salesmen in this establishment and all of you together only sent 1,148 e-mails yesterday! And you don't even have to write the damn things! *No one's* signed up to be our expert in the 'Young Consumer' chat room tonight and to beat it all, some of you *didn't log on for last night's lowballing forum!*"

J.C. shakes his head, "And then there's the money. We're down in new-car gross. We're down in used-car gross. *How's that possible?* Our 'upsale' of accessories stinks." J.C. sweeps his hand around the room. "And not a damn one of your financing scores is up to last week's scores. Same goes for warranty sales, and some of you sob's are trying to discount the damn things!"

"We didn't 'spot' deliver half the deals we did write up last night. We didn't mini-pay or lease five cars! And half of you didn't 'T.O.' a soul. The *next* one of you that walks an 'up' without letting a manager grind 'em for a while is going to be on his ass out the door with 'em!"

J.C. begins to upbraid each salesperson individually, saying each name as if it were a command, looking first at the man or woman and then at the computerized Perk Board on the wall. While J.C. talks, the board literally changes as a clerk in another room updates information. It ranks every sales person on unit sales, new and used, Internet sales, "spot" deliveries, accessory sales, service appointments that led to vehicle sales, "front-end" gross, "back-end" gross, deals financed, deals leased, and bonus cars. Killer is leading in all but one column—deals leased; he's not only "Salesman of the Year" again, but the dealership's best closer. But even the Salesman of the Year isn't immune from a lecture today.

Pausing at the end of his roll call, J.C. looks at Killer, who's slouched in his chair, eyes half closed in boredom. "Hey, Killer, wake up!" J.C. slaps the lectern. "This applies to you, too. You may lead the board with three hundred units out the door. But you've been doing too much sleeping! This time last year you had more service converts and higher warranty grosses, so either you've been dozing or you're over the hill, old man."

Killer's used to being picked on, so he doesn't flinch. "Well, J.C., I guess you'd better send me to that great car store in the sky. But before you do that, why don't you help us sell some widows, like that beat-up old Town Car? Nobody's going to sell that thing without a spiff. I get indigestion every time I see it. Maybe it's my age or something...." Killer still reclines in his chair, but he's made a smart move. He's changed the subject. He's also changed J.C. into a bear again.

"Killer, you traded the damn thing in," J.C. replies hotly. "But I'm going to be nice today. We'll make that the 'credit-fixer' car-of-the-day on the Web. The first person that brings me a deal on that piece of junk will get \$200 in walking-around money when the sucker drives it off. I'm also paying \$500 to the salesman—uh, pardon me, Internet representative—who ties down the most 'Web-ups' by six today, from any of our Web sites. I want some big deposits, too, on every one of those tie-downs, none of that silly stuff. *And*, just for the fun of it, I'm paying a hundred to the first one of you who converts a credit union member."

*Lots of terms at car stores are peculiar to the automobile business. The glossary on page 395 will help you with those that are unfamiliar to you.

Auto sales are big business. J.C. nods suddenly as two people enter the back of the room, causing most in the room to glance backward, then sit up straighter at the sight of God himself, Gary Oliver Davies. Until a year ago, Davies had been the sole owner of this store and a dozen other equally successful stores around the country. Then the Davies dealerships were bought by AFF, Inc. for \$150,000,000—that's *\$150 million!* Killer still can't believe the number. AFF, "America's Family Friend, Inc." is a gigantic, diverse conglomerate.* It owns 250 dealerships—18 of them within 30 miles of Killer's store. It owns two multi-billion-dollar banks and several sub-prime lending institutions, a media company with five television stations, fifty radio stations, eleven major daily newspapers, and three national magazines, including a magazine that bills itself as "the consumer's friend." AFF also owns portions of three popular Internet portals, a national insurance company, a real estate company, a large car rental company, a national online survey company, a branded credit card, and a chain of hardware stores. America's Family Friend itself is owned by five even bigger "specialty" conglomerates whose possessions include: a television network, a major Hollywood studio, one of the largest cable TV companies in the country, a nation-wide credit-reporting bureau, and finally three of the largest and most powerful Internet software developers in the world.

Very impressive. Gary Oliver Davies, a man who started as a lot boy at a used car dealership, is a world-wide player and he runs a lot more than 250 dealerships now. He runs all AFF's auto enterprises, including over seventy Web sites and "e-cars-to-your-door," one of the largest "buying clubs" proliferating on the Internet. The AFF dealerships cover virtually all car makes and now provide all of the cars for the buying club and Web sites (Click!), along with doing their regular business (Brick!).

Now Davies is right here in the sales meeting, not five feet from Killer. Something momentous really *is* up, Killer thinks. He doesn't recognize the sharply dressed and tanned young man standing beside Davies, but Killer figured out why the guy was there the instant he saw him.

"Charles!" J.C. calls out, breaking into a grin, as he waves the young man to the podium. "Glad you could make it, son! Come on down here! And bring your escort, too, whoever that guy is!" J.C.'s comment sends a nervous ripple of laughter through the sales force—until Davies also laughs as he walks the young man to the front. J.C. shakes Davies' hand, then gives the young man a one-handed bear hug.

Tapping the power of the Internet. "You all know Mr. Davies, I'm sure. And we'd both like for you to know the man that's going to make you all a lot more money. AFF's new customer-facing Web development manager, Charles Pierce. A fancy title for a fancy brain! Charles will report directly to Mr. Davies." No one misses the importance of that statement.

Killer quickly glances around the room and sees few looks of surprise, and none of dismay. The Web has become the most lucrative source for prospects and profits anyone can remember, particularly since the dealerships had been bought by AFF. Every salesman's office

*"America's Family Friend, Inc.", and other fictional businesses and Web sites in the narrative sections of this book are all registered on the Web to the author.

was online, and every salesman was online daily. A press release had already announced that Davies was the Internet boss for all of AFF's Internet auto interests. The whole store had watched with fascination as a special "Web Central" building had been constructed just off the back entrance to Gary Oliver Davies' new suite of offices. "Man, there are some *really big* Internet things happening around here," J.C. had told everyone who asked. The low-slung, modern building held dozens of cubicles and as many offices. Rumor had it that Gary Oliver Davies himself had been interviewing lots of clever young things to occupy those cubicles.

"Good morning!" The deep, nearly gruff voice of Gary Oliver Davies pulls Killer's attention back to the podium. Even Killer straightens up an inch as Davies begins a rapid-fire presentation.

"Years ago, when I washed cars," Davies leans over the podium drawing his troops in, "I knew I could do more than make money in this damn business. I knew that sometime I'd make history. We're starting to do that today, and that building..." Davies points in the general direction of the new structure, "...that building is the engine of our weapon. That's why we're calling it WAR Central, the Web and Resources Center. It's going to control the way millions of people around the country buy their cars, because we're developing and testing every damn new AFF Web project right here, right in my first dealership. And you lucky sons and daughters will benefit from that testing."

Davies ticks off a dozen new Web-related products: very sophisticated "car clubs" targeted toward everyone and everything from sexual orientation to racial and ethnic background to intellect and age; very sophisticated prospecting tools that accurately predict which customers would buy and when, even before the customers knew that; very sophisticated "consumer" sites designed to immediately counter safety or reliability alerts from the government or watchdog agencies with soothing rebuttals from public relation flacks who sound like consumer experts but actually only regurgitate the company line.

And that was just the start! All those magical sites and products would interface with every database throughout the entire America's Family Friend empire. Subscribe to "SmartThinker," AFF's "consumer magazine" and, boom! a file is opened in your name, and your entire history with all AFF companies and products is poured into it. Live in Killer's telephone area code? Boom! your name pops up instantly on the dealership's "new prospect" page, available to anyone at the dealership. Have an auto loan with an AFF bank across the country? The loan information and an informal dealership-generated "cue" ranking your credit worthiness appear in your file, too, along with the payoff on your old vehicle, and an estimate from the Automated Appraiser program of its wholesale value.

Did you stop by one of the AFF dealerships a few years ago to use the restroom and end up test-driving a car? An informal evaluation of your credit worthiness during that visit is right there in this file available for anyone at any of the 250 AFF dealerships, including the lot boy! Had your vehicle serviced in another city by an AFF dealership a couple of years ago? The "service predictor" automated program estimates how many miles you've driven since the last service visit, and alerts the sales department to contact you. The sales force is too busy to contact you? No problem. Just hit the "automated dealer response system" icon and the computer generates a schedule of friendly fax and e-mail messages for you, then instantly begins to send them. The system will monitor the responses, too.

Just when consumers thought it was safe. Magic! Stunning! And all of this was to be run from WAR Central. Virtually all of it is a gimmick for grabbing “ups” out of the air, Killer realizes with a smile. And it’s all cloaked in the handsome respectability of customer service, “lifetime” relationships, and “honest customer information.”

Killer continues to listen, rapt, the fingers of his right hand strumming his leg. The Web is already Killer’s best friend. Killer isn’t a computer expert, but he is a communications expert. He had been the first salesman at the dealership to sense the Internet’s power to communicate. And with a fast hunt-and-peck typing skill, he has learned to play it like a beautiful violin.

But now Gary Oliver Davies was talking about making it a whole virtual symphony orchestra! Killer had seen it coming. Thirty years of car sales experience told him that the earth is moving and the car business is changing in a thousand ways as it moves to add “click” to “brick.” Practically all of the ways would be extremely profitable for a smart fellow like Killer. He smiles. Just when the suckers thought it was safe! The power was shifting from the consumer back to the dealer, after years of increased consumer sophistication and eroding dealer profits brought on by consumer sophistication and consumer watchdog groups.

The tanned new guy—young enough to be Killer’s son and probably never sold a car—is the earth-mover, not Killer. A lesser man would be intimidated by that thought, but Killer is excited by it. The young man would need a mentor. Killer is the first person to greet Charles Pierce as the meeting breaks up and the first salesman to volunteer for “all that beta test stuff you’ll be doing, I’ll bet.”

Killer heads for the old computer room, a converted storage space, pours a cup of coffee, drops in six sugar cubes, and settles in a chair in front of a 17-inch monitor. Rather than a screen saver, the monitor displays a smaller version of the Perk Board, where Killer again notes his top ranking.

He types in Jerry’s name, a “bird dog” who loves to trade cars every six months or so. Jerry’s financial life pops up onscreen: the number of cars he’s bought in the last three years, the profits he’s paid, the balance due on his current car loan, the estimated wholesale value of that car, and his current dealership-generated “customer value” score. Killer smiles. The guy had just enough equity to trade again now. Good ol’ Jerry. He’s a hair stylist at a trendy salon frequented by successful, under-40 men and women. Jerry’s also one of Killer’s best Web-dogs. “Here, take one of his cards,” Jerry will say when the topic of buying on the Web comes up in his chair. “Robert DeMarco is the Senior Consumer Consultant at this site called ‘YourConsumerFriend.’ You never even have to go *near* a dealership.”

Watching the salesman work. Robert DeMarco is Killer’s real name, but “Killer Monsoon” is what everyone at the dealership calls him, and it’s an apt description, too. Killer devastates most customers. He squeezes every single ounce of profit from every customer, from the richest and most confident to the weakest and most tentative—yet leaves them feeling like he’s done them a favor. Killer’s famous for “bumping” one particular woman, raising her nine times, delivering her the car on the spot, and then calling her back a week

later, raising her again.

By ten in the morning, Killer has e-mailed two dozen people, all sales leads from the dealership's many "prospect aggregators." Killer notices that one of the leads has mentioned she is expecting a baby. He sends her e-mail address to a Web site that specializes in consumer and health issues—and of course, products—for expectant mothers. The lady will remember Killer for his thoughtful act, and the site will remember him, too: It will pay him a small commission on everything the woman buys through that site.

Resting his eyes from the screen, Killer quickly phones a few of his old customers. As he keys in each phone number in the computer-based phone, the customer's entire history with the dealership and Killer pop on the screen, including the birthdays of the customers and their kids. Killer likes the old-timers who don't believe in the Web. He doesn't make as much money on them; he just has more fun with them.

Killer then uses one of the sales department's digital video cameras to film a sixty-second tour of a snappy red BMW convertible, which he then e-mails to a prospect. At ten-fifteen he joins a live chat room filled with car salesmen in twenty states. The topic is "Using the Web to lower your prospect's expectations on the value of their trade-ins."

By eleven, Killer is standing close to the main entrance of the showroom. He's hot. A couple of those new sales personnel, the "floor whores," are grabbing all the unscheduled "ups" and blowing them off the lot and, even after J.C.'s tirade in the sales meeting, are letting them leave without nailing a single file! For over a year the dealership had been using a magnificent software program on first-time customers: Just scan their drivers license and, boom! the computer opens a file on the person, automatically displaying a color picture of the drivers license, then usually a credit summary or "spending history" score from an outside source's databank, then a form for timing the ups' every move on the lot. The ups' history would be on file forever. Who didn't have time to nail a file?

"Those new people, especially that honey with the rehearsed southern accent, don't know squat about how to control a customer," Killer's always bitching to J.C. "They're costing you money, man." J.C. knows he's right, too. One of these days J.C.'s going to kick their butts out the door.

Keeping files on potential customers. Just then Killer sees a car pull onto the lot and quickly enters the car's tag number into the computer near the front door. The computer instantly recognizes the couple from visits to two other dealerships owned by AFF—one here, one 100 miles away. It flashes their dealership "worth assessment"—they can get approved for anything—and summarizes their last two dealership visits: they are "payment" buyers, Killer's favorite victims. They refused to pay more than \$550 per month, their current payment. They are also "allowance" buyers. How much they are "allowed" on their old car means a lot to them. They wanted \$14,000, but the other Davies dealerships wouldn't go a dollar above \$12,000. Not a problem for Killer, he's sure.

At the top right of the screen, a highlighted notation says, “Factory Portal”—the couple have surfed the car manufacturer’s Web pages. Killer clicks on the portal icon and reviews the couple’s visit to the site: they spent virtually all their time looking at information on the newest limited-edition four-door truck, and had even used the manufacturer’s site to pinpoint the exact truck sitting right there on Killer’s lot. They had also used the manufacturer’s “Lease or Buy?” comparison calculator. And then they clicked on the manufacturer’s link to the Kelly Blue Book. Killer smiled. The Blue Book was one of the best used-car evaluation sites on the Web. But few customers really knew how to use it effectively. Killer knows, of course, just how to use it to his advantage.

Killer heads out the door toward the couple. They look nice, in their thirties, and slightly nervous. Killer pulls his tie a bit to the side. He isn’t dressed like a hot-shot. He is a perfect shade of gray in a gray world: slightly rumpled short-sleeved shirt covering an ample belly, a tie that’s the wrong width. He also needs a haircut. Killer always needs a haircut. He is quiet, almost shy, unassuming in the most disarming way, and friendly without showing his teeth too much. If you met him, you’d instantly feel comfortable and slightly superior.

Trusting a smiling salesperson. “Hi, I’m Bob DeMarco, thanks for coming in to see us.” He shakes both their hands, paying attention to them equally, watching for signs revealing which person is really in control, the decision-maker of the two. As Killer talks, he glances at the couple’s car. He shakes his head and smiles, “Mr. and Mrs. Baskin, you know, I’ve got a customer who’s been looking for a car like yours. I’ll bet we could get you \$16,000 for it, if we could trade you out of it today.” The Baskins just look at Killer for an instant, trying to mask smiles. The most they had been offered was \$12,000. And this man, right off the bat, is talking \$16,000. This is going to be a good day!

And just think how low the payments would be with that much money for their trade!

“As long as the payment isn’t too high, and as long as you can do that on our trade, we don’t care what the car costs,” Sara Baskin says. Killer just loves payment buyers. From that moment on, he’ll never mention what the couple’s trade-in is really worth. He’ll just talk payments, “and after all, it’s the payment that’s important, isn’t it folks?” They nod yes. “Well, let me ask you then—if I can give you the payment you want, will you buy a car today? Or maybe a truck? We’ve got some real specials on trucks this week.” Just the vehicle they wanted! At the payment they wanted! Well, who wouldn’t say yes to that?

Soon the three of them are sitting in Killer’s office, surrounded by “Salesman of the Month” plaques, pictures of the DeMarco grandchildren, and several “Appreciation” scrolls from various organizations. The computer printout for a pretty silver limited-edition four door—the very vehicle the Baskins had located by using the manufacturer’s Web site—was lying on the desk right by a pad of buyer’s orders and the two Cokes Killer insisted on purchasing. Both people had driven the truck—Killer insisted on that, too. After a few moments of small talk about the price of cars these days, Killer begins his quiet talk, an honest man speaking to intelligent buyers.

“Now, I know you folks were paying \$550 per month on your old car. But the new one lists

for several thousand more. You understand, then, that it will cost you a little more per month?”

Mrs. Baskin frowns. “Well, you know, we just don’t want to spend much more. So, I don’t know...what would the payment be?”

Killer has already decided that she is the decision-maker in this couple, and he begins to work on his response, turning to the computer, punching in numbers furiously. He frowns an instant, then punches some more keys, muttering, “Well, I know we can do better than that.” Finally with a firm nod and a smile he looks up. “Excellent! I’ve got you qualified for our lowest rate. We can have you riding in the special edition today for a payment of only \$725 per month!”

The Baskins turn dove-white. Sara Baskin clears her throat. “Mr. DeMarco, there’s just no way we can afford that...I don’t think.”

Killer knew that all along. He was just testing. The last two times the Baskins had been at Davies dealerships, they had bolted when the numbers were too high. But they have not bolted with Killer yet. They aren’t *that* shocked, either. Killer continues talking, lowering the payment in small amounts, reminding them how much money they are receiving for their old car, reminding them that all their research on the Internet indicated this was indeed the right truck for them. “Well, Mrs. Baskin, I don’t really believe the boss will let me get the payment below \$645 a month. If you remember how much this pretty thing costs, and remember it’s our most popular model—you saw that on the Web site, didn’t you?” They both nodded. “And at this price, you’re actually saving over \$5,700, the difference between the \$725 payment you *should* be paying and the \$645 payment I can get you.” The two of them like that logic, and look at each other silently as Killer continues, “And don’t forget that we’re giving you \$16,000 for your trade; that took a lot of work to accomplish, you know.” Killer pauses. “I’ll tell you what: I will even *make* the first payment for you two. You won’t have a payment for two and a half months.” Killer pauses again. “And, since you came to us from the manufacturer’s Web site, I’m going to sign you up for free in our new ‘Buyer’s Club’ program. You’ll be able to make appointments right online for lifetime free oil changes here at the dealership, and you’ll receive product bulletins at the same time as the factory sends them to us. I’m proud to say our dealership is the first dealership in this program, and you’ll be one of the first members!”

And so the Baskins buy the truck for \$645 per month, and they’re happy. They bought the highest-rated truck on the manufacturer’s Web site. The first payment is paid for them, too. And they received the \$16,000 they wanted for their trade-in. Now, what could be wrong with this deal?

Everything is wrong First, the truck the Baskins had researched so carefully on the manufacturer’s Web site was rated as the most dangerous truck sold in America. That information, of course, wasn’t on the manufacturer’s Web site. It was, however, page one on the Center for Auto Safety’s site.

Second, Killer knew all along that he could have sold the Baskins the truck for their original payment of \$550 per month rather than the \$645 per month they ended up paying. He knew how much money—the lump sum of cash—\$550 per month would really buy.

Third, Killer didn’t really lower the sales price of this truck when he cut the monthly

payment from \$725 per month to \$645 per month. He didn't cut the price one dime. Killer simply quoted the first payment based on financing for forty-eight months at the maximum interest rate. But the final payment was based on financing seventy-two months at a slightly lower rate. Killer's profit didn't go down, *it went up*.

Fourth, Killer did give the Baskins a \$16,000 allowance for their old car. He did it by raising the selling price of the new vehicle by three thousand dollars at the last minute. The Baskins hadn't been paying attention to all the figures on their sales contracts. Payments and trade-in allowance are all they focused on.

Fifth, there's the "free" payment. In the car business, this technique is usually called the "Christmas Club." Killer didn't reach into his pocket and make that payment; he simply added the amount of the payment to the total vehicle price, then financed the \$645 payment in their contract. Killer gave them a check for \$645, sure. When he turned his deal into the finance office, he simply attached a note saying, "First payment financed; cut a check to the Baskins." The Baskins would be paying that \$645, plus interest, back over the next seventy-two months.

And, finally, there's the free membership and those lifetime free oil changes in the dealership's Buyer's Club. Killer will receive a \$25 bonus for signing the Baskins up. The club will send lots of "product bulletins" to the Baskins: sales pitches for products and services. But it won't include the "secret" warranty bulletin about potentially faulty brakes already e-mailed from the manufacturer to the dealership's service department. The potentially faulty brakes are on trucks just like the Baskins'. The club will send lots of questionnaires, too, "mining" the prospect, er, club member for nuggets of information to arm both the manufacturer and AFF for their next sales attempt.

The club will give free oil changes, if an appointment for those changes is made through the Buyer's Club Web site. But every time a service appointment is made, Killer will be alerted to be waiting for that customer in the service department. Maybe the Baskins are ready for a used car for the kids, you know. And every time the service manager greets the Baskins, he'll be thinking of the list of other services he needs to sell them to cover the cost of the oil change and earn his bonus.

And, of course, the Baskins' name and an informal summary of their credit worthiness and their e-mail address will be sold to other "Prospect Aggregators" around the country.

Profits everywhere. Killer needs a little celebration after a nice sale like the Baskins. He makes a quick trip to the little food shop next door and downs a quick beer. Yes, sir, this is going to be a fine day.

By 12:30, Killer is sitting up at the used-car department's "Credit Fixer" lot. Older cars, cars the dealership would normally wholesale or sell for junk, neatly line three rows. Killer likes the lunch hour here. Hard-working folks looking for reasonable transportation rush over at lunch hour, and many of the regular used-car sales personnel are conveniently away at lunch. A very easy time to catch an "up" in a hurry.

Killer “helps” more customers. A car pulls in before Killer’s feet are up on the desk, and a couple jumps out quickly, hurrying around a small used Nissan. These folks are jumping beans, nervous types convinced they’ll be taken whenever they buy. Killer is a master with this type of customer.

“Hi, folks, I’m Bobby DeMarco. Boy, I’m glad I saw you! The guys have been trying to sell that car to someone for a month. It’s just not a car you want to own.” The people stop walking and look at him. Here is an honest man, they think, just what they’ve been looking for.

They are a young couple with “no credit,” the man volunteers nervously. “We’re cash buyers.” The type of car they purchase isn’t important, as long as it’s a good car with a “drive-out price” of \$2,000—tax, title, and tag included. And Killer knows just the car to fit their budget: the ten-year-old Lincoln with the \$200 bonus.

“Tommy, it’s a better car than the Nissan. It’s also a safer car. Did you read the story in the paper about the wife and two kids who were killed in a little car like this?” Killer looks at the Nissan as if it’s infected with a dangerous, highly contagious germ. He pulls a copy of the article from his pocket. This article has switched lots of people from small cars.

Killer doesn’t price the Lincoln at all. He will work that later. He takes both of their drivers licenses—“for insurance purposes, you know,” Killer says, and excuses himself just long enough to scan them. In under a second, the dealership file opens with the couple’s pictures placed right by a credit report showing them to be very slow payers, but payers, anyway. Killer likes the sound of that. They are also members of a local credit union. Killer doesn’t like that. Credit unions often finance members who are slow payers but good members.

Killer puts them out in the old Lincoln by themselves; that’s against the rules, but Killer isn’t worried about that. He knows the couple will be impressed with the gesture.

In less than ten minutes, the Karlsons drive the Lincoln back to the new-car showroom and wander inside, looking for Killer. He’s in his office, and as they enter, he hits a few keystrokes on the computer, noting the time the ups enter the room. It’s the second time Killer’s made a notation on these particular folks. The first time was when they drove out. Killer swings from the computer, makes sure the couple looks happy with the Lincoln (they do), and quickly puts a somber look on his face.

“Tommy and Allison, sometimes I want to quit this business,” he says, shaking his head. “Would you believe the boss says I can’t sell this car for a dime less than \$5,971? That guy never gives up.” Three times the amount of cash the couple have.

Before they can respond, Killer smiles and nods yes, “But don’t worry, I’ve worked out the financing already.”

“Uh, you know we’ve kind of got a credit problem. I was laid off, you know,” the man says, “and I’ve just started to work again.”

“Oh, that’s no problem, Tommy. I’m known as ‘the credit fixer’ around here. We’ll use your \$2,000 as down payment, and I’ve already got you approved for the rest, at a national financing company, no less.” Killer never says that the “national company” is a subprime financing company owned by AFF, and of course he doesn’t say it charges 28 percent interest rather than the 9 percent interest this couple’s credit union would probably charge them for

the same loan. Killer could even fill out the credit union's paperwork right there at the dealership, because all of Gary Oliver Davies' dealerships proudly advertise their "partnership" with credit unions. But the credit union wouldn't let the Karlsons spend \$6,000 on a junker car in the first place, and definitely wouldn't pay Killer a fat commission. Forget the credit union.

Of course, Killer wouldn't have been worried no matter how bad the couple's credit might have been, because the Karlsons have \$2,000 in cash. The dealership has only \$1,000 in the old Lincoln. Even if the couple doesn't make a single payment, the dealership will make a thousand dollars profit. And Killer? He'll be paid his standard 25 percent commission on the entire profit—\$3,900—plus the \$200 bonus. Killer's mind ticks up the total commission from this single sale—\$1,125. An hour well spent.

Killer likes to take a break in the afternoon. Around five o'clock each day he checks out with the switchboard, "I've got to show a car across town, honey. I'll be back by seven." He winks at her. That Killer is such a sport.

The Dead End is a noisy bar, and after two Seven and Sevens have done their job, Killer barely hears the waitress. "Hey, Killer!" Cherry nudges his shoulder, drawing him from some other world. "You may have your pager off, but they found you, anyway. Your boss is on the phone." Mr. DeMarco is not worried, however. Today, alone, he's already made his bosses over \$7,000. When you're that good, bosses may yell and scream, but they don't fire you. It's one of the nicest realities about the car business. Whatever you've done in the past means nothing. It's what you do every day with the "ups" that makes you good.

A specialist is needed at the store; that's why J.C. has called. One of the new boys has spent three hours with a guy who's on a customized mini-SUV, a bright yellow one some customer had ordered, then rejected. The new boy had already given away the deal—not a penny of profit was left on the sale of the thing. And he'd already given away the finance rate, too, was selling the money at the same price the dealership paid for it. *And* the guy didn't have a trade-in. Killer couldn't play around with that.

No problem. It takes Killer exactly sixty seconds to come to a price with the man—a price actually \$700 under the SUV's true cost, and Killer agrees to the man's interest rate terms, too. The dealership won't make a dime on the loan. The new boy's eyes are wide as Killer takes a pad of buyer's orders from the desk drawer and begins to write up the deal, chatting away as he scribbles, "...but I've got to insist on one thing if we sell you this custom-painted SUV at this price and at this financing rate."

The man sits up. He's so smart, he's sure Killer's trying to pull something. "Yeah, and what's that thing?"

"That you don't tell a soul what you paid for it. We can't do this for everybody."

The rookie salesman chirped in, "And that's for sure! I can't believe that price."

The man breaks out in a grin, and pokes his spouse in the side. "See, I *told* you," he says victoriously.

Killer continues to fill out the paperwork, as the new salesman watches wide-eyed. "Folks, I need you to sign this waiver saying you don't want our life and accident and health insurance protection plans. Our attorneys require us to get this form signed when people don't want the

insurance on their payments.”

“What do you mean, don’t want ’em?”

“Well, you fought so hard on money, I thought you probably didn’t have the money for that.”

“Oh, we’ve got the money. What’s it cost?”

“Barely a Coke a day. We can even put it on your spouse, too.”

The man nods yes, his eyes going out to the yellow SUV. Sparkling, it has been pulled right up to the window.

“We’ve already put kryptonite rust-proofing and undercoating on it, you know. And I’m assuming you want our best extended warranty. Comes with a twenty-four hour service feature, you know. It’s on sale this month, too.” The man nods yes. His mind is on the yellow beauty. And he’s already showed these people he’s a tough bargainer.

“And, if you want to get those insurance rates down, you should probably have our best alarm system installed, don’t you think?”

“Don’t you make a lot of money on those warranties and things?” the man asks absent-mindedly.

“Mr. Stevens, we’re here to serve you, not make money on you every time you turn around. Those days are gone.”

Killer flips the buyer’s order and finance contract around, watches as the man looks only at the price of the vehicle and at the interest rate, and barely cracks a smile as the man begins to sign his name. “If you can afford it, I need a deposit of \$3,000, that’s to show the boss you’re serious, you know. If you can afford it.”

Of course he can afford it. The guy’s no idiot.

Sure. The dealership really did lose \$700 on the sale of the SUV itself. But on the life and accident and health insurance it made \$1,800; on the rust-proofing and undercoating, it made \$850. The service agreement gave them a profit of \$1,200, the alarm system a profit of \$500. And Killer had picked up another \$500 dollars when he pulled out the buyer’s order pad from the desk drawer—he just used the pad with the \$575 dealer preparation charge rather than the pad with the \$75 dealer prep charge. Who cares if the dealership lost \$700 on the sale of the car itself? Even after that loss, the profit on this deal was \$4,100, and Killer’s take was just over \$500, after splitting the \$1,000 commission with the rookie salesman.

“You see, kid,” Killer says as he walks from the sales booth, “it doesn’t matter which pocket you take their money from. It just matters that we get in their pocket.”

It is a satisfying way to end the evening. Killer stops by a computer in the break room just long enough to write a quick e-mail to J.C. “Boss, I only made three deals today, only grossed you \$11,000. Guess I’m over the hill, huh?” With a very satisfied smile, Killer clicks the “send” button and walks from his office. He’s headed back to the Dead End, where a couple of times each week other “Internet consultants” from other dealerships and buying services around the city meet to share a laugh and a fun story or two about the Internet’s wonderful impact on their lives and paychecks.

