

So many guidebooks, so little time.



AUTOMOTIVE GUIDEBOOKS AND VALUES: MAKING THEM WORK FOR YOU

Guidebook companies today offer a wide range of vehicle valuation solutions—to dealers, commercial accounts and consumers. We’ve taken the guesswork out of guidebooks by breaking down some of the top manuals currently used in the auto industry.

Guidebook variances

Guidebooks take a unique approach in developing their valuation offering. That’s why it’s important to understand that each uses a different “editorial” process to arrive at values.

Be sure to study your preferred books’ value categories—and their editorial explanation (generally located in the book or online).

Geography and business applications

Some guidebooks are consumer-oriented in their offering; some are used in more business or financial applications. It is important to understand their uses in order to apply the correct value “guide” numbers to your situation. Regional preferences are not unusual either. Some guidebooks are simply the preferred valuation reference used by dealers in certain areas of the country.

Supply and demand

It’s not a bad idea to do initial value research using one or two price guides, but be sure to also review recent local auction prices. It comes down to what someone is willing to pay. Supply and demand are important price considerations too.

Top auto guidebooks and values to consider

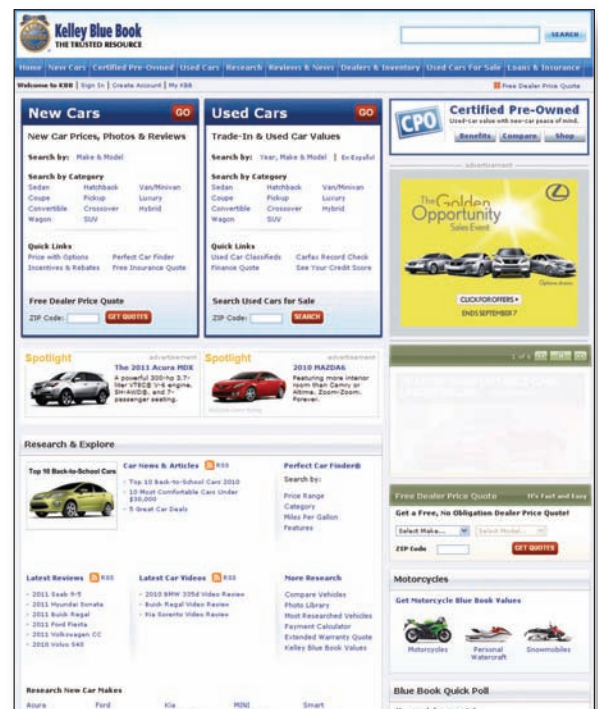
Each guidebook calculates value differently—based on its editorial process. Some guidebooks are designed to be used for more consumer-facing applications, while others tend to be used in various commercial applications such as loan originations for financial institutions or in calculating lease residual values.

There are six top guidebooks to consider: Automotive Lease Guide® (ALG), BlackBook®, EdmundsSM, Galves, Kelly Blue Book® (KBB) and N.A.D.A.® (National Automobile Dealers Association). Here's how they work:



ALG is a recognized residual value benchmark in the automotive industry (since 1964). Available electronically or in print—ALG's **residual values are presented as a percentage of a manufacturer's suggested retail price (MSRP)**. There are also specific dollar values for the Northern, Southern and Western regions of the United States. Residuals are issued six times per year and include 24-, 36-, 48- and 60-month terms. In addition, excessive mileage adjustments are available to adjust residuals. Visit alg.com.

Kelly Blue Book (KBB) collects retail pricing by gathering **information about actual retail sales** (established more than 80 years ago). It evaluates RVs, mobile homes, motorcycles, personal watercraft and snowmobiles. Price values are broken down by "private party," "trade-in" and "dealer retail" categories. KBB also provides information about a make's MSRP, dealer invoice price and new car prices. In addition to a printed book, kbb.com has easy-to-find information.





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Michelle Krebs, senior automotive industry analyst, joins Edmunds editors, analysts and data experts to provide news and commentary.

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FEATURED ARTICLE

For GM IPO, Financiers Scrambled to Take Part

By Bill Vicini

With General Motors Co. expected to announce at any moment it has filed the paperwork for an initial public offering of stock and the company's return to public ownership, a well-timed article is emerging of how Wall Street's banks and financiers scrambled for a piece of the action.

Most tellingly, coverage by *Reuters* this week shows it wasn't about the handsome fees banks typically earn to underwrite an IPO—instead, the jostling to be a part of the GM deal is the promise of lucrative future business from the resurgent automaker. Not to mention the possibility of creating a more cozy relationship with government sources involved with other large-scale financial dealings.

In fact, as was reported earlier this year, the two large financial institutions chosen to lead the underwriting of the IPO, Morgan Stanley and JPMorgan, were willing to accept a fee of far less than the industry norm. The lead underwriters will make a 0.75-percent underwriting fee instead of the 2 percent or more that is common. There will be other lead underwriters, *Reuters* reports, but even with the IPO filing imminent, it seems the final list of lead underwriters will not be final.

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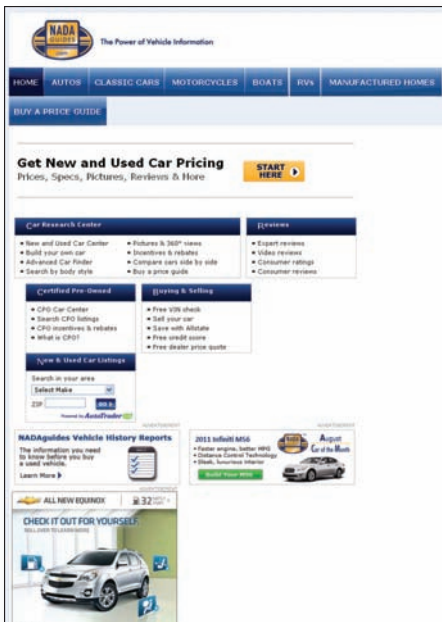
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Galves is often referenced by dealers, wholesalers, banks and leasing companies. **It publishes vehicle pricing that's updated weekly**—and has been doing so for more than 50 years. The website component, galves.com, is where dealers can research “regionalized values,” based on zip code. Additionally, Galves provides pricing facts and figures for light duty trucks, and older used cars and trucks. It publishes an “actual cash value” to reflect a vehicle’s value (in good condition) in the wholesale market—which helps gauge what most consumers would pay for it. Galves subscribers also receive free phone support.

