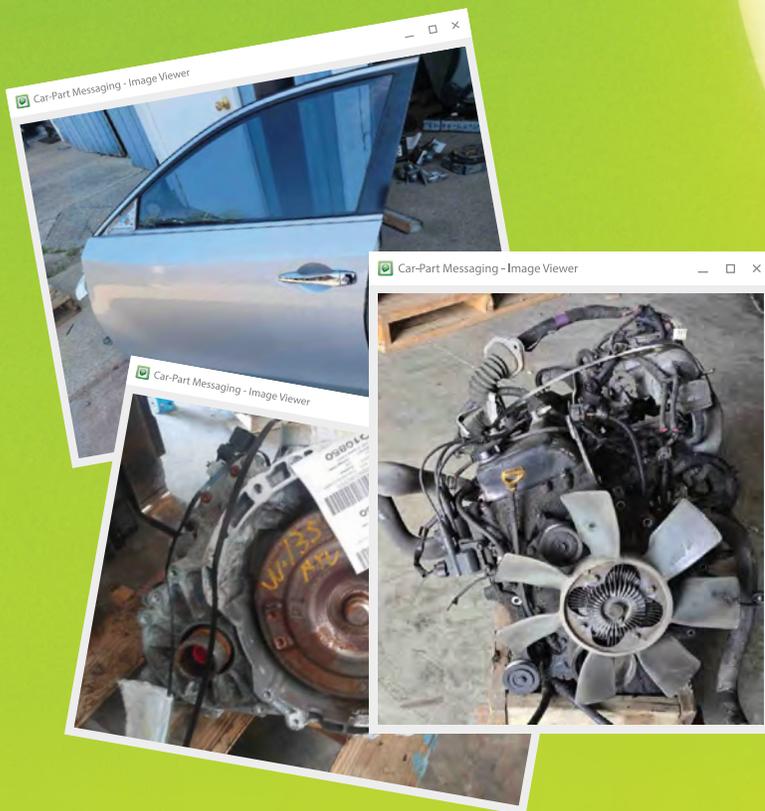


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2026 ROADSHOW



Scrap Market Report

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Unclean Motor Blocks	\$340.00	gt
Auto Bodies	\$210.00	nt
Batteries	\$.23	lb.
Copper/Brass Radiators.....	\$3.25	lb.
Aluminum (clean).....	\$.75	lb.
Whole Aluminum Transmissions....	\$.24	lb.

Thanks to Brett Schneider at PADNOS Iron & Metal, Holland, Michigan

Prices current as of press time. Prices are subject to change and may vary according to volume and location.



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Please address articles or letters for publication to:

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208 N. Capitol Ave.
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From the Executive Director

Honoring the Legacy, Leading with Purpose

Dear ARM Members,

I stepped into the role of Executive Director of the Automotive Recyclers of Michigan almost two years ago, aware that I was joining an association shaped by decades of steady leadership and deep commitment. Barbara Utter served ARM for 30 years, and her recent passing has prompted reflection across the organization and the industry. For many members, Barb was a familiar and trusted presence, and the foundation she built continues to influence how this association operates today.



Jackie Timm, CAE

Barb led with consistency, care, and a strong sense of responsibility to the industry. She knew the members, understood their businesses, and believed in doing the work well and with integrity. Her leadership was rooted in service rather than recognition, and the trust she earned over time helped create the strong association ARM is today.

From the start, I've believed that this role is about being present. An association only works when it stays connected to its members, and that connection doesn't happen from behind a desk. Some of the most meaningful moments in this job happen during yard visits, walking through operations, hearing what's working, and listening to what keeps owners up at night. Those conversations shape how the association shows up and ensure our work reflects the realities of the industry, not just the theory.

That same mindset carries into how I think about service. When members reach out, it's usually because something matters and often because something is urgent. Whether it's a regulatory question, an operational challenge, or simply needing clarity in a complicated moment, being accessible and responsive matters. Trust is built one conversation at a time, and a strong association is one where members know someone is on the other end of the phone who understands their world.

Education and training naturally flow from that relationship. Automotive recycling continues to change, and staying ahead of environmental requirements, safety expectations, and technology is no small task. Providing relevant training and meaningful opportunities to learn helps members feel prepared rather than reactive. Meetings and events play an important role here as well not just as industry gatherings, but as spaces where people can share experiences, learn from one another, and feel part of something larger than their individual operations.

Advocacy remains central to everything we do. Ours is a highly regulated industry, and the decisions made at the Capitol reach directly into day-to-day operations.

Continued on page 6



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From the Executive Director

Continued from page 4

Without consistent advocacy, those decisions risk being shaped without a full understanding of how automotive recyclers operate or the environmental value they provide. Lobbying ensures the industry has a voice but more importantly, it ensures that voice is informed, credible, and grounded in real experience.

Still, advocacy on its own is not enough. It must be paired with thoughtful association leadership. That means taking the time to ask hard questions and being willing to listen closely to the answers. Are we representing members accurately? Are we anticipating challenges instead of reacting to them? Are we focused on what truly strengthens the industry over the long term? These questions don't always have easy answers, but they matter.

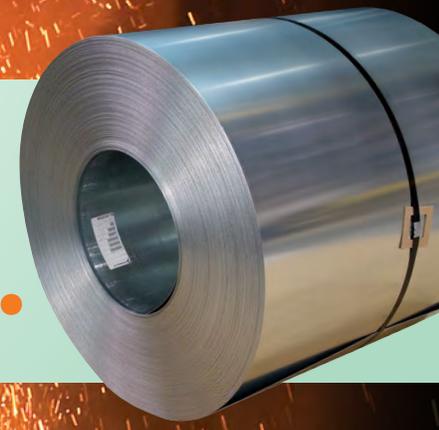
Running an association well requires balance between advocacy and service, urgency and strategy, tradition and change. It requires transparency, trust, and a willingness to continually evaluate what we do and why we do it.

Two years in, my commitment is simple. Stay visible. Stay engaged. Listen carefully. Advocate responsibly. When an association commits to doing the work the right way, it becomes more than an organization. It becomes a steady partner for its members and a credible voice for the industry.

Carrying forward the work that Barb and so many others have invested in shaping this association is both an honor and a responsibility, one I approach with great respect and a deep commitment to serving our members well. 🚗

See you soon!
Jackie





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The President's Message

Brrrrrrrrrr! Winter has definitely made its presence known this year. For a stretch there, it felt like every day brought news of multi-car pileups across the area. While we truly hope and pray for the safety of everyone on the roads—especially our friends and family—we'd be lying if we said we don't feel a little excitement when a blizzard warning hits right before the morning commute.



Scott Kooienga

For those of us in the auto recycling world, a cold and snowy winter often brings a healthy boost in sales over the weeks that follow. While that's great news for our sales teams, these same conditions can be especially challenging for our production and order-fulfillment crews. I personally sympathize most with our outside part pullers.

Safety must always remain the top priority, and during this time of year we should be especially mindful of providing our outdoor staff with the tools, gear, and support they need to stay warm and safe on the job. To everyone grinding through the frozen tundra of Michigan—thank you. The parts don't pull themselves, and your hard work is a vital part of fulfilling orders and keeping our operations running strong.

As you all know, this winter has been especially difficult for the ARM community, as well as for the

family of Barb Utter, who passed away on December 17. Barb was a truly wonderful, caring, and loving individual. It feels only fitting to honor her in this newsletter as a memorial to all she gave to ARM and to the auto recycling industry as a whole.

While preparing this article, I spent time rereading several past *YardTalk* articles Barb wrote during her time as Executive Director. One theme came through again and again—her consistently positive and encouraging spirit. That same attitude was evident every time we gathered as an association, whether for a golf outing, a road show, an annual meeting, or a legislative day. Barb was always a beacon of positivity.

We will miss Barb deeply, and we credit her greatly for helping shape where we are today as an organization and as individuals. Her loss has touched people throughout this industry across the country. Those who knew Barb loved her—and that is how we will always remember her.



In cherished memory of Barbara Utter, whose unwavering dedication and passionate leadership as Executive Director profoundly shaped the Automotive Recyclers of Michigan. Her legacy of service and commitment will

continue to inspire us all. 🚗





TRIVIA

1. How many years was Barb Utter the Executive Director of ARM?

- A) 15
- B) 30
- C) 2
- D) 24

2. Where did Barb Utter go to college?

- A) Michigan State University
- B) Ferris State University
- C) Northwood University
- D) University of Michigan

3. How many children does Barb have?

- A) 3
- B) 6
- C) 4
- D) 1

4. What was the name of the salvage yard that Barb and Kent owned?

- A) Baker Auto Parts
- B) Doug's Automotive Recyclers
- C) Shroyer Auto Parts
- D) Premier Auto and Truck Parts Inc.

5. Where was Barb's favorite place to travel to in Michigan?

- A) Twin Lake
- B) Traverse City
- C) Coldwater
- D) Wolf Lake

Good luck! Please see answer key on page 27.

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By Nate Love of Kelley Cawthorne

Legal & Government Relations Counsel to ARM

The legislature has returned to a slow start after its holiday break. The House of Representatives and Senate have seemingly alternated session weeks since January, with little being done besides committee hearings. The pace is expected to increase in February, with the governor's executive budget address slated for February 11 and her final State of the State address scheduled for February 25. These speeches and presentations mark the unofficial start of legislative work for the year.

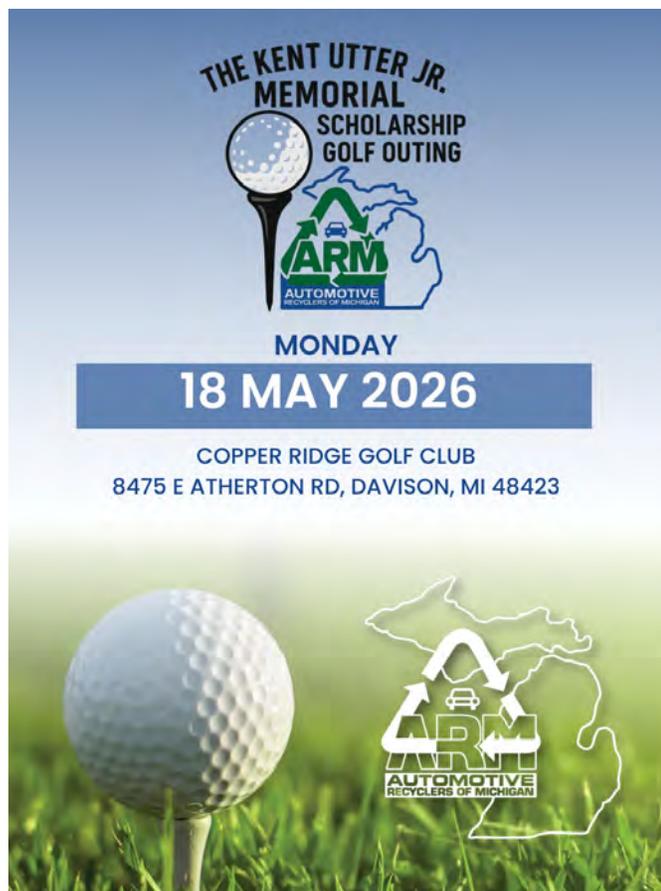
ARM remains engaged with the Department of State after they released guidance indicating that titles must accompany vehicles to a shredder in addition to TR-9 forms, rather than just the TR-9. ARM submitted a legal memo to the Department explaining why their interpretation of the statute was incorrect, as well as a departure from over three decades of previous practice. ARM will remain engaged on the issue and update members as the situation develops.

In addition to engaging on the current interpretation of statute, ARM has worked with stakeholders, the Department of State, and legislators on HB 5356. This legislation would amend statute to update practices involving TR-9 forms, most notably creating an electronic version of the form that could be submitted instead of paper copies. The legislation is currently in the House Committee on Regulatory Reform, but has not yet received a hearing. In the coming weeks, ARM plans to engage committee members on the subject to ensure they are supportive of the bill. We will continue to update ARM members as the legislation moves through the process.

The Senate passed the S-1 substitute for SB 198 on a 34-0-3 vote. The legislation would protect certain types of vehicle dealer data. While the automotive recycling industry is not directly impacted, we will continue to monitor based on other potential impacts to ARM members.

We do not expect high levels of legislative activity this year due to the upcoming campaign season. With the gubernatorial, U.S. Senate, U.S. House, Michigan House, and Michigan Senate all up for election, we expect a heavy amount of electoral activity beginning in late May or early June and continuing through election day in November. This will limit the amount of legislative work that is accomplished.

As always, please reach out to ARM with any questions or concerns! 🚗



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Taking a moment to reflect on

By Slater Shroyer, Shroyer Auto Parts
and ARM Vice President

In December we lost a dear friend and mentor with the passing of Barb Utter. For decades Barb was a fixture in the automotive recycling industry and as the Executive Director of the Automotive Recyclers of Michigan, she created her own legacy and helped guide some of the best and brightest in our industry and beyond.

Many years ago, she told me that whenever someone dies the world turns them into a saint, the best we can do is try to actually be deserving of the title. Most of the people I spoke with after Barb's death described her as a confidante and mentor, and many of us considered



her a second mom. She naturally gravitated to the role because she saw every person as deserving of grace, and she truly cared about our lives. She knew the names of everyone's children and grandchildren. She sent handwritten cards on birthdays and after every event. When any of us got short with one another, she would remind us that most people are fighting battles we will never know about. Whenever we got full of ourselves, she reminded us where we all started. Barb was a treasure trove of experiences and guidance, and she had the ability to walk into a room full of strangers and walk out with fifty new best friends.

Barb hadn't set out to become the face of ARM. She attended Michigan State and started off as a teacher. In the early 1960s women were expected to stop working when they got married and had children, so while raising four sons she joined volunteer organizations to stay engaged. At some point her husband, Kent Jr, needed a secretary at his salvage yard business and "wives came cheap" so she went to work. After they sold their business, Kent became the Executive Director for ARM and Barb moderated the long-line. They were a team in the truest sense of the word.

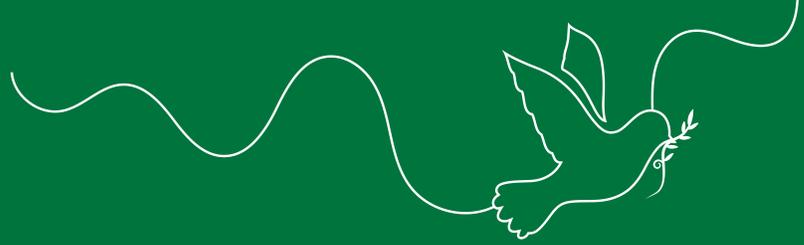
Kent died unexpectedly at an ARM event in 1995 at the age of 58. Barb stayed to help with the transition, but the new person lasted barely a year. She found herself in an emergency board meeting to discuss what to do and one of the members pointed out that the solution was "right under their noses." Barb didn't believe she was qualified. "The only thing I know about accounting is that you can't spend more than you take in," she told them. "You're hired!" someone shouted across the room.

Barb threw herself into running the association. She joined MSAE to network with other administrators and attended ARA functions. She was the chair of the ARA Affiliate Chapters Committee for a period. Several of the state affiliate executive directors began a tradition of slipping off to lunch for informal conversations which allowed them to trade ideas and collaborate on projects.

By the time Barb convinced me to become a board member, she was well established in her own right. She had a philosophy that it is better to be at the table than to not have a voice, and when looking for volunteers she focused on people who were busy... "Busy people are the ones who get things done." She told me to put my money where my mouth was and get involved rather than grousing from the sidelines. I later learned the inside joke at ARM: it was useless telling her "no" and once you're in the rolodex, no one ever really gets away.

I was lucky enough to travel extensively with Barb to ARM and ARA events all over the place. She would insist that we do something interesting everywhere we went because you never know when you'll be back there.

a legacy



It's one of those first trips that taught me who Barb was, how she carried herself, and how she could be effective. We went to Quebec City for the International Roundtable on Automotive Recycling. At the hotel we agreed to meet at the bar because Barb believed you learn as much from talking to people as you do from seminars. When we walked in, members of ARA's Executive Committee were huddled together working on something. They all stopped what they were doing to stand up and talk to Barb. She asked after them and their families, she knew names and details, she cared about them as people.

Sitting alone at a table was a person recently ostracized from the group. Barb and I both knew that feelings were strong in the room. Being young and naïve, I asked her what we should do. "I don't play politics,"

Barb announced firmly and she went and sat down next to the outcast person and started talking. I followed her lead and as people trickled in, everyone in the room gravitated to Barb's inclusive circle. Maybe it came from mediating four kids, but in that moment I understood her ability to transcend politics and gamesmanship. I didn't know it at the time, but I would go back to Barb for advice on avoiding politics time and time again.

Kathy Cooper came to ARM in 2009, and I believe this kept Barb in the office for several more years. Barb grew up before personal computers, and now she was navigating a digital world. Kathy was her trusted confidante who could wade through things together when technology became overwhelming. Kathy joined so many of us who looked to Barb as a second mom. Even during her own health crises, she was our rock of stability.

Kathy found it amusing when Kent III, "the keeper of the parents" perpetually caught Barb indulging in a Filet-o-Fish and Shamrock Shake during Lent. For us she was

a mentor and an independent force of nature, to them she was mom and they worried about her. Barb spoke very lovingly about all of her family: sons and daughters-in-law, children, grandchildren, great-grandchildren. She still spent time with her siblings and their families. She was an active member of her church and several volunteer organizations. Whenever we spoke about her retirement, she looked forward to spending time with family and friends, but she also prized her relationships with her work family. After she left the office, many of us kept calling her to catch up. She talked to her successor, Jackie, every other week. The day after she died, a handwritten Christmas card showed up in my mailbox.



Barb is the person who taught me how to talk to politicians and lobbyists because we went to meetings together. She knew so many people in and around the industry, but she also learned the names of every waitstaff and desk clerk along the way. I miss being able to call or email her for advice or just to chat. On behalf of the industry, I want to thank Barb's family for sharing her with us all of these years, and to acknowledge that they probably had very little say in the matter—did I mention she was an independent woman with a mind of her own?

So many of us have shared our sorrow at losing our friend and mentor while also being thankful to have known her. As Martha Cowell said to me, **"To aspire to touch half as many lives as she did would be ambitious."** We will miss you and try to carry on your work... to go through... 🚗

Barbara Utter Obituary

Barbara Lee Utter, age 87, passed away on Wednesday, December 17, 2025 in Grand Blanc, Michigan. Barbara was born on June 17, 1938, in Valparaiso, Indiana to Thomas and Dorothy (Harmon) Smith. Barbara graduated from Niles High School and attended Michigan State University where she met Kent Utter Jr. They were married on August 8, 1959, in Niles, Michigan. They created a loving and caring home for their four sons,



first in Flint, Michigan and then after moving out to “the country” in Grand Blanc in November 1971. Barb was a do-everything mom who was always there to support her sons’ lives and the various sports and activities in which they were involved.

Her family is eternally grateful for all that she did to ensure they had every opportunity to live a happy life. Barb made friends easily and everywhere. She was a fierce and loyal friend who would do anything for anyone at a moment’s notice. She always went out of her way to help those in need. She knew that she was blessed beyond measure and wanted everyone to have that same gift. Her favorite place in the world was at the family cottage “up north.” The countless memories made there will never be forgotten, especially all the special times spent with her brother Tom and family at the legendary Smith Family reunions on Wolf Lake. The “Two Buck Chuck” flowed freely and often. She was a long-time member of Holy Family Catholic

Church in Grand Blanc. Her strong faith and unwavering resolve carried her through difficult times. She always said, “you just have to put one foot in front of the other, because there’s no other choice.” Barb was involved with various groups and charities over the years, most notably The Junior League of Flint, The March of Dimes, Grand Blanc Schools Advisory Board, and CARE Club. Barb and Kent owned Baker Auto Parts of Flint for over 30 years. After selling the business they stayed in the industry, both going on to work for the Automotive Recyclers of Michigan (ARM) Association. Following Kent’s untimely death in 1995, Barb agreed to take over his position as the Executive Director of ARM and she never looked back. For 29 years, Barb put her heart and soul into making ARM and its membership the very best it could be, only retiring at 86 years old when health issues made it too difficult to continue. She loved her career and never considered it work. Her steady leadership, deep commitment to the industry, and genuine care for others helped shape ARM into the organization it is today. She loved the membership of ARM and forged many lifelong relationships. She considered them her extended family. Barb’s family cannot thank the association enough, especially her right hand and surrogate daughter, Kathy Cooper, for the love, kindness, and support they have given her over the years, especially as she struggled with her health throughout the last two years.

Her greatest joy in life, however, were her grandchildren, “The Grands.” She was also blessed later in life with two great-grandchildren. She loved and adored them all beyond measure. She was always there to cheer on their triumphs, but more importantly she provided a listening ear and soft shoulder to lean on during life’s challenges.

Guestbook

She was a wonderful person and since the day we got involved with ARM she treated me graciously and like I was a lifelong friend.—Dan McDonald, Omnisource

RIP Barb thank-you for all your relentless support work knowledge and just plain kindness. You were always there to help us keep our group of recyclers at its best. Keep looking down on us and smiling at all of our shenanigans. Will miss you tons.—Lance DeKeyser, George’s Auto Parts

Barb was a great woman, I enjoyed our talks, she was one in a million, I sure will miss her. Her contributions to our industry and ARM will always be remembered.

—Marty Hollingshead, Northlake Auto Recyclers

Barb always had time for anyone who called. She was an extraordinary woman in so many ways. A strong shoulder to lean on, a supportive mentor and a close and comforting friend. She set the standard for so many and will be missed terribly by so many. My love and prayers go out to the Utter family for your loss of a very great woman.

—Kim Gray, Doug’s Auto Recyclers

Thank You!

We extend our sincere appreciation to everyone who contributed to the Kent Utter Jr. Scholarship Fund in honor of Barbara Utter. Your generosity is a meaningful reflection of the respect, care, and admiration so many hold for Barbara and her legacy.

We gratefully recognize the following donors:

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Those who would like to support the Kent Utter Jr. Scholarship Fund may do so by scanning the QR code. Thank you for your generosity and support!!



Barb always made time for everyone, but especially her grandchildren, always there to pick up the phone or greet them with a hug at the front door. Barb also had a very special relationship with her daughters-in-law. She rarely used that title because she truly considered them her daughters. Barb will be missed beyond words by her family and the incredible number of people whose lives she touched over the years. The family wishes to thank her doctors, the wonderful staff at Henry Ford Genesys and The Oaks at Woodfield, and Debi Jackson. Barbara is survived by her brother Thomas Smith of Niles, MI, sisters Sue Harger of Niles, MI & Cathryn Mace of Buchanan, MI, and sister-in-law Carolynn Ranftle of Rutland, VT. Her sons Kent Utter III (Anita) of Flushing, MI, Mike Utter (Jeannine Keeley) of Grand Rapids, MI, Tim Utter (Nan Sirianni) of Toledo, OH, Chris Utter (Rhonda) of Grand Blanc, and daughter-in-law Jalonn Utter. Grandchildren Megan Utter (Kelsie Pittel) of Reno, NV, Thomas Utter (Jess) of Grand Rapids, MI, Lauren Ford (Jordan) of Grand Rapids, MI, Ben Utter (Dallas Mogensen) of Chicago, IL, Sam Utter of Chicago IL, Courtney Utter (Dominic Ravotto) of Royal Oak, MI, and Ryan Utter of Okemos, MI. Great Grandchildren Maeve and Theo Ford, many nieces and nephews, and best friend of 65 years Sandy Sprague. Barbara was preceded in death by her husband Kent Utter Jr, parents Thomas and Dorothy Smith, in-laws Kent & Eileen Utter Sr., brother-in-law Richard Harger, sister-in-law Boo Smith, brother-in-law Robert Ranftle, niece/goddaughter Sharon Nakich, godson Thomas Sprague, & granddaughter Kathryn. In lieu of flowers, memorial contributions may be made to the Kent Utter Jr. Memorial Scholarship Fund. https://www.paypal.com/donate/?hosted_button_id=VVG5Q842A55KG 🔄

Bob and I were talking to her not that long ago and she will definitely be missed. May her many friends and mostly her family know she was so loved.

—Gina Johnson, Car-Part.com

Barb was such a wonderful person and will be missed by all. Always so loving and friendly and a truly genuine person. I was one of the lucky ones who knew her.

—Brian Collins, Commercial Forms



My memories with Barb and her always amazing staff, date back to 1993! This was still an era of mostly men in this industry. It was not uncommon for the only women at ARM meetings to be there "attending" with their husbands or bosses. I had bigger dreams of being a manager, or owner one day, Barb was the most confident in me, always saying that nothing should hold me back, keep pushing, keep achieving and do what anyone else can do, so I did! I will always remember our talks, her kind words, and always giving me confidence to push forward!

—Jennifer Benson, GoGo Auto Parts





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Q&A with Jared Hund from GCOR

By Amber Kendrick

In January, Amber Kendrick from Pete's Auto Parts (long time GCOR customer and ARM board member), sat down with someone who has supported ARM for years: Jared Hund. They chatted about the industry and specifically, about GCOR. ARM has several associate members who buy cores, we appreciate every single one of them, and they all have strengths to bring to the table. The reason Amber chose this Q&A with Jared is because GCOR has been such a huge supporter of ARM events, including the upcoming Golf Outing, volunteering time as well as paying for sponsorships. If you are an ARM associate member and would like to be featured in a Q&A, contact amber@petesauto.net subject *YardTalk*.

Amber: How long have you been in the industry, and how did you come to GCOR?

Jared: I've been in the automotive recycling industry for 32 years, and this July will mark nine years at GCOR.

Originally, I was planning to join the Army, but once I had a child, I wanted to be home and present. Some of my family members worked at Keystone in Cleveland before it was acquired by LKQ, which opened the door for me. I started in the warehouse at LKQ and I would cover route sales when reps were sick or on vacation. From there, I was promoted to route salesperson, then assistant sales manager. I spent some time trying different roles at LKQ—including inside sales, where I was making 50 cold calls every morning and 50 every afternoon—and worked at a couple of salvage yards as a general manager. Over time, GCOR became the right fit, and I've been proud to be part of the team ever since.

Amber: For the last several years, GCOR and EZ have hosted a skeet shooting outing that benefits charity. Tell us about that event—and how recyclers can get an invite?

Jared: The skeet shoot event is designed to be recycler-focused, not a trade show. It's meant to bring customers together, have fun, and talk shop in a relaxed environment. The event is open to salvage yards—even if you don't currently sell cores to GCOR. Registration will be opening soon, and invitations will be emailed with a sign-up link. It's become one of our favorite events of the year. If you don't get an invite, reach out to me and I'll make sure you are included, if you are a recycler.



Amber: What do you like most about working for GCOR?

Jared: The support! GCOR is a family-oriented company, and when you bring ideas to the table, leadership listens—and actually executes them. Joe has built a strong culture here, and that makes a big difference day to day.

Amber: The PRP runner makes it easy for me to sell you cores, but if a yard isn't on the runner, why should ARM members still sell cores to GCOR?

Jared: GCOR works hard to make the process easy and fair regardless of how a yard ships. Whether you're on PRP or not, the focus is on consistent pricing, clear communication, and reliable payment.

Amber: How do recyclers know what GCOR will pay for their cores?

Jared: Our goal is for yards to know what they're getting paid before the cores ever leave their dock. GCOR pricing is transparent. Recyclers can:

- Check pricing directly on the GCOR website
- View internal pricing if they are a Checkmate yard
- Use URG to see real-time values

Amber: How quickly do pricing changes reach recyclers? And how can pricing be locked in?

Jared: Pricing can be locked in for 30 days through the GCOR website or URG. Prices can vary by distributor and market conditions, and while some categories are steady, others fluctuate. The best way to ensure top dollar is to lock in pricing, either on our website or the URG website. That said, GCOR always pays fairly—if a recycler expects \$5 and the part turns out to be worth \$25, they get the \$25.

Amber: Is it better to ship smaller loads more frequently, or wait and consolidate?

Jared: For PRP yards, it's important to ship full boxes—not a single transmission on a runner or partially filled gaylords. Full, properly packed loads move faster and reduce damage.

For non-PRP yards, it depends on location, but generally once a load reaches around \$1,500 per box, it makes sense to ship. Smaller and larger cores can often be mixed to build efficient loads.

Amber: If I ship a load of cores tomorrow, when should I expect payment?

Jared: Payment is issued within 30 days of the load hitting GCOR's door. GCOR is known for consistency—we don't stretch payments out for months. Strong cash flow is a priority.

Amber: What's one thing recyclers could stop doing tomorrow that would immediately improve their core returns?

Jared: Labor inefficiency. Too many yards are using forklifts where a gib or gantry would be safer and faster, or assigning two people to tasks one person could handle with the right equipment. A modest investment in a gib—around \$1,500—can save significant labor, fuel, and time.

Packaging is another big one. Improperly banded boxes lead to damaged pallets. Two solid bands around each box can prevent costly issues.

Amber: What's the biggest missed opportunity you see in the industry?

Jared: Not fully utilizing programs like PRP. You don't need to stockpile ten boxes to ship—send one box at a time and keep money moving. I've seen yards juggling 20 boxes for different buyers, tying up cash. When you ship faster, you get paid faster and keep your core dollars turning.

Amber: What do you drive when you're not talking cores?

Jared: I drive a Ford Explorer, but my favorite ride is my pontoon boat. There is nothing better than spending time with family on the boat in the summer!

Amber: I know you have been living with Stage 4 kidney disease, that you are going to need a kidney transplant, is there anything you want to share with the ARM family on how that all is going?

Jared: I'm trying to stay as healthy as I can, and I'm getting more involved in things like the kidney walk. If people would like to support that, the funds raised go to the National Kidney Foundation which directly support programs and services for people like me who need a kidney. Here is the link:

<https://www.kidneywalk.org/cleveland/jaredjhund> ↗



RECYCLE, IT'S YOUR FUTURE.

Reinsurance for Recyclers

By Amber Kendrick

For many ARM members, warranties are simply part of doing business—an important promise to our customers, a revenue stream, and a way to differentiate our products from the competition. What fewer recyclers realize is that an existing warranty program can also be a strategic financial tool when paired with reinsurance. That's where ARM's newest associate member, Preferred Dealer Solutions, can assist.

Kevin Stoll, president of Preferred Dealer Solutions, recently took time to speak with *YardTalk* about reinsurance, how it works, and why it can be a powerful option for automotive recyclers who want to protect customers while strengthening their business. Born and raised in Northview, Michigan, graduating from Davenport University in Business Management, Kevin's path to reinsurance began on the traditional insurance side of the industry. Early in his career, Kevin worked for Zurich, the largest insurer in the world, where he focused on property and casualty insurance for new car dealers. At Zurich, he expanded his role into training dealership employees to sell finance and insurance products and gained firsthand exposure to how warranties and service contracts are structured.

That led Kevin into formal reinsurance training, a specialized area of insurance that many salvage yard owners are just learning about—but one that car dealers have used for decades. Kevin combined his big-business knowledge with his small town family values and launched three companies: Precision Claims (claims administration) Preferred Dealer Solutions (management) and Specialty Dealer Insurance (direct insurance company). In 2023, he added an in-house accounting firm to the group, further strengthening the company's ability to manage documentation, compliance, and financial oversight.

Today, Preferred Dealer Solutions operates a nationwide reinsurance program, serving clients from California to Connecticut, while remaining headquartered in Rockford, Michigan. The company works without independent agents; all salespeople are direct employees, allowing for tighter control, consistency, and accountability. Family plays a key role in the business: Kevin's wife, Kim is the company's CFO, his son, Connor, serves as controller,

while his son-in-law, Khale Showers, works on the independent auto dealer side.

What does **reinsurance** even mean? Kevin explains that reinsurance is designed to serve two key purposes:

1. To take care of customers by backing warranties or service contracts with a properly structured financial mechanism.



2. To improve a business's financial position by moving warranty dollars out of daily operations and into a reinsurance company.

Most recyclers offering a warranty program would say they are already doing the first part of this equation, paying out claims when they arise, replacing defective parts. Kevin explains that reinsurance takes it a step farther, in that if your business were to close tomorrow, any warranty claims would continue to be paid out of the reinsurance company for the length of the warranty. While this isn't a concern to most people, it's part of the reason to have such a structure.

The main motivation driving many recyclers to a reinsurance program: reducing taxable income. When you move a portion of your sales dollars and your warranty dollars out of the operation and into reinsurance, you effectively reduce the income you will be taxed on. Reinsurance is only taxed on the interest income of the dollars put into the reinsurance company, and qualified dividends on money pulled out of the reinsurance company. This rate is usually far below the normal tax rates business owners are paying on income whether they are structured as a C corp, S corp or LLC. In addition, many business owners choose to borrow against their reinsurance funds to finance major expenses such as building projects, equipment purchases, or inventory—while still maintaining warranty protection for customers.

Reinsurance is widely used by car dealers, but it also applies to many other industries, including manufacturing,

Continued on page 26



Electric and Hybrid Vehicle Awareness Training

Hosted by the Automotive Recyclers of Michigan (ARM) • Led by Industry Experts from Salvage Wire

Electric and hybrid vehicles operate with high-voltage systems that present unique risks and challenges. Under the leadership of Andy Latham, one of the automotive recycling industry's foremost authorities on high-voltage vehicle safety, Salvage Wire has developed a specialized awareness training course designed to keep technicians, dismantlers, and first responders safe while maximizing the value recovered from these vehicles.

This Chartered Institute of Waste Management (CIWM) accredited course has been uniquely created by Salvage Wire, the recognized leader in electric vehicle dismantling and recycling training worldwide. It delivers the essential knowledge, practical skills, and confidence needed to handle electric and hybrid vehicles safely and effectively.

Course overview

This hands-on, one-day training focuses on the essential tools, personal protective equipment (PPE), and safe working processes required to make an electric or

hybrid vehicle safe and provides guidance on the correct procedures for removing high-voltage batteries.

Through clear instruction, real-world examples, and Salvage Wire's proven methodology, participants will gain a strong understanding of best practices from vehicle receipt through to dismantling and disposal.

This course is ideal for:

- Vehicle dismantlers and recyclers
- Team leaders and supervisors
- Metal recyclers and towing professionals
- First responders and recovery operators

Learning outcomes/course objectives

Participants will:

- Understand the operation of electric and hybrid vehicles
- Identify and use the correct PPE, tools, and equipment safely
- Know what actions to take in an emergency (fire, electrolyte leakage, or electric shock)
- Apply best practices for handling vehicles safely from arrival to depollution and dismantling
- Access and interpret technical information on electric and hybrid vehicles

Training information

April 24, 2026

9:30am–3:30pm

Location: Detroit Fire, 10200 Erwin Ave., Detroit, MI 48234

Includes training, coffee and donuts, lunch

April 25, 2026

9:30am–3:30pm

Location: Waterford Fire, 2495 Crescent Lake Rd, Waterford, MI 48329

Includes training, coffee and donuts, lunch

Space is limited and available on a first-come, first-served basis. Refunds will not be issued.

Registration is available on our website:

automotiverecyclers.com

Calendar of Upcoming Events	
April 24-25, 2026	High Voltage Training
May 7-9, 2026	URG PRP Conference Denver, CO
May 18, 2026	Kent Utter Jr. Memorial Golf Outing Cooper Ridge Golf Club Davison, MI
May 19-21, 2026	ARA Hill Days
September 19, 2026	ARM Road Show & Business Networking Conference Premier Auto & Truck Parts Cedar Springs, MI

Global Harmonized System

By Sue Schauls

The Globally Harmonized System of Classification and Labelling of Chemicals (GHS) is a worldwide standard developed by the United Nations to ensure that the hazards of chemicals are consistently classified and communicated across different countries. Its main goals are to enhance protection of human health and the environment during the handling, transportation, and use of chemicals, and to facilitate international trade in chemicals by standardizing regulations.

Key Elements of GHS:

Classification of chemical hazards: GHS establishes criteria for categorizing chemical hazards, including:

- **Physical hazards:** Flammability, explosiveness, corrosiveness, etc.
- **Health hazards:** Toxicity, carcinogenicity, skin irritation, etc.
- **Environmental hazards:** Impact on aquatic life, ozone depletion, etc.

These categories help in assessing the risks posed by chemicals and ensuring that appropriate measures are in place to minimize those risks.

Harmonized Labels: GHS requires the use of consistent labels that include:

- **Signal words:** Words like “Danger” or “Warning” indicate the severity of the hazard.
- **Pictograms:** Standardized symbols (like flame, skull and crossbones, or exclamation mark) that visually communicate the type of hazard.
- **Hazard statements:** Descriptions of the nature of the chemical’s hazard, such as “Causes skin irritation” or “Toxic if inhaled.”
- **Precautionary statements:** Recommendations for handling, storage, and disposal, such as “Keep away from heat” or “Use protective gloves.”

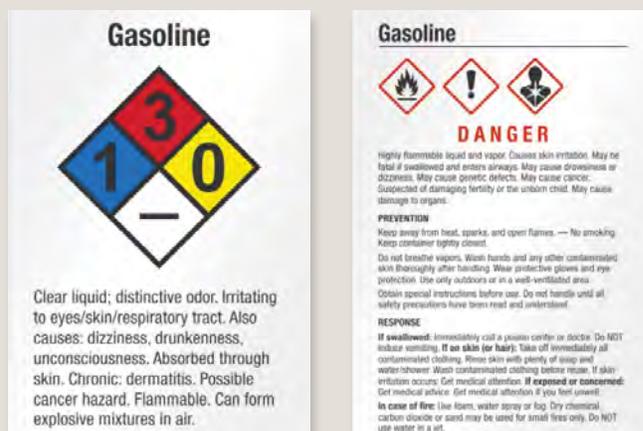
Safety Data Sheets (SDS): GHS also standardizes the format for Safety Data Sheets (SDS), which provide detailed information about chemicals. Each SDS must follow a consistent 16-section format, covering everything from the chemical’s identity to emergency procedures, first aid measures, and toxicological data. This ensures that users have access to critical information for safe handling and response in case of accidents.

What People Need to Know:

- **Consistency and Safety:** GHS ensures a uniform approach to chemical safety across countries. This helps both manufacturers and end-users understand the hazards associated with chemicals, reducing the risk of accidents, injuries, and environmental damage.
- **Workplace and Regulatory Compliance:** Employers and employees working with chemicals need to be aware of GHS standards. GHS-compliant labeling and SDSs are required in many jurisdictions, and failure to comply can result in legal penalties.
- **Pictograms and Labels:** Recognizing GHS pictograms and understanding the significance of the associated hazard and precautionary statements is crucial for anyone handling chemicals, whether in a laboratory, industrial setting, or even at home.
- **Ongoing Updates:** The GHS system is regularly revised to reflect new scientific knowledge and industry developments. Companies and regulatory bodies need to stay updated on changes to remain compliant.

Though the GHS system has replaced the NFPA system, the NFPA system is still widely used and understood by people in the industry. Therefore, a combination of the two systems can be used to maintain compliance, but also provide people the necessary information to understand the hazards.

The following is an example of an NFPA Label (left) and GHS label (right) for gasoline. 🚗





ARM ROAD SHOW SPONSORSHIPS

The ARM Road Show is the premier event for automotive recyclers and suppliers **in Michigan**. Sponsorship offers unique opportunities to showcase your brand to industry leaders from across the state.



Event Details

Saturday, September 19, 2026



Location Details

Premier Auto & Truck Parts Inc.
Cedar Springs MI

Sponsorship Opportunities

Diamond Sponsorship - \$2,000

- Special signage with company logo
- Company logo on ARM website
- Company logo in ARM post-conference issue of YardTalk
- Special listing in program
- Recognition signage at registration table
- Special signage in exhibit hall
- Opportunity to place giveaway in attendee bag

Platinum Sponsorship - \$1,500

- Special listing in ARM post-conference issue of YardTalk
- Special listing in program
- Recognition signage at registration table
- Special signage in exhibit hall

Gold Sponsorship - \$1,000

- Special listing in ARM post-conference issue of YardTalk
- Special listing in program
- Recognition signage at registration table
- Special signage in exhibit hall

Exhibit Booth - \$750

- Includes a table, two chairs, signage, white tablecloth, meals for two people on Saturday
- Additional representatives are \$100 each

Silver Sponsorship - \$500

- Special listing in ARM post-conference issue of YardTalk
- Special listing in program
- Recognition signage at registration table
- Special signage in exhibit hall

RoadShow Program Ad - \$250

(6 available - ¼ page)

- Quarter-page ad in the official RoadShow program
- Distributed to all attendees for ongoing brand visibility

Bar Crawl Sponsorship - \$3,000 (Exclusive)

September 18

- Includes lanyard sponsorship and branded materials at each stop
- Prominent logo placement on event signage and participant materials
- Special listing on website

Trade Show Bar Sponsorship - \$2,500 (Exclusive)

- Custom signage at event bar area
- Recognition throughout the evening
- Option to provide branded napkins, coasters, or glassware
- Special listing on website

Saturday Coffee & Donuts - \$500 (Exclusive)

- Signage at breakfast station
- Recognition in event program
- Special listing on website

Saturday Lunch - \$1,500 (Exclusive)

- Signage at lunch buffet
- Recognition during announcements
- Branding on event materials
- Special listing on website

Saturday Dinner - \$3,000 (Exclusive)

- Signage at dinner and on event schedule
- Verbal recognition during dinner remarks
- Option to provide branded materials at each table
- Special listing on website

Be Safe Sponsor - \$2,000 (Exclusive)

- Signage on event transportation buses
- Recognition in transportation and safety announcements
- Special listing on website



Birdies and eagles are a ton of fun, but the **Kent Utter Jr. Memorial Golf Outing** is a hole in one!

This annual outing directly benefits The Kent Utter Jr. Memorial Scholarship Fund, established in the memory of Kent, our past Executive Director. The fund provides financial assistance for college and secondary education to ARM members' employees' children. Join us for fun on the green and support the dreams of the next generation!

EVENT DETAILS

Date: Monday, May 18, 2026

Registration & Range Open: 8:30 a.m.

Shotgun Start: 9:30 a.m. sharp

Game Type: Scramble

Course: Copper Ridge Golf Club

Address: 8475 E. Atherton Rd. Davison, MI 48423



ABOUT THE COURSE:

Copper Ridge Golf Club offers a welcoming escape with beautiful scenery and a relaxed atmosphere. Voted "Best of the Best Golf Course and Banquet Hall" four years in a row, Copper Ridge features an 18-hole championship layout spanning 6,916 yards of rolling fairways and expansive greens. With four sets of tees, a driving range, and a putting green, the course is enjoyable for all skill levels, challenging enough to reward precision while still friendly and accessible for every golfer.

REGISTRATION & PRICING:

Registration deadline: **May 4, 2026**

\$150 per player

Price includes:

- 18-hole scramble
- Power golf cart
- Coffee & donuts
- Lunch at the turn
- Post-game dinner in the Clubhouse
- 2 drink tickets

SPONSORSHIP OPPORTUNITIES:

- **Course Sponsor – \$3,500 (Exclusive)** Premier visibility as the event’s top supporter. Includes logo on all event signage, website, and promotions, plus recognition during welcome remarks and on the main course banner. Representative invited to present awards during dinner.
- **Dinner Sponsor – \$2,000 (Exclusive)** Recognition as the host of the post-golf dinner with signage at dinner tables, logo on event materials and social media, and verbal acknowledgment during dinner announcements.
- **Cigar Hole Sponsor – \$1,500 (Exclusive)** Branded cigars distributed at your designated hole with signage and interaction opportunities. Includes all general sponsor benefits (logo on materials, website, and social media).

SOLD

- **Golf Cart Sponsor – \$1,000 (Exclusive)** Logo featured on every golf cart and on all promotional materials. Includes social media shoutouts and website recognition.
- **Giveaway Sponsor – \$1,000 (Exclusive)** Your logo featured prominently on a branded item given to every golfer. Includes logo on event signage, website, and social media.
- **Lunch Sponsor – \$1,000 (Exclusive)** Recognition as the lunch host with signage at the turn, logo in all materials, and a shoutout on social media.

SOLD

- **Beverage Cart Sponsor – \$1,000 (Exclusive)** Logo displayed on the beverage cart circulating the course all day. Includes recognition in event materials and online promotions.
- **Breakfast Sponsor – \$750 (Exclusive)** Logo displayed at the breakfast station and in all materials. Includes social media recognition and thank-you signage at registration.

SOLD

- **Bloody Mary Bar Sponsor – \$500 (Exclusive)** Logo signage at the bar and in event promotions. Includes mention in social media posts and on the event website.
- **Hole Sponsor – \$250 (18 available)** Signage with your logo at one hole on the course, plus inclusion on the website and promotional materials.

QUESTIONS:

Please direct all questions to the ARM Office at arm@mi.automotiverecyclers.org or (810) 695-6760.

Reinsurance for Recyclers

Continued from page 20

steel production, home building, and auto repair. According to Kevin, “any business that makes or sells a product can build a warranty—and therefore can potentially use reinsurance. So automotive recyclers are a natural fit.” Salvage yards already stand behind their parts, often with standard, extended and labor warranties. Reinsurance allows them to do that more confidently while also creating long-term financial advantages. Pete’s Auto Parts was the first ARM member to work with Preferred Dealer Solutions and saw a reduction in tax liability in 2025 and has plans to utilize the funds set aside from warranties to finance a building project.

One of the most consistent themes in Kevin’s approach is doing things the right way—every time. “We want things to be set up properly so that if there is ever any type of financial audit, there is never a fear that there will be a problem,” he explained. Preferred Dealer Solutions places heavy emphasis on proper banking and financial structure, and they handle setting

everything up. They ensure clear documentation and pricing rationale, state-specific contracts that meet regulatory requirements, and proper state filings. The company has been through audits and has learned firsthand that thorough and readily available reinsurance and trust documentation is the foundation of long-term success. When pricing, coverage, and structure are clearly justified and properly filed, audits become manageable instead of stressful.

“Reinsurance, when built correctly, protects customers, reduces risk, improves cash flow, and creates financial stability for the long term,” say Kevin, explaining his goal is to bring value to automotive recyclers by helping them understand and utilize reinsurance. He is eager to speak with recyclers, answer questions, and explain how reinsurance can benefit yards of different sizes. Preferred Dealer Solutions will also be present at the ARM Road Show, providing members with an opportunity to learn more face-to-face. You can also reach out to Kevin by emailing him at kevin@preferreddealersolutions.com 



ARM PAC



**Here is your
chance to be
heard!**

Have you ever sat around and griped about the rules and regulations that face our industry?

Do you say to yourself “I wish there was something I could do?” or wish you had a say in what changes are made or what new Bills are passed?

Send your **non-corporate** check (**personal or LLC checks only**) made payable to:

ARM PAC 208 N. Capitol Ave., 3rd Floor, Lansing, MI 48933

Together we are making a difference!

Scrap Tires in Michigan

By Sue Schauls

While scrap tire regulations are primarily state-level issues, most states have enacted legislation with several common threads for auto recyclers. These regulations aim to prevent illegal dumping, minimize fire and health hazards, and promote recycling or beneficial use.

Common threads in state scrap tire rules include:

Landfill Bans: Many states ban whole tires from landfills. If land disposal is permitted at all, tires typically must be processed (cut, shredded, or chopped) into pieces of a certain size first.

Storage Limits and Permits: Facilities can typically store only a limited number of scrap tires without a specific permit. Michigan auto salvage yards are exempt from tire storage rules if less than 2,500 tires are stored onsite. Storing quantities beyond this threshold requires a permit and adherence to specific safety guidelines, such as maintaining distance between piles and implementing fire prevention measures.

Certified Auto Recyclers agree to store less than 1500 tires (one semi load) onsite.

Michigan scrap tires are managed under the Natural Resources and Environmental Protection Act (NREPA) Chapter 324 Part 169. The rule states that an automotive salvage yard can store up to 2,499 tires without being categorized as a "Collection Site." Registered Collection Sites are required to follow specific guidelines to maintain compliance.

Hauler Registration and Manifests: States commonly require those who transport a certain number of scrap

tires to register as a waste tire hauler. In Michigan, anyone transporting more than 10 scrap tires at once on public roads must be a registered scrap tire hauler with the state's Department of Environmental Quality (EGLE). Haulers must display their registration number on their vehicle. A manifest system is used to track the origin and destination of the tires, ensuring they reach a permitted processing or disposal facility.

Prohibition of Open Burning/Dumping: The uncontrolled burning or illegal dumping/burying of scrap tires is strictly prohibited due to air and water pollution concerns.

Disposal at Permitted Facilities: Auto recyclers are generally required to dispose of tires only at permitted facilities, such as registered scrap tire collection centers or permitted processors. Michigan disposal site must be registered recycler/processor.

Funding Mechanisms: Many state programs are funded by a fee or tax collected at the point of new tire sales. [Michigan.gov/ScrapTires](https://www.michigan.gov/ScrapTires) is the main hub for the EGLE Scrap Tire Program, where you can find info on grants, registered facilities, regulations, and online reporting for haulers, sites, and end-users. The program offers grants for cleanup and market development, technical help, and manages compliance for scrap tires in Michigan, aiming to reduce fire/health risks. Find staff contacts and the program email (EGLE-ScrapTire@Michigan.gov).

Market Development: States often work to encourage the development of viable end-use markets for scrap tires, such as tire-derived fuel (TDF), ground rubber for asphalt and other products, or civil engineering applications.

<https://www.michigan.gov/egle/about/organization/materials-management/scrap-tires> 

Barb Trivia Answer Key

1. Answer: B) 30
2. Answer: A) Michigan State University
3. Answer: C) 4
4. Answer: A) Baker Auto Parts
5. Answer: D) Wolf Lake

F.Y.I. The deadline for the next issue of the Automotive Recyclers of Michigan's *YardTalk* newsletter is **May 29, 2026**. If you would like to place an advertisement or submit an article, please call the ARM office at 810-695-6760.



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