

ADVENT RESOURCES, INC.

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IN THE NEWS

Data from
Powergram©

72-Month Loans Rise in Popularity

Close to one-fourth of all new-vehicle loans financed in recent months carried 72-month terms, more than double the percentage of longer-term loan transactions during the same period in 2000, according to data collected by Power Information Network, LLC (PIN), an affiliate of J.D. Power and Associates. A year ago, 16.33% of loan deals were 72-month terms. This year the percentage has climbed over 6% to 22.63%.

Short-term loans remain a small percentage of financed deals. Two-year terms average about 1% of all loan deals, while 36-month, 48-month, and 60-month loans have declined. However, 60-month terms, the most prevalent, have been partly displaced by 72-month terms.

"As the term gets longer, the monthly payment declines and the deal becomes more affordable for the consumer," said Tom Libby, Power Information Network director of industry analysis. He adds, "A drawback for the manufacturer to longer-term loans is that the repo rate increases as well, since consumers have more months of obligation and the buyers tend to be less creditworthy."

PIN data, however, confirms that the percentage of 72-month loans financed through captives has remained relatively stable over a three-year period.

Data for this column is courtesy of The PowerGram, published by J.D. Power and Associates. Copyright 2001 by J.D. Power and Associates. All rights reserved. A free subscription to the daily PowerGram is included with your participation in the Power Information Network. Contact Tim Gill @ (310) 241-1500.

Advent Welcomes



Advent is pleased to welcome two new members, both from California. First, located near the state capital of Sacramento, **Mercedes Benz of Pleasanton** is a welcome addition to our client family. We are also delighted with the addition of **Jammin Dodge Chrysler Jeep**, located in the historic Southern California community of **Pomona**.

We anticipate a mutually profitable future with our new associates. 🌴

Power User of the Month

Ellen Vega
Sales Manager,
Rancho Santa
Margarita Ford



As Power User for the Month of May, **Ellen Vega** comes highly recommended. She is a Sales Manager at Rancho Santa Margarita Ford in Southern California.

A friend of Advent works in a related automotive system and was buying a car at the dealership where Ellen works. He talked with Ellen about the system and he says he has never dealt with anyone who knew the system so thoroughly and could use it so efficiently.

Congratulations, Ellen on your expertise. It's system users like you who make us all look good – we will be sending you a small token of our appreciation. 🌴

The price of gas in California has gone so high that women who want to run over their husbands have started carpooling.

Andy Rooney Sez

1 On Prisoners:

Did you know that it costs forty thousand dollars a year to house each prisoner? Jeez, for forty thousand bucks apiece, I'll take a few prisoners into my house. I live in Los Angeles. I already have bars on the windows.

I don't think we should give free room and board to criminals. I think they should have to run twelve hours a day on a treadmill and generate electricity. And if they don't want to run, they can rest in the chair that's hooked up to the generator.

2 On Fabric Softener:

My wife uses fabric softener. I never knew what that stuff was for. Then I noticed women coming up to me, sniffing, then saying under their breath, "Married!" and walking away.

Fabric Softeners are how our wives mark their territory. We can take off the ring, but it's hard to get that April fresh scent out of your clothes.

3 On Grandma:

My grandmother has a bumper sticker on her car that says, "Sexy Seniior Citizen." You don't want to think of your grandmother that way, do you? Out entering wet shawl contests. Makes you wonder where she got that dollar she gave you for your birthday.

4 On Cripes:

My wife's from the Midwest. Very nice people there. Very wholesome. They use words like "Cripes." "For Cripe's sake." Who would that be, Jesus Cripes? The son of "Gosh" of the church of "Holy Moly?" I'm not making fun of it. You think I wanna burn in "Heck?" 🌴

One More Time

Back Up Your Data!

Even though we've run this article before, we find that not everyone has gotten the message of how very important it is to back up your data! So, we're rerunning this important article... Every Advent system is designed to have all its data backed up nightly to tape as part of your business disaster recovery plan. Should disaster strike your data, having a good backup can be a lifesaver! This means following a few simple rules:

1) Don't use the same tape every night – rotate. Use a different tape for each day of the week your store is open. Why? Sometimes a data problem will not be discovered right away, and data will need to be restored from several days back. If the same tape is re-used daily and overwritten, this will not be possible and the data is lost.

2) Be sure to label the tapes by day of the week and always use that day's tape: use the Tuesday tape on Tuesday, etc.

3) Make sure that someone is available for the tape change-out and storage duties when people are out sick or on vacation. Skipping even one day can be disastrous.


4) Be sure all personnel who share these duties fully understand how to properly change and store the tapes.

5) Store the tapes off-site or at least in a fire-resistant safe or strong box. If a disaster such as a fire or flood destroys your server, it will likely destroy the tapes sitting on the shelf next to it as well.

6) Clean the tape drive once a week using a cleaner tape. (You can buy them from us.) Pick a day and stick to it. We suggest every Friday so you have good backups over the weekend. Seriously, we get a lot of reports of backup failures that simply require the drive to be cleaned. So do it!

These common-sense rules insure that you are covered when the un-thinkable happens. Without a good backup, your data would be lost forever.

As always, we are here to help when you need us, but ultimately, it is your responsibility to follow these simple rules. Swap the tapes and store them properly – Advent does the rest.


If you have questions or comments, just call us at 888-9ADVENT (888-923-8368). 

Mr. or Mrs. Computer?


Is your computer male or female? As you are aware, ships have long been characterized as being female (e.g., "Steady as she goes", or "She's listing to starboard, Captain!"). Recently, a group of computer scientists (all males) announced that computers should also be referred to as being female. Their reasons for drawing this conclusion follow:

- No one but the Creator understands their internal logic.
- The native language they use to communicate with other computers is incomprehensible to everyone else.
- The message "Bad command or file name" is about as informative as, "If you don't know why I'm mad at you, then I'm certainly not going to tell you".
- Even your smallest mistakes are stored in long-term memory for later retrieval.
- As soon as you make a commitment to one, you find yourself spending half your paycheck on accessories for it.

However, another group of computer scientists (all female) think that computers should be referred to as if they were male. Their reasons follow:

- They have a lot of data, but are still clueless.
- They are supposed to help you solve problems, but half the time they are the problem.
- As soon as you commit to one you realize that, if you had waited a little longer, you could have obtained a better model.
- In order to get their attention, you have to turn them on.
- Big power surges knock them out for the rest of the night. 

Tech Glossary

- **486:** The average IQ needed to understand a PC.
- **State-of-the-art:** Any computer you can't afford.
- **Obsolete:** Any computer you own.
- **Microsecond:** The time it takes for your state-of-the-art computer to become obsolete.
- **G3:** Apple's new Macs that make you say 'Gee, three times faster than the computer I bought for the same price a Microsecond ago.'
- **Syntax Error:** Walking into a computer store and saying, "Hi, I want to buy a computer and money is no object."
- **Hard Drive:** The sales technique employed by computer salesmen, esp. after a Syntax Error.
- **GUI:** What your computer becomes after spilling your coffee on it. (pronounced 'gooey')
- **Keyboard:** The standard way to generate computer errors.
- **Mouse:** An advanced input device to make computer errors easier to generate.
- **Floppy:** The state of your wallet after purchasing a computer.
- **Portable Computer:** A device invented to force businessmen to work at home, on vacation, and on business trips.
- **Disk Crash:** A typical computer response to any critical deadline.
- **Power User:** Anyone who can format a disk from DOS.
- **System Update:** A quick method of trashing ALL of your software. 

We sincerely appreciate all the patience you've shown with our phone problems. No more excuses! We will have a new, vastly improved system installed within the next six weeks or so. Stay tuned for details of all the great new features once we go live with the replacement.