# **Clearinghouse Rule 96-044**

## CERTIFICATE



STATE OF WISCONSIN **DEPARTMENT OF TRANSPORTATION** )

SS.

# TO ALL WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, CHARLES H. THOMPSON, Secretary of the Wisconsin Department of Transportation and custodian of the official records, do hereby certify that the rule, relating to motor vehicle trade practices, was duly approved and adopted by this Department on April <u>7</u>, 1997.

I further certify that this copy has been compared by me with the original on file in this Department and that the same is a true copy thereof, and of the whole of such original.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department of Transportation at 4802 Sheboygan Avenue, in the City of Madison, Wisconsin, this 7 day of April, 1997.

RLES H. THOMPSON Secretary



# Analysis Prepared by the Wisconsin Department of Transportation

**STATUTORY AUTHORITY**: ss. 85.16(1), 218.01(5)(c), 227.11(2) and 342.34(3m), Stats. **STATUTES INTERPRETED**: ss. 218.01(3)(a), (5)(c) and (7a), 340.01(18p), (25r), (28e) and (55g), 342.10, 342.15, 342.16 and 342.34, Stats.

<u>General Summary of Rule</u>. The changes to ch. Trans 139 are in response to the following:

- 1993 Wisconsin Act 63, the Title Branding Law, which took effect June 1, 1994, created permanent brands on vehicle titles that provide historical information about the vehicle. This information, whether it appears on the dealer's title to the vehicle or will appear on the new owner's title, is an important and valuable disclosure to a potential buyer. This affects the pre-sale disclosure of a used vehicle's history required by this rule.
- Chapter Trans 305 took effect March 1, 1996, and replaced MVD 5. This affects vehicle equipment disclosures required by this rule.
- A Department team with industry representation recommended making other changes to the Used Vehicle Disclosure Label to improve readability and understandability, and to reflect changes that have taken place in the industry, including changes in automotive technology and sales practices.

The rule amends ch. Trans 139 in the following ways:

- **Definitions for vehicle history and use disclosure** New definitions are created for the purpose of disclosing a vehicle's history and use. The history and use disclosure required by the rule is not limited to only those conditions that would require a brand.
- Inspection standard The inspection standard a dealer will be held to is stated using plain language, replacing "ascertain as a result of reasonable diligence" with "find using reasonable care."
- Junk vehicles Consistent with long-established Department policy, junk vehicles cannot be retitled and operated on the highways. Only salvage vehicles can be repaired and retitled.
- Wisconsin Buyers Guide A plain language name for the used vehicle disclosure label will make it more apparent to consumers that the label and its contents is meant for them and will mirror the federal Buyers Guide. The "Wisconsin Buyers Guide" will continue to be completed in duplicate but the original will stay with the dealer, who is required to keep it for 5 years, and the copy will go to the consumer.
- **Title brands** The history and prior use disclosures were expanded to include brands that are on the current title or will be on the new title as part of its pre-sale disclosure per the Title Branding Law.
- Vehicle description Vehicle description requirements will provide more useful information to the potential buyer, including engine size, i.e., cubic inches or liters and number of cylinders, and drive type, i.e., front wheel, rear wheel or four wheel drive.
- Warranty information Warranty information is expanded to better clarify the distinction between manufacturer and dealer warranties.
- **Unfair practice standard** The Department standard for determining an unfair practice is stated as an item improperly reported that the dealer could have found using reasonable care if the item is reported to the dealer within 30 days.
- Exclusions to disclosure requirement Exclusions to the requirement that a dealer complete and display a buyers guide for a vehicle were expanded to include heavy vehicles except motor homes, junk vehicles and unrepaired salvage vehicles. Junk and salvage vehicle disclosures are specified.
- Odometer Statements Dealers are required to show the title to consumers and, if the dealer got title in their own name pursuant to ch. Trans 154, the dealer is required to show all prior owner odometer statements contained on other documents the dealer must retain.

 Manufacturer Recalls - Dealers are required to determine whether a used vehicle offered for sale has any unperformed repairs relating to voluntary manufacturer or NHTSA mandated recalls, if the dealer is franchised by the manufacturer of the vehicle. Dealers are also required to disclose the unperformed repair to the purchaser, or to make the repair, whichever is appropriate.

<u>Fiscal Estimate</u>. One time costs will be incurred to produce a camera ready copy of the revised Wisconsin Buyers Guide for all interested forms vendors. This cost is minimal and can be absorbed under current programs.

<u>Final Regulatory Flexibility Analysis</u>. No regulatory flexibility analysis was prepared since the rule will have no adverse effect on small businesses beyond any effect imposed by the statutes.

<u>Contact Person and Copies of Rule</u>. This analysis was prepared by Joan Loden, Policy Analyst, Dealer Section, Wisconsin Department of Transportation, Room 806, P.O. Box 7909, Madison, Wisconsin 53707-7909. Copies of the rule may also be obtained upon request, without cost, by writing to Charles M. Supple at the address indicated above, or by calling (608) 267-2315. Hearing-impaired individuals may contact the Department using TDD (608) 266-0396. Alternate formats of the rule will be provided to individuals at their request.

### TEXT OF RULE

Under the authority vested in the state of Wisconsin, department of transportation, by ss. 85.16(1), 218.01(5)(c), 227.11(2) and 342.34(3m), Stats., the department of transportation hereby adopts an order amending a rule interpreting ss. 218.01(3)(a), (5)(c) and (7a), 340.01(18p), (25r), (28e) and (55g), 342.10, 342.15, 342.16 and 342.34, Stats., relating to motor vehicle trade practices.

**SECTION 1.** Trans 139.01(2) is amended to read:

Trans 139.01(2) APPLICABILITY. This chapter applies to any person applying for or holding a Wisconsin motor vehicle <u>salvage dealer</u>, manufacturer, distributor wholesale auction, dealer or salesperson license.

**SECTION 2.** Trans 139.02(intro.) is amended to read:

<u>Trans 139.02 DEFINITIONS</u>. Words and phrases defined in ss. 340.01 and 342.01, Stats., apply to this chapter unless a different definition is specified. In this chapter:

**SECTION 3.** Trans 139.02(1) is renumbered 139.02(2).

SECTION 4. Trans 139.02(1) is created to read:

Trans 139.02(1) "Business use" means any motor vehicle owned or leased by either of the following:

(a) A company, other than a lessor.

(b) An individual and primarily operated for business use.

SECTION 5. Trans 139.02(2) to (7) are renumbered 139.02(3) to (6), and (8) and (9), respectively.

**SECTION 6.** Trans 139.02(7) is created to read:

Trans 139.02(7) "Lease use" means any motor vehicle leased for a period of time exceeding 4 months.

SECTION 7. Trans 139.02(8) is renumbered 139.02(11) and amended to read: Trans 139.02(11) "New" means any untitled or non-privately titled motor vehicle of the stated model year which has not been <u>a demonstrator and has not been</u> operated more <u>than 100</u> miles than required for manufacturer's tests, pre-delivery test, dealer exchange or delivery or more than 500 miles if the vehicle's mileage is disclosed on the purchase contract before the buyer signs the contract.

**SECTION 8.** Trans 139.02(9) is renumbered 139.02(13).

**SECTION 9.** Trans 139.02(9m) is created to read:

Trans 139.02(9m) "Manufacturer recall" means a recall inspection or repair which the manufacturer of a vehicle has been ordered to have performed by the National Highway Traffic Safety Administration or which the manufacturer has agreed voluntarily to have performed for safety reasons.

SECTION 10. Trans 139.02(10) is repealed and recreated to read:

Trans 139.02(10) "Material" means that a reasonable person would attach importance to its existence or a seller knows or had reason to know that a buyer would regard it as important. A seller has reason to know that information is material if a buyer specifically requests the information.

**SECTION 11.** Trans 139.02(11) to (14) are renumbered 139.02(14), and (18) to (20), respectively.

SECTION 12. Trans 139.02(12), (15) to (17), and (21) are created to read:

Trans 139.02(12) "Personal use" means any motor vehicle owned or leased by an individual and primarily operated for personal use.

(15) "Reasonable care" means the following:

(a) For vehicle inspections, a standard that requires an interior and exterior inspection, an under-hood and under-vehicle inspection, and a test drive. It does not require taking the vehicle apart or running tests unless it is necessary to diagnose apparent symptoms. Brakes may require some disassembly to satisfy the requirements in ch. Trans 305.

(b) For records inspections, a standard that requires providing information the dealership gets from manufacturer and auction notices, prior owner documents and disclosures, and their own vehicle inspection and repair records. It does not require

contacting prior owners or obtaining records of previous titles unless necessary to clarify inconsistent or questionable information that is apparent.

(16) "Rebuilt salvage" means any repaired vehicle that has ever had a salvage notation on its certificate of title from Wisconsin or another jurisdiction.

(17) "Rental use" means any motor vehicle rented for a period of time not exceeding 4 months.

(21) "Water damaged vehicle" means a vehicle that has been materially damaged by being covered, in whole or in part, by water, whether by flood or other occurrence and the damage is less than what is required to meet the definition for branding in s. 342.10(3)(d), Stats.

SECTION 13. Trans 139.03(5) is amended to read:

Trans 139.03(5) USED VEHICLE COMPARATIVE SAVINGS. The use of new motor vehicle list manufacturer suggested retail prices, wholesale or retail dealer pricing guides, or similar price guides to advertise comparative savings for used vehicles other than demonstrators or executives is an unfair practice and prohibited.

SECTION 14. Trans 139.03(6) is repealed.

SECTION 15. Trans 139.03(11) and (16) are amended to read:

Trans 139.03(11) NAME AND ADDRESS. Dealer and salesperson licensees are prohibited from advertising motor vehicle sales at an address or from listing a phone number <u>or electronic mail address</u> other than that of either the licensed business premises, or temporary locations as authorized by s. Trans 138.08, <u>except that a licensee may list the phone number or electronic mail address of the licensee's home in addition to the business phone number and address on a business card. Advertisements shall include the business name.</u>

(16)(title) FLOOD OR WATER DAMAGED VEHICLES. Whenever a dealer licensee offers, promotes the sale of, or sells a flood <u>or water</u> damaged vehicle, all advertising relating to that vehicle shall disclose that the vehicle has been flood <u>or water</u> damaged <u>regardless of the extent of damage</u>. <u>Required disclosure of flood or water</u> <u>damage is limited to that which the dealer could find using reasonable care.</u>

SECTION 16. Trans 139.04(1)(b), (4), (5)(title), (a) and (b)2 are amended to read:

Trans 139.04(1)(b) Both the chassis model year <u>when determinable</u> and the finished vehicle model year shall be stated on the <u>Wisconsin buyers guide and</u> the motor vehicle purchase contract if the model year of a <del>new</del> motor vehicle chassis is different than the model year of the <del>new</del> finished vehicle, as designated by the converter-manufacturer or final stage manufacturer under the provisions of s. 137.06(5)(a).

(4) USED MOTOR VEHICLE GENERAL CONDITION DISCLOSURE. Dealer and salesperson licensees salespersons shall inform prospective retail purchasers of used motor vehicles in writing before purchase contract execution, in the manner and on the form prescribed in sub. (6) ef. This disclosure shall include all significant existing mechanical, and structural electrical and electronic defects and damage and evidence of repair to strut tower, trunk floor pan, frame or structural portion of unibody, including corrective welds. Disclosure of information shall be that which the licensee can ascertain as a result of find using reasonable diligence, which shall consist of but is not limited to a walk-around and interior inspection, under-hood inspection, under vehicle inspection and a test drive care.

(5)(title) USED MOTOR VEHICLE EQUIPMENT REQUIREMENTS AND DISCLO-SURE. (a) Dealer and salesperson licensees <u>salespersons</u> shall inform prospective retail purchasers of used motor vehicles in writing before purchase contract execution, in the manner and on the form prescribed in sub. (6),. This disclosure shall include whether or not the condition of a vehicle for sale is such that it can be legally operated at all times in accordance with ch. 347, Stats., and ch. <del>MVD 5</del> <u>Trans 305</u>. Disclosure of information shall be that which the licensee <u>dealer</u> can ascertain as a result of <u>find using</u> reasonable diligence, which shall consist of but is not limited to a walk-around and interior inspection, under-hood inspection, under vehicle inspection, and a test drive <u>care</u>.

(5)(b)2. Specify for the retail purchaser the defects which are in violation of ch. 347, Stats., and ch. <del>MVD 5</del> <u>Trans 305</u> as prescribed in sub. (4) and in this subsection.

**SECTION 17.** Trans 139.04(5)(c) is repealed and recreated to read:

Trans 139.04(5)(c) If because of the condition of the vehicle at the time of sale it meets the definition of a junk vehicle or a salvage vehicle, the dealer and salespersons shall make one of the following disclosures conspicuously on the motor vehicle purchase contract prior to its execution:

1. If the vehicle is a junk vehicle: "WARNING! Sold as junk vehicle. This vehicle may never be retitled." The dealer shall notate the title as "Junk Vehicle" and forward the title to the department within 10 days after determining that the vehicle is a junk vehicle.

2. If the vehicle is a salvage vehicle and sold with a salvage title: "WARNING! This is a salvage vehicle and cannot be registered for use on Wisconsin highways until it passes an authorized inspection which requires payment of a fee. Title will be issued with a rebuilt salvage brand."

NOTE: A vehicle previously titled in another jurisdiction as junked, or a substantially similar term as used in that jurisdiction, may not be titled or registered in Wisconsin. s. Trans 149.10(3).

The Department may not issue a certificate of title for a vehicle if the certificate of title for the vehicle was inscribed by a person other than a state with the

word "JUNKED" or any other notation clearly indicating that the vehicle was junked unless the owner provides an affidavit stating that the inscription on the title was entered in error and the vehicle passes an inspection under s. Trans 149.05. The Department may refuse to issue a title for such a vehicle if it concludes that the vehicle was intended to be junked at the time the title was noted as junk. s. Trans 149.09(3).

NOTE: Only licensed salvage dealers can sell junk vehicles or parts.

**SECTION 18.** Trans 139.04(6)(title) and (a)(intro.), (a)1 and 3 are amended to read:

Trans 139.04(6)(title) WISCONSIN BUYERS GUIDE. (a)(intro.) Except as provided in par. (c), each used motor vehicle displayed or offered for sale by a dealer licensee shall display a label guide as prescribed by the department. The guide shall be prepared by an authorized employe of either the dealer, another dealer having the same majority ownership as the dealer, or a predecessor dealer at the same location as the dealer. The label guide shall be completed in duplicate and contain the printed names of the vehicle inspector and the records inspector. The original guide shall be signed by the dealer or a salesperson prior to separating the copy for display. The eriginal copy shall be readable from the outside, or attached to motor driven cycles, and it shall become the possession of the purchaser upon delivery. The cepy original shall be signed by the dealer licensee for 5 years. The label guide shall clearly state in simple and concise language:

(a)1. That the vehicle is used. <del>Vehicle must be designated as "Used," and the <u>All material history</u>, prior use <u>and title brands</u> <del>must</del> <u>shall</u> be clearly and specifically disclosed, for example, <del>privately driven, executive,</del> <u>rebuilt salvage, flood or water</u> damaged, transferred to insurer upon payment of claim, manufacturer buyback, personal</del>

<u>use, business use, lease use, rental use,</u> demonstrator, <u>executive, taxi-driven taxicab or</u> <u>public transportation</u>, police vehicle, driver-education<del>, lease, rental, public vehicle,</del> <del>company vehicle, municipally owned <u>or government vehicle, or history and use</u> unknown. If a vehicle had been previously junked or flood damaged, regardless of the extent of damage, that shall be clearly disclosed. All title brands that appear on the existing certificate of title for the vehicle or that will appear on the new certificate of title for the vehicle as required by s. 342.10, Stats., shall be disclosed. The title brand disclosures shall also include any other jurisdiction in which the vehicle has been previously titled. If the vehicle has not been previously titled in another jurisdiction, this disclosure shall specify Wisconsin. Disclosure of history and prior use is not limited to those conditions which require title branding. Required disclosure of the <u>history</u>, prior use and flood damage <u>title brands</u> is limited to that which the dealer licensee could ascertain with find using reasonable <del>diligence</del> care.</del>

3. The vehicle asking price, model year, make, model year, identification number, <u>color</u>, engine type size, when determinable, for example, <del>V-8, 6, rotary</del> <u>350 cubic inches</u> <u>or 3.8 liter and number of cylinders</u>, and type of transmission, for example, <del>standard,</del> four-speed, automatic <u>or manual and number of forward gears</u>, and drive type, for <u>example</u>, front wheel drive, rear wheel drive or 4-wheel drive.

NOTE: When engine size is not determinable, insert "NA" on the Guide.

**SECTION 19.** Trans 139.04(6)(a)4. is repealed and recreated to read:

Trans 139.04(6)(a)4. The availability or existence of dealer warranties, manufacturer warranties and service contracts in the following language:

#### "WARRANTY

IMPORTANT: Ask for all promises in writing. Spoken promises are difficult to enforce. Warranty terms may be negotiable. Terms agreed to on the purchase contract are final.

#### Dealer Warranty

#### Manufacturer Warranty

Expired

Not Known

for details.

Π

AS IS - NO WARRANTY Dealer disclaims all warranties including implied warranties of merchantability and fitness for a

particular purpose. □ Limited Warranty Refer to separate warranty document for coverages and exclusions. Term:

· · · · · ·	(months)
······································	(miles)
whichever comes first. Percent of retail repair be paid by buyer Deductible to be paid	costs to %

Expiration:	
and the second sec	(date)
· · · · · · · · · · · · · · · · · · ·	(miles)
whichever come	
Deductible to b	e paid by
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Pay to:	Mfr

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Dealer

Cancelled due to salvage

or other vehicle history. Remaining vehicle mfr warranty - Call the mfr or refer to warranty booklet

Vehicle Service Contract may be available for purchase. Ask for price, deductibles, coverages, exclusions and cancellability."

SECTION 20. Trans 139.04(6)(a)5 is repealed.

SECTION 21. Trans 139.04(6)(a)6 is renumbered 139.04(6)(a)5 and amended

to read:

Trans 139.04(6)(a)5. The inspection disclosures required in subs. (4) and (5). Unless otherwise agreed to in the purchase contract, the inspection disclosures shall neither create any warranties, express or implied, nor affect warranty coverage provided for in the purchase contract. However, it is an unfair practice for a dealer to not remedy an item improperly reported on the guide that the dealer could have found using reasonable care if the buyer has notified the dealer within a reasonable time after the buyer discovered or should have discovered the improperly reported item and the vehicle is made available to the dealership. The dealer shall reasonably remedy or make a good faith effort to reasonably remedy an item improperly reported within 30 days of the buyer's notification.

NOTE: The form prescribed by the Department is the Wisconsin Buyers Guide. A copy of this form is available, at no charge, from the Division of Motor Vehicles, Dealer Section, located in Madison, Wisconsin.

**SECTION 22.** Trans 139.04(6)(b) is repealed and recreated to read:

Trans 139.04(6)(b) The Wisconsin buyers guide required by par. (a) shall also include the following information:

1. All equipment requirements as required by ch. Trans 305 shall be maintained in proper working condition for the vehicle to be operated legally on Wisconsin highways.

2. Any important consumer information the department identifies as useful to the prospective purchaser, including the department's administrative code authority, address and phone number.

3. Written explanations of any detected problems reported in the general condition or equipment requirements areas.

SECTION 23. Trans 139.04(6)(c)4 to 7 are created to read:

Trans 139.04(6)(c)4. A used motor vehicle with a gross vehicle weight rating of more than 16,000 pounds or a motor vehicle which is or has in the past been registered in Wisconsin or another jurisdiction at a gross weight exceeding 16,000 pounds. This exclusion does not apply to motor homes.

5. A junk vehicle with a written statement, "This is a junk vehicle", conspicuously displayed.

6. An unrepaired salvage vehicle with a written statement, "This is a salvage vehicle", conspicuously displayed.

7. A vehicle being sold to a lessee of the vehicle or the lessee's agent or employe who operated the vehicle while under lease.

SECTION 24. Trans 139.04(7)(b) is amended to read:

Trans 139.04(7)(b) Show to each prospective purchaser, prior to sale, all odometer disclosure records <u>or true and legible copies of such records</u> relating to a vehicle <u>since last titled</u>, including the <u>current title and all</u> prior <del>owner's</del> <u>owner</u> odometer disclosure statement contained on the conforming title or, if the title is nonconforming, on a separate conforming mileage statement statements.

**SECTION 25.** Trans 139.04(8) and (9) are created to read:

Trans 139.04(8) WHOLESALE DISCLOSURE REQUIREMENTS. Sellers in wholesale transactions shall make the disclosures required in s. Trans 139.04(6)(a)1 to wholesale purchasers of motor vehicles in writing before purchase.

NOTE: Sellers include licensed wholesale auctions which are required to collect and pass along the information from the seller to the buyer. Wholesale auctions are responsible for disclosing vehicles owned by dealers, manufacturers or distributors in other jurisdictions.

(9) MANUFACTURER RECALLS. Before delivering to a retail purchaser any used vehicle of a line make for which the dealer holds a franchise, the dealer shall do all of the following that are applicable:

(a) Determine from the vehicle's manufacturer whether or not the vehicle is the subject of any unperformed manufacturer recalls.

(b) If the vehicle is the subject of any unperformed manufacturer recalls for which the manufacturer will reimburse the dealer for performing, perform all such recalls or agree in writing to perform such recalls at a time convenient to the customer not later than 20 days after delivery, unless the unavailability of parts or other circumstances beyond the control of the dealer prevents performance within that time.

(c) Disclose in writing to the purchaser any unperformed manufacturer recalls with

regard to the vehicle that have been disclosed to the dealer upon inquiry of the manufacturer.

SECTION 26. Trans 139.05(2)(f) is repealed and recreated to read:

Trans 139.05(2)(f) Reference all warranties and service contracts in the following language:

# WARRANTY INFORMATION

Check applicable boxes. Refer to separate document for coverages and exclusions.

	Dealer Warranty AS IS - NO WARRANTY Dealer disclaims all warranties including implied warranties of merchantability and fitness for a particular purpose.		Manufacturer Warra New Vehicle Warra Expired Not Known Cancelled due to s or other vehicle his Remaining vehicle	alvage tory.
, , ,	Limited Warranty Refer to separate warranty document for coverages and exclusions. Term: (months)		warranty - Call the refer to warranty to for details. Expiration:	mfr or
	(miles)		(date)	
	whichever comes first. Percent of retail repair costs to be paid by You% Deductible to be paid by You \$		(miles) whichever comes fi Deductible to be p You \$	
	T		Transfer fee to be p You \$	baid by
			Pay to:	Mfr Dealer
Sei D	rvice Agreement Information Service Agreement Term: (months) (m Percent of retail repair costs to l	iles), be pa	whichever comes fi	rst.

Percent of retail repair costs to be paid by You:\_\_\_\_%. Deductible to be paid by You \$\_\_\_\_\_

SECTION 27. Trans 139.05(10)(intro.) and (a) are amended to read:

Trans 139.05(10)(intro.) ADDITIONAL DISCLOSURES. The motor vehicle purchase contract shall:

(a) Clearly <u>clearly</u> state "Motor vehicle dealer sales are governed by ch. 218, Stats., and ch. Trans 139 administered by the Motor Vehicle Dealer License Section, Wisconsin Department of Transportation, P. O. Box 7909, Madison, Wisconsin 53707."

**SECTION 28.** Trans 139.05(10)(b) to (d) are repealed.

<u>Effective Date</u>. This rule shall take effect on the first day of the fourth month following publication in the Wisconsin Administrative Register as provided in s. 227.22(2), Stats.

Signed at Madison, Wisconsin, this <u>7</u> day of April, 1997.

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Secretary Wisconsin Department of Transportation



# **Wisconsin Department of Transportation**

Tommy G. Thompson Governor Charles H. Thompson Secretary OFFICE OF GENERAL COUNSEL P. O. Box 7910 Madison, WI 53707-7910

April 8, 1997



Mr. Gary Poulson Deputy Revisor of Statutes 131 West Wilson Street, Suite 800 Madison, Wisconsin 53703

## RE: CLEARINGHOUSE RULE 96-44

In the Matter of the Adoption of **TRANS 139**, Wisconsin Administrative Code, relating to **motor vehicle trade practices**.

Roulson: Dear N

Enclosed for filing, pursuant to s. 227.20, Wis. Stats., is a certified copy of **CR 96-44**, an administrative rule relating to the above-mentioned matter.

Sincerely, Julie A. Johnson Paralegal

Enclosures

cc: Gene Kussart Dorothy Kapke Jim McDonnell Roger Cross Chuck Supple Carson Frazier