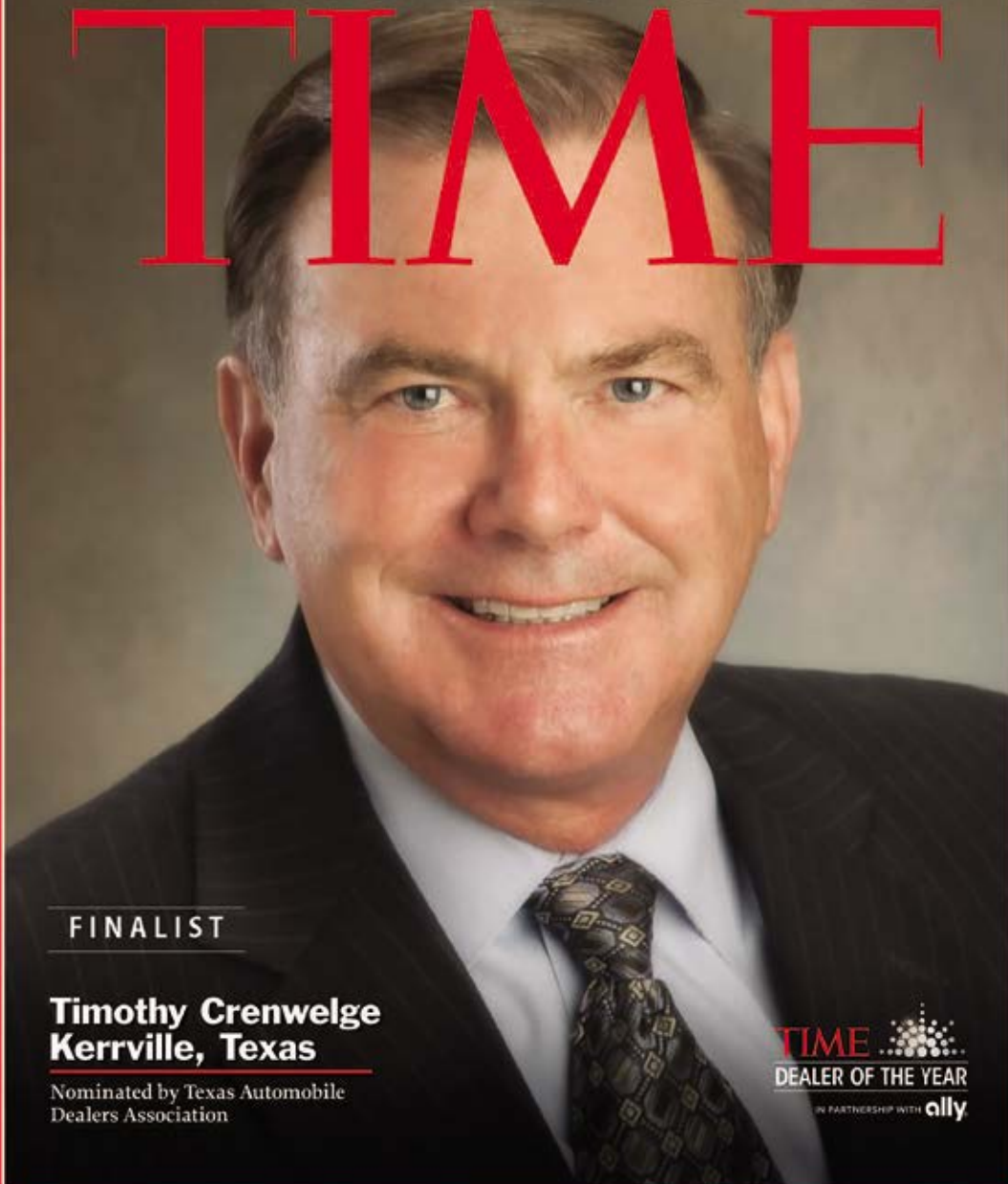


Dealers' Choice

SPRING 2021
Volume 63, Issue 3

2021 Dealer of the Year Award

TIME



FINALIST

Timothy Crenwelge
Kerrville, Texas

Nominated by Texas Automobile
Dealers Association

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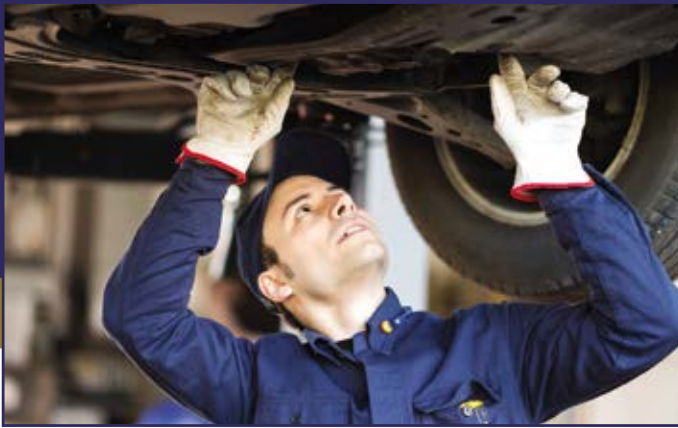
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About the cover:
Time and Ally Financial Honor
Kerrville Dealer



2015



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A Message From TADA

President Darren Whitehurst



On Monday, March 22nd, the 87th Texas Legislature passed the halfway point of the regular session. When we started in January, it seemed that the legislative focus would be on COVID and the state budget with limited time for just a few priority issues beyond this. Both chambers were cautious in approaching the pandemic and adopted rules to balance public access to the building with member's and staff's safety. The session's focus changed dramatically when the winter storm hit Texas in February. By the month's end, everybody at the capitol talked about ERCOT and the PUC, and the focus of the session shifted to electricity. At the same time, the Governor started to ease restrictions that were implemented to address COVID.

Though there were numerous calls to keep legislation focused on the most pressing issues facing Texas — reliable electricity and pandemic recovery, it is worth noting that when the bill filing deadline hit 60 days into the session, the number filed was not markedly less than any other session, with over 7,000 bills filed.

TADA has a lot of legislative work to do — bills have been filed allowing direct manufacturer sales, limiting dealer access to temp tags, broadening alternatives for titling and registering vehicles, raising the burden of proof for certain lawsuits brought during a pandemic, raising

the minimum wage, increasing fees for electric vehicles, limiting access to personal information collected by the state, and requiring quality replacement parts. These are but just a sample of the numerous bills that could impact dealers.

TADA is fortunate to have a dedicated legislative committee working with our great regional partners, lobby team, and legal support to help ensure that any legislation passed does not hurt Texas dealers' ability to work in their local communities selling and servicing vehicles. Our TADA Board Chair, April Ancira, and Legislative Chair, Bryan Case, have also been actively involved in this work. I know they will do a fantastic job representing TADA and our members when called on to testify.

I continue to be amazed and impressed at the relationships that exist between legislators and their local dealers. Every House and Senate member I have visited with has a personal story about their dealers and the work you do in your communities. These connections are an essential part of our advocacy efforts and help ensure our franchise laws stay strong. Thank you for all you do.

There will be many twists and turns for the remainder of the 2021 regular session and we anticipate several special sessions this year. Please be assured that the TADA team is working diligently on your behalf. ▸

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Electronic Titling and Signatures

The Texas Department of Motor Vehicles offers a web-based suite of applications to support electronic titling. These include webDEALER, eTITLE and eTAG. All three are integrated to provide a seamless titling experience for users. Over 9 million title applications have been approved through webDEALER since its inception in 2013.

webDEALER, in 2016, and eTITLE, in 2020, received the American Association of Motor Vehicle Administrators Trailblazer award. The Trailblazer award recognizes a state agency or individual who implements a measurable and transferable innovative change that positively affects their agency and community.

webDEALER is a web-based application for licensed motor vehicle dealers and county tax assessor-collector offices that allows electronic submission and processing of title applications. You must contact the county tax assessor/collector's office(s) where you want to submit title applications to gain access.

webDEALER expedites the title application process by eliminating redundant data entry, submitting paper applications, and time standing in line at a county tax assessor/collector's office. Entering title applications through webDEALER allows you to use a more streamlined title and registration application process and provides county tax assessor-collector offices with a more efficient review and approval process. In addition to automatically calculating fees and providing

visibility of title applications from creation to approval, webDEALER facilitates a purchaser verifying the sales price and odometer reading of a vehicle electronically. Additionally, third-party systems can verify a purchaser's identity and sign all required documents, including secure documents.

Secure documents signed electronically must be submitted through webDEALER. Examples of secure documents include a title, Dealer's Reassignment of Title for a Motor Vehicle (Form VTR-41-A), and Power of Attorney for Transfer of Ownership to a Motor Vehicle (Form VTR-271-A). The electronic signature must match the signer's printed name and indicate the signature is an electronic signature.

eTITLE is available to licensed motor vehicle dealers and allows for an electronic title (eTitle) record to be created using a Texas Certificate of Title, Certified Copy of Texas Title, or an electronic lien title when the lienholder releases it directly into your dealer's eTitle inventory. This streamlines the payoff process and eliminates the need to wait for a paper title to be printed and mailed.

By creating an eTitle record or accepting a lienholder's electronic release into your eTitle inventory, a remark is added to the motor vehicle record indicating the vehicle is in the possession of your dealership. This protects you against fraud by preventing a Certified Copy of Texas Title from being obtained and used to secure a title loan. It also prevents other non-legitimate

transactions from being processed in webDEALER and at a county tax assessor/collector's office.

One of the main functions of eTITLE is to provide dealers a secure way to electronically reassign titles to one another. A dealer can electronically certify the odometer reading with each reassignment. Security is maintained because each time the eTitle record is reassigned, the motor vehicle record's remark is updated to reflect the new dealership's information and eTITLE tracks the reassignments.

You can also start a webDEALER title application from the eTitle record held in your inventory. Once the title application is started, all relevant information, including any previously uploaded documents, are imported to webDEALER. This eliminates the need to enter the same information multiple times for one title application.

eTAG is the application used by licensed motor vehicle dealers to assign a buyer tag to a retail sale vehicle. It is fully integrated with webDEALER and eTITLE. Once a buyer tag is created for a vehicle, the tag information will display in webDEALER. Any information associated with that buyer tag and eTitle record can be merged and imported into the webDEALER title application.

By using webDEALER, eTITLE, and eTAG together, you have a title application process that is electronic from beginning to end, which expedites the title application process. ▶

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Time and Ally Financial Honor Kerrville Dealer



Timothy Crenwelge, dealer and general manager of Crenwelge Motors of Kerrville Inc., a Chrysler, Dodge, GMC, Jeep and Ram dealership in Kerrville, Texas, was named one of four regional finalists for the 2021 TIME Dealer of the Year award today.

Crenwelge is one of a select group of 40 dealer nominees from across the country who will be honored at the 104th annual National Automobile Dealers Association (NADA) Show held virtually February, 9-11, 2021. The announcement of this year's annual award was made by Viktoria Degtar, Global Chief Revenue Officer, TIME, and Doug Timmerman, president of Auto Finance for Ally Financial.

The TIME Dealer of the Year award is one of the automobile industry's most prestigious and highly coveted honors. Recipients are among the nation's most successful auto dealers who also demonstrate

a long-standing commitment to community service. Crenwelge, 61, was chosen to represent the Texas Automobile Dealers Association in the national competition — one of only 40 auto dealers nominated for the 52nd annual award from more than 16,000 nationwide.

"I literally grew up in the car business and never once considered doing anything else," nominee Crenwelge said. "I am a third-generation dealer, and my dad taught me that commitment to family and community is the most important thing. This is the business model I follow and what has gotten me to where I am today."

Crenwelge received a B.B.A. from the University of Texas at Austin in 1981 in preparation for his career at the family store. "When I was 13 years old, my father told me it was time to start working at the dealership," he remembered, "so I began by washing cars and eventually gained

experience in every department, except sales, by the time I graduated from high school."

During college, Crenwelge learned the sales side of the business and once he returned to the dealership full-time after graduation, he attended a Chrysler training program for children of dealers. His father then purchased a second dealership in Fredericksburg, Texas, and Crenwelge was named general manager of the Kerrville store. In 1982, Crenwelge himself had the opportunity to purchase a local GMC dealership. "I became the youngest General Motors dealer in the United States at age 23," he said.

Today, Crenwelge, his father, Milton, and brother, Jonathan, own Crenwelge Automotive Group, which encompasses three dealerships in Kerrville and Fredericksburg, representing brands Chrysler, Dodge, GMC, Jeep and Ram.



With such a rich history in the retail automobile industry in his state, Crenwelge has devoted a great deal of time and talent to the Texas Automobile Dealers Association, having served the group continuously for more than 30 years in various capacities, including area director, district director, vice chair and, currently, trustee for the Texas Dealer Academy, which he considers his greatest achievement for the group.

Crenwelge founded the academy in 2010 to create a structured program of educational and operating training for sons and daughters of Texas auto dealers and other employees who are identified by the dealers as tomorrow's leaders in the industry.

"It has been a labor of love for me to make decisions that have an influence on the future of my family

and the families of my fellow dealers," he said. "As a third-generation auto dealer myself, I understand the importance of grooming eventual successors and providing them with the tools and knowledge necessary for success."

For spearheading this valuable program and for his efforts in advancing higher educational opportunities through the Hill Country University Center in Fredericksburg, Crenwelge received the Northwood University Dealer Education Award in 2016.

He is equally committed to making a difference in his community. After watching a presentation by a developer for a hotel on Marktplatz (Market Square) in Fredericksburg, Crenwelge decided to run for city council, and later mayor, to

help curtail further commercialization of the property and maintain the quality of life in the area.

"During my 20-year tenure on council, we returned this land to its originally intended purpose as the cultural and recreational focal point of our community," he said. He was also instrumental in the successful renovation of the historic St. Joseph Halle, one of the last historical buildings remaining to be restored in town.

"I served on the capital campaign that raised the \$3 million to restore the structure to its original grandeur and today, it serves as a beautiful performance and event venue," Crenwelge said.

Other groups that he has supported and served include: Gillespie County

Continued on page 12

Historical Society; City of Fredericksburg Market Square Redevelopment Commission; National Museum of the Pacific War (Fredericksburg); Community Foundation of the Texas Hill Country; Kerrville Noon Rotary Club; and many others.

Dealers are nominated by the executives of state and metro dealer associations around the country. The award is sponsored by TIME in association with Ally Financial, and in cooperation with NADA. A panel of faculty members from the Tauber Institute for Global Operations at the University of Michigan will select one finalist from each of the four NADA regions and one national Dealer of the Year. Four finalists will receive \$5,000 for their favorite charities and the winner will receive \$10,000 to give to charity.

In its tenth year as exclusive sponsor, Ally will also recognize dealer nominees and their community efforts by contributing \$1,000 to each nominee's 501(c)3 charity of choice. Nominees will be recognized on AllyDealerHeroes.com, which highlights the philanthropic contributions and achievements of TIME Dealer of the Year nominees.

"The TIME Dealer of the Year award celebrates the country's top dealers who understand that their businesses thrive when they give back and help their communities grow," Timmerman said. "In short, the award recognizes dealers who do it right in their businesses and in their communities."

Crenwelge was nominated for the TIME Dealer of the Year award by Darren Whitehurst, president of the Texas Automobile Dealers Association. Crenwelge is the father of three adult children, Katherine, Jacquelyn and Aaron, each of whom have worked at the family dealerships over

Dealers are nominated by the executives of state and metro dealer associations around the country. The award is sponsored by TIME in association with Ally Financial, and in cooperation with NADA.

the years. His two youngest children are still in college at this time. ►

About TIME USA LLC

TIME is a global media brand that reaches a combined audience of more than 100 million around the world, including over 40 million digital visitors each month and 45 million social followers. A trusted destination for reporting and insight, TIME's mission is to tell the stories that matter most, to lead conversations that change the world and to deepen understanding of the ideas and events that define our time. With unparalleled access to the world's most influential people, the immeasurable trust of consumers globally, an unrivaled power to convene, TIME is one of the world's most recognizable media brands with renowned franchises that include the TIME 100 Most Influential People, Person of the Year, Firsts, Best Inventions, World's Greatest Places and premium events including the TIME 100 Summit and Gala, TIME 100 Health Summit, TIME 100 Next and more.

About Ally Financial Inc.

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For more information and disclosures about Ally, visit <https://www.ally.com/#disclosures>.

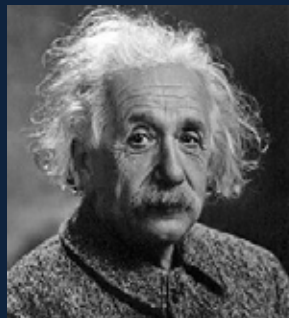
About the NADA Show

The annual NADA Show brings together more than 20,000 franchised dealers and their employees, industry leaders, manufacturers and exhibitors to learn about the latest auto industry tools, trends, products and technologies.



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 - b. Has your level of service increased?
 - c. Are your results improving as a result of the merger?
 - d. Do you now feel more like a Small Fish in a bigger pond?
- **What is the Mission Statement of the controlling entity long term?**
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 - b. Are you going to have to go through provider ownership transitions every 4-6 years?
 - c. Are they cutting long term employees and expenses from the acquired providers to drive up their EBITDA for resale valuation?



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(Albert Einstein)

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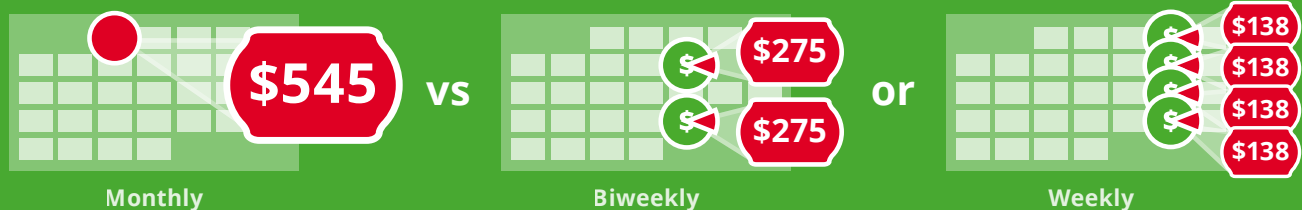
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A FIELD GUIDE

TO THE

TAXES

OF

TEXAS

MARCH 2021

GLENN HEGAR  TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

To Read the Entire
Publication Visit:



A FIELD GUIDE TO THE TAXES OF TEXAS

The data represented in this report are [available in accessible data form \(Excel\)](#).

Every year, the state of Texas collects billions of dollars in state taxes and fees, federal receipts and other sources of revenue. These funds are used to pay for all of the responsibilities of the state government, including the education of nearly **5.5 million** public school students and the provision of health insurance for more than **4.6 million** low-income Texans.

This guide provides an overview of the major Texas state taxes. Read on to:

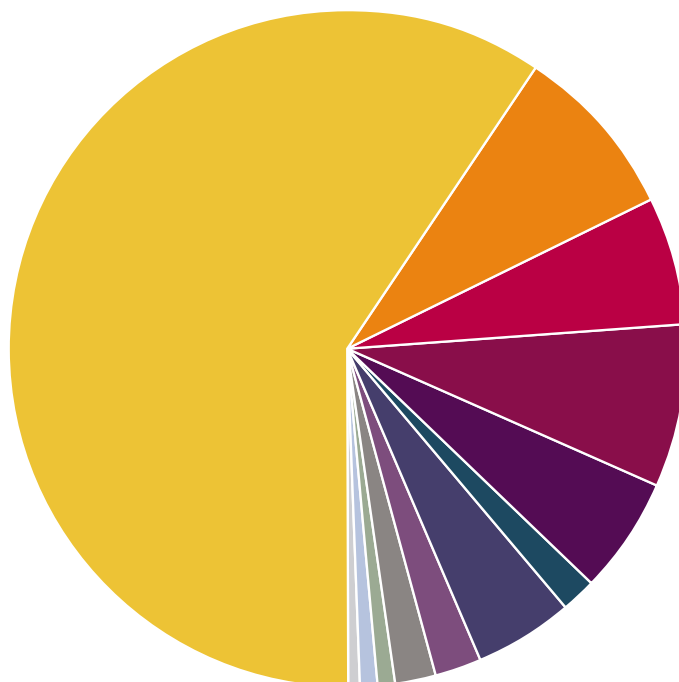
- learn how major taxes have contributed to state revenue during the past 10 years;
- see on one page revenue collections, estimates and tax allocations; and
- connect to other in-depth resources about state taxes and finances.

State Tax Revenue By Source

FISCAL 2020

All Funds, Excluding Trusts

TOTAL = \$57,379,818,422



Texas' total tax revenue fell by 3.4% in fiscal 2020, to \$57.4 billion. Sales taxes posted slight gains compared to the previous year, but many tax collections declined due to COVID-19.

% OF TAXES	SALES AND USE TAXES
59.4%	\$34,099,115,139
	MOTOR VEHICLE SALES AND RENTAL TAXES
8.4%	\$4,815,240,348
	MOTOR FUEL TAXES
6.1%	\$3,524,712,191
	FRANCHISE TAX
7.7%	\$4,418,420,390
	OIL PRODUCTION TAX
5.6%	\$3,229,346,924
	NATURAL GAS PRODUCTION TAX
1.6%	\$925,472,744
	INSURANCE TAXES
4.8%	\$2,741,653,397
	CIGARETTE AND TOBACCO TAXES
2.3%	\$1,299,013,633
	ALCOHOLIC BEVERAGES TAXES
2.0%	\$1,125,321,869
	HOTEL OCCUPANCY TAX
0.8%	\$470,702,524
	UTILITY TAXES
0.8%	\$478,154,826
	OTHER TAXES
0.4%	\$252,664,439

Source: *Annual Cash Report 2020*, Texas Comptroller of Public Accounts

Note: Percentages may not sum to 100.0 due to rounding.

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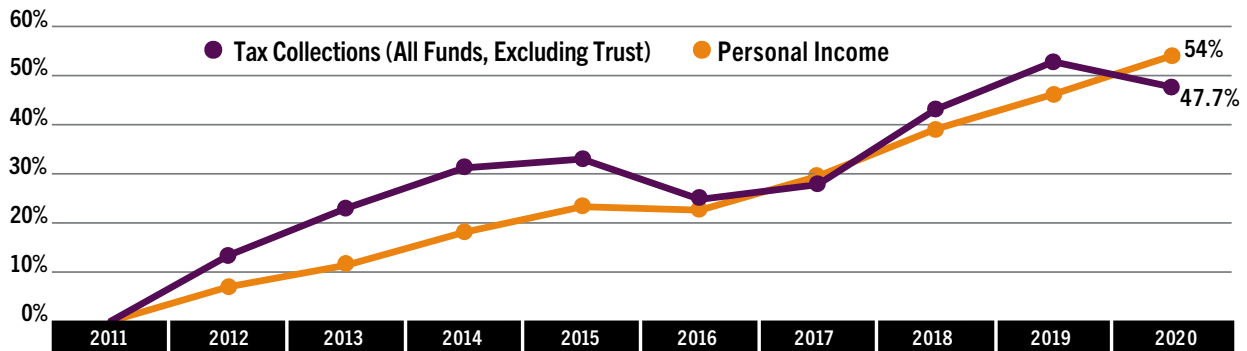
State Tax Collections and Personal Income

FISCAL 2011-2020

Cumulative Growth Rates

State tax collections saw higher cumulative growth rates than Texas personal income from fiscal 2011 through 2014. Collections declined in 2016 due to franchise tax cuts and a slowdown in the oil and gas industries. Tax collections rebounded in 2018 due mostly to increased remittances from taxpayers in the oil and gas industries and rose moderately in 2019 as taxable spending in these industries plateaued.

Some tax categories saw record year-over-year declines in fiscal 2020 collections due to the COVID-19 pandemic and a collapse in oil prices. The decrease in total tax collections would be even more substantial if not for sales tax revenue, which was buoyed by strong online sales and spending on building materials, home furnishings and sporting goods.



Where Does Texas' Tax Revenue Come From?

While Texas is a relatively low-tax state, it relies on revenue generated by more than 30 different taxes to fund the functions of state government. Nearly all of this revenue is generated by the following major taxes:

- Texas imposes a 6.25% **sales and use tax** on sales, leases and rentals of goods as well as on taxable services such as telecommunications and amusement services.
- Texas taxes **motor vehicle sales** at a rate of 6.25% of the sales price minus any trade-in allowance. **Motor vehicle rentals** are taxed at 6.25% or 10% of gross receipts depending on the length of the rental contract.
- Texas' **motor fuel tax** rates can vary depending on the type of fuel; the two most common, gasoline and diesel, both are taxed at 20 cents per gallon.
- The state's **franchise tax** is imposed on certain kinds of businesses operating in Texas such as corporations, banks, limited liability corporations and partnerships. Of the millions of businesses across the state, only about 140,000 filers usually owe any franchise tax.
- Texas' **severance taxes** are imposed on entities that extract nonrenewable natural resources such as oil or natural gas. They are levied at rates of 4.6% of market value for oil and condensate and 7.5% of market value for natural gas. Revenues from these taxes are highly variable depending on market conditions.
- The state's **insurance taxes** include a number of premium taxes levied at rates ranging from 0.5% to 4.85% of gross premiums, as well as various maintenance taxes.
- Texas' **"sin" taxes** are levied on tobacco and alcoholic beverage products. The largest taxes in revenue terms are the cigarette tax, levied at \$1.41 per pack of 20, and mixed beverage taxes, imposed on consumers at 8.25% of the sales price and on business permit holders at 6.7% of gross receipts.

Where Does Texas' Tax Revenue Go?

For accounting and budgeting purposes, state revenue is deposited or transferred into various funds, with most going into the General Revenue Fund (GR) for appropriation by the Legislature. Some tax revenue, however, is deposited directly or transferred into special funds for specific purposes. Three of the state's most prominent special revenue funds are the State Highway Fund (SHF), the Property Tax Relief Fund (PTRF) and the Economic Stabilization Fund (ESF).

The SHF is used for the construction, maintenance and policing of public roads. Historically, the primary revenues for this fund have been federal receipts, 75% of motor fuel tax net collections, most motor vehicle registration fees and, since fiscal 2015, one-half of 75% of oil production and natural gas production tax revenues exceeding fiscal 1987 collections in any fiscal year. A constitutional amendment approved by Texas voters in 2015 allocated the first \$2.5 billion of state sales tax collections in excess of \$28 billion in a fiscal year to the SHF. Starting in fiscal 2020, 35% of motor vehicle sales and rental taxes collections in excess of \$5 billion are transferred

into the SHF. In the 2022-23 biennium, the Comptroller's office estimates the SHF will receive \$25.2 billion from all sources.

The PTRF is used along with GR and other funds to finance the state's K-12 public education system. The major revenue sources for this fund include the amount of franchise tax collections generated by its restructuring in fiscal 2008, and revenue generated from the \$1.00 increase in the cigarette tax rate implemented in fiscal 2007. Over the 2022-23 biennium, the Comptroller's office estimates the PTRF will receive \$4.2 billion from all sources.

The ESF, also known as the Rainy Day Fund, receives one-half of 75% of oil production and natural gas production tax revenues in any fiscal year that exceeds fiscal 1987 collections, and one-half of any unencumbered GR surplus remaining at the end of each biennium. By the end of fiscal 2023, the total ending balance of the ESF is projected to reach \$11.6 billion, assuming no withdrawals are made during the 2022-23 biennium. This balance would represent 58.8% of the cap, as set by the Texas Constitution.

State Highway Fund (SHF)

	FISCAL 2020	FISCAL 2021	FISCAL 2022	FISCAL 2023
	ACTUAL	ESTIMATED	ESTIMATED	ESTIMATED
Total State Revenue	\$8,798,742,701	\$8,296,224,000	\$8,209,828,000	\$8,670,804,000
Total Federal Income	\$5,182,182,072	\$5,853,758,000	\$4,329,196,000	\$3,963,289,000
Total Revenue	\$13,980,924,773	\$14,149,982,000	\$12,539,024,000	\$12,634,093,000

Property Tax Relief Fund (PTRF)

	FISCAL 2020	FISCAL 2021	FISCAL 2022	FISCAL 2023
	ACTUAL	ESTIMATED	ESTIMATED	ESTIMATED
Total Revenue	\$2,140,483,244	\$2,084,728,000	\$2,028,444,000	\$2,180,666,000

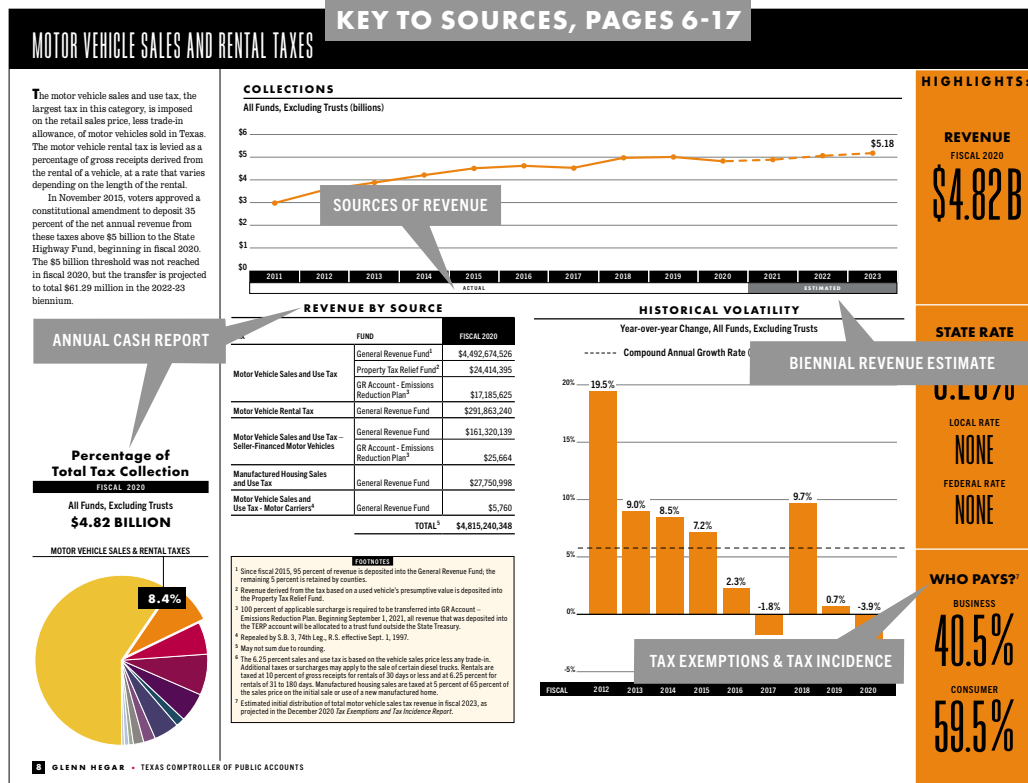
Economic Stabilization Fund (ESF)

	FISCAL 2020	FISCAL 2021	FISCAL 2022	FISCAL 2023
	ACTUAL	ESTIMATED	ESTIMATED	ESTIMATED
Ending Cash Balance	\$5,895,953,909	\$4,487,131,546	\$2,229,764,919	\$2,392,573,583
Ending Invested Balance	\$4,100,561,030	\$4,460,062,140	\$7,843,874,317	\$9,162,013,189
Total Ending Balance	\$9,996,514,939	\$8,947,193,686	\$10,073,639,236	\$11,554,586,772
ESF Cap	\$18,797,980,185	\$18,797,980,185	\$19,652,476,717	\$19,652,476,717

Continued on page 22

Want More Details?

The Comptroller's office publishes many reports that assist state government planning and decision-making and account for state spending to the taxpayers of Texas. This guide highlights some of the current data from several of these reports, and provides links to find more in-depth or updated data. The full reports can be found at comptroller.texas.gov/transparency/reports.



Net State Revenue By Source

FISCAL 2020 • ALL FUNDS, EXCLUDING TRUSTS

SOURCE	REVENUE	CHANGE FROM FISCAL 2019
Tax Collections	\$57,379,818,422	-3.4%
Federal Income	\$58,116,753,533	38.7%
Licenses, Fees, Fines and Penalties	\$6,241,255,968	-4.6%
State Health Service Fees and Rebates	\$7,497,445,421	5.8%
Net Lottery Proceeds	\$2,391,653,302	-4.7%
Land Income	\$1,809,260,539	-19.6%
Interest and Investment Income	\$2,529,037,070	1.0%
Settlements of Claims	\$624,354,317	-3.4%
Escheated Estates	\$715,456,256	3.2%
Sales of Goods and Services	\$254,791,196	-8.6%
Other Revenue	\$4,016,496,511	-3.0%
Total Net Revenue	\$141,576,322,535	10.7%

Non-Tax Revenue

The state's major non-tax revenue sources are federal income, fees and licenses, state health-related fees and rebates, state lottery proceeds, land income and proceeds from the state's investments.

Taxes That Texas Does Not Levy

Texas does not collect a state property tax. Property taxes are levied by local governmental entities, school districts and special purpose districts (see p. 20).

Texans pay only federal and not state or local income taxes. Federal dollars contributed more than **41%** of total state net revenue in fiscal 2020.

MOTOR VEHICLE SALES AND RENTAL TAXES

ENACTED 1941

The motor vehicle sales and use tax, the largest tax in this category, is imposed on the retail sales price, less trade-in allowance, of motor vehicles sold in Texas. The motor vehicle rental tax is levied as a percentage of gross receipts derived from the rental of a vehicle, at a rate that varies depending on the length of the rental.

In November 2015, voters approved a constitutional amendment to deposit 35% of the net annual revenue from these taxes above \$5 billion to the State Highway Fund, beginning in fiscal 2020. The \$5 billion threshold was not reached in fiscal 2020, but the transfer is projected to total \$61.29 million in the 2022-23 biennium.

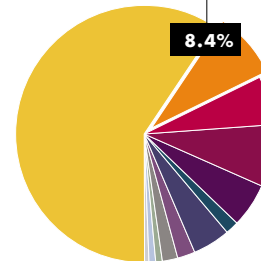
Percentage of Total Tax Collection

FISCAL 2020

All Funds, Excluding Trusts

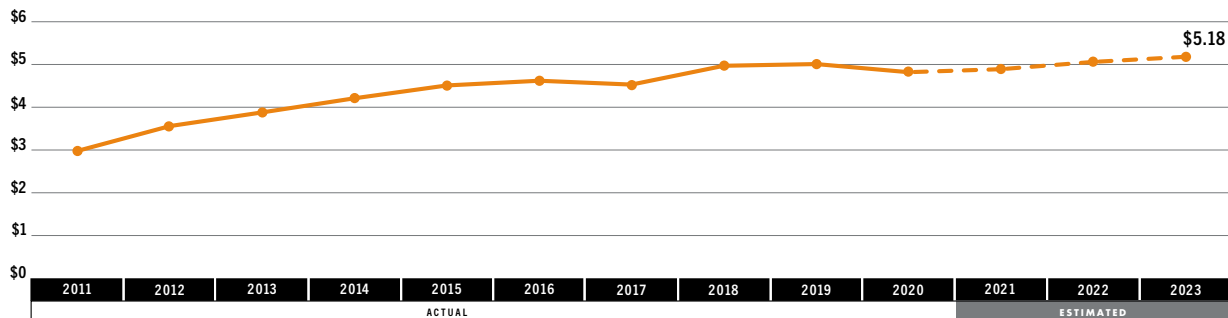
\$4.82 BILLION

MOTOR VEHICLE SALES & RENTAL TAXES



COLLECTIONS

All Funds, Excluding Trusts (billions)



REVENUE BY SOURCE

TAX	FUND	FISCAL 2020
Motor Vehicle Sales and Use Tax	General Revenue Fund ¹	\$4,292,674,526
	Property Tax Relief Fund ²	\$24,414,395
	GR Account - Emissions Reduction Plan ³	\$17,185,625
Motor Vehicle Rental Tax	General Revenue Fund	\$291,863,240
Motor Vehicle Sales and Use Tax - Seller-Financed Motor Vehicles	General Revenue Fund	\$161,320,139
	GR Account - Emissions Reduction Plan ³	\$25,664
Manufactured Housing Sales and Use Tax	General Revenue Fund	\$27,750,998
Motor Vehicle Sales and Use Tax - Motor Carriers ⁴	General Revenue Fund	\$5,760
TOTAL ⁵		\$4,815,240,348

FOOTNOTES

¹ Since fiscal 2015, 95% of revenue is deposited into the General Revenue Fund; the remaining 5% is retained by counties.

² Revenue derived from the tax based on a used vehicle's presumptive value is deposited into the Property Tax Relief Fund.

³ 100% of applicable surcharge is required to be transferred into GR Account — emissions Reduction Plan. Beginning Sept. 1, 2021, all revenue that was deposited into the TERP account will be allocated to a trust fund outside the State Treasury.

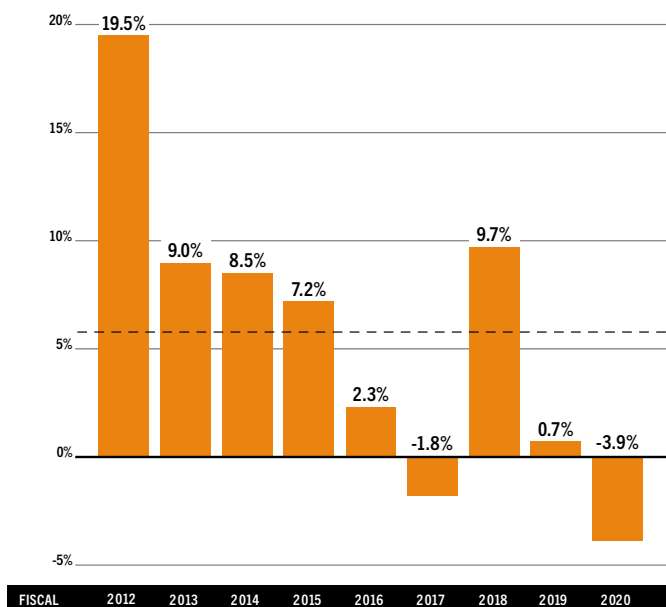
⁴ Repealed by S.B. 3, 74th Leg., R.S. effective Sept. 1, 1997.

⁵ May not sum due to rounding.

HISTORICAL VOLATILITY

Year-over-year Change, All Funds, Excluding Trusts

----- Compound Annual Growth Rate (Fiscal 2011-2020): 5.5%



HIGHLIGHTS:

REVENUE

FISCAL 2020

\$4.82B

STATE RATE

FISCAL 2020

6.25%

LOCAL RATE

NONE

FEDERAL RATE

NONE

WHO PAYS?

BUSINESS

40.5%

CONSUMER

59.5%

Continued on page 24

MOTOR FUEL TAXES

ENACTED 1923

Motor fuel taxes are the state's consumption taxes on gasoline, diesel fuel and liquefied and compressed natural gas. In general, these taxes are charged on each gallon of fuel sold in Texas used to propel vehicles on Texas' public roads.

The rates for the gasoline and diesel fuel taxes last changed in 1991, when they were both increased from 15-20 cents per gallon.

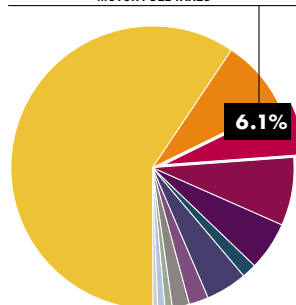
Percentage of Total Tax Collection

FISCAL 2020

All Funds, Excluding Trusts

\$3.52 BILLION

MOTOR FUEL TAXES



HIGHLIGHTS:

REVENUE

FISCAL 2020

\$3.52B

GASOLINE TAX

STATE RATE

\$0.20¹

LOCAL RATE

NONE

FEDERAL RATE

\$0.184¹

PER GALLON

WHO PAYS?²

BUSINESS

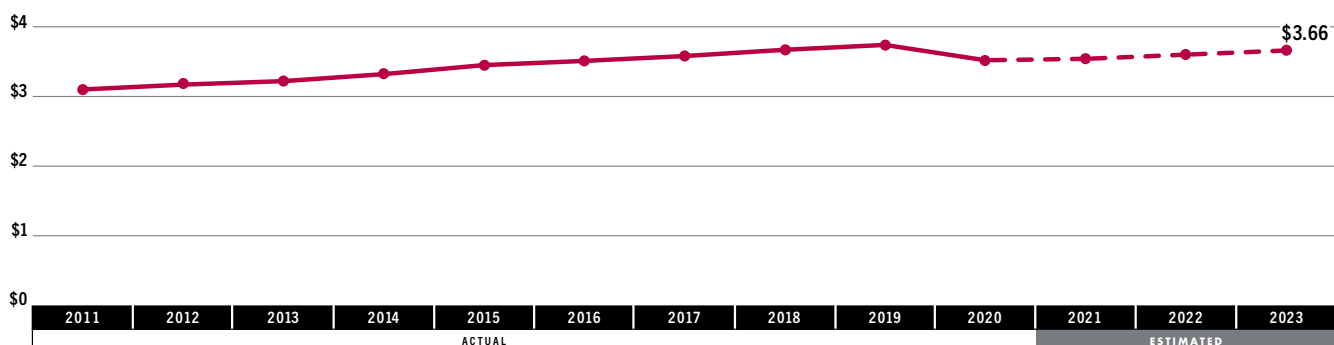
21.9%

CONSUMER

78.1%

COLLECTIONS

All Funds, Excluding Trusts (billions)



REVENUE BY SOURCE

TAX	FUND	FISCAL 2020
Gasoline Tax ¹	General Revenue Fund	\$2,605,183,035
Diesel Fuel Tax ²	General Revenue Fund	\$913,551,912
Liquefied and Compressed Natural Gas Tax ²	General Revenue Fund	\$5,977,245
TOTAL ³		\$3,524,712,191

FOOTNOTES

¹ After deductions for refunds and other purposes, 25 percent is allocated to the Available School Fund; 50% is allocated to the State Highway Fund; and the remaining 25% also is deposited to the State Highway Fund, except that the first \$7.3 million is deposited to the County and Road District Highway Fund.

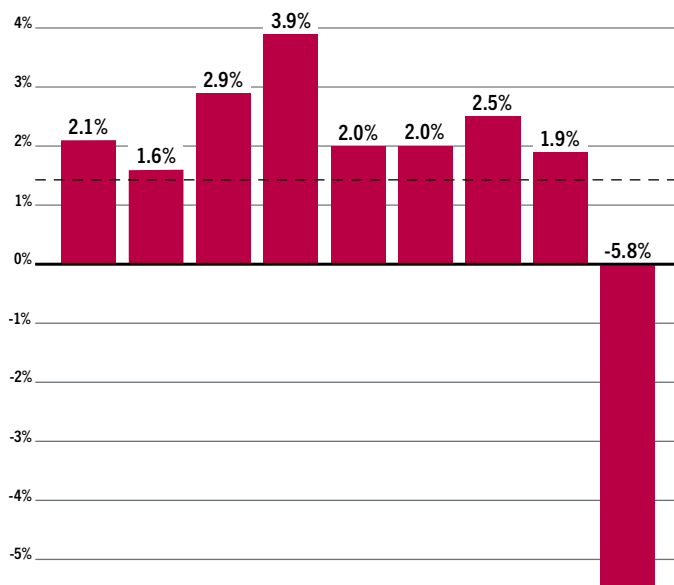
² After deductions for refunds, 25% is allocated to the Available School Fund and 75% is allocated to the State Highway Fund.

³ May not sum due to rounding.

HISTORICAL VOLATILITY

Year-over-year Change, All Funds, Excluding Trusts

----- Compound Annual Growth Rate (Fiscal 2011-2020): 1.4%



FRANCHISE TAX

ENACTED 1907

The franchise or “margins” tax is the current version of one of the state’s oldest taxes, levied for the privilege of doing business in Texas. The tax due is based on an entity’s apportioned taxable margin.¹

In 2006, the Legislature made significant changes to the tax, including transitioning to the taxable margin as the sole base component and expanding the tax to limited partnerships, business trusts and other legal entities.

In 2015, the Legislature voted to reduce franchise tax rates by 25%.

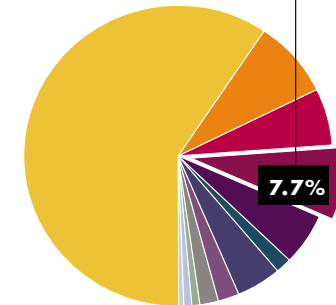
Percentage of Total Tax Collection

FISCAL 2020

All Funds, Excluding Trusts

\$4.42 BILLION

FRANCHISE TAX



HIGHLIGHTS:

REVENUE
FISCAL 2020

\$4.42B

STATE RATE

0.75% / 375%

LOCAL RATE

NONE

FEDERAL RATE

NONE

WHO PAYS?²

BUSINESS

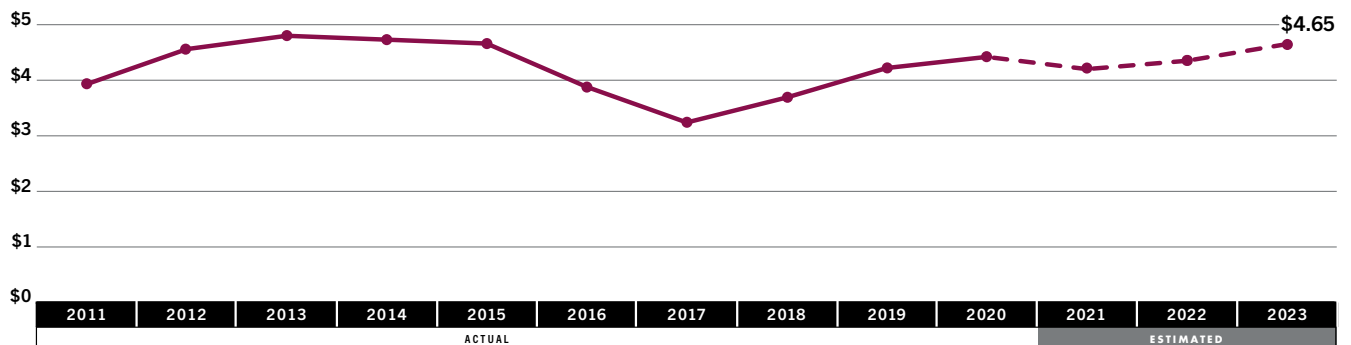
100%

CONSUMER

0%

COLLECTIONS

All Funds, Excluding Trusts (billions)



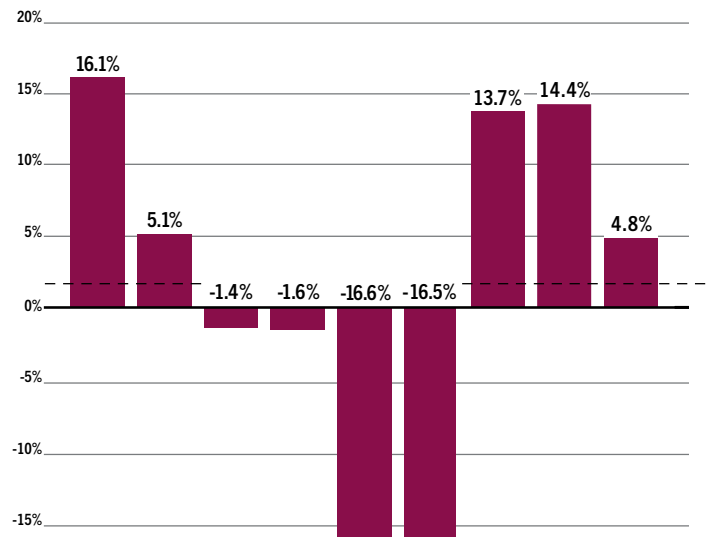
REVENUE BY SOURCE

TAX	FUND	FISCAL 2020
Franchise/ Margins Tax	General Revenue Fund ²	\$3,054,350,542
	Property Tax Relief Fund ³	\$1,363,043,390
Franchise Tax	General Revenue Fund ⁴	\$1,026,458
TOTAL ⁵		\$4,418,420,390

HISTORICAL VOLATILITY

Year-over-year Change, All Funds, Excluding Trusts

----- Compound Annual Growth Rate (Fiscal 2011-2020): 1.3%



FOOTNOTES

¹ Taxable margin is defined as total revenue less the greater of (1) the cost of goods sold, (2) total compensation, (3) 30 percent of total revenue or (4) \$1 million. An apportionment factor based on the portion of receipts that occurred in Texas then is applied.

² The estimated amount of franchise tax revenues that would have been generated had the 2006 reforms not occurred.

³ All revenue exceeding the estimated amount that would have been brought in under the previous version of the franchise tax.

⁴ Reflects net payments and refunds related to franchise tax liability from reports due before the 2008 tax year.

⁵ May not sum due to rounding.



ARDEN HETLAND

Twenty Years in Partnership with TADA

Tomy Hamon is one of the most significant volunteer leaders in the history of TADA. Long-time CEO of Gene Hamon Ford in Texas City and several other Gulf Coast dealerships, Tomy served in industry leadership positions for decades, culminating with a term as TADA Chairman of the Board in 1994-1995. Tomy and Sue Hamon did as much for the industry and their fellow dealers as anyone in TADA history.

One of the most important contributions that Tomy Hamon made to the association was his sharing with us about his dealerships' full-service F&I provider, American Financial and Automotive Services and its founder, Arden Hetland. AFAS was an emerging company in the '90s as a full-service finance and insurance provider for franchised dealers based south of Houston.

In 2001, when TADA needed to find a strategic partner providing F&I services to its members, the first call was to Arden Hetland. Tomy Hamon's supreme confidence in AFAS paid off for Texas dealers as we now celebrate 20 years of partnership with Arden Hetland and American Financial.

Today, now based in The Woodlands, Texas, AFAS is much larger and even more supportive of dealers' F&I needs. The partnership with Texas dealers mirrors the AFAS footprint in 40 states in the U.S. Arden's daughter, Laura, became COO of the company several years ago and has been instrumental in the growth of the company and the improvement of services to dealers in every category, starting with their state-of-the-art corporate headquarters and training center where they have twice hosted the Texas Dealer Academy to train our young dealers.

Arden Hetland began his life in the small North Dakota town of Glenburn. Hard work on the farm from an early age with his three brothers prepared Arden with a constitution that prepared him for any challenge that life would offer. One of 28 in his high school graduating class, Arden excelled in the classroom and on the athletic field but most especially in the band hall. Inspired by a high school music teacher, Arden became so proficient in playing the saxophone that he traveled to Europe playing in international concerts by his sophomore year. Smitten with a high school classmate, Arden used his musical proficiency to get close to his future wife, Donna, by accompanying her piano playing on his saxophone. Today this musical duo spends much of their time with the families of their two daughters, Laura and Kristen, and their six grandchildren.



Following high school, Arden Hetland headed east to Fargo, North Dakota and famed North Dakota State University, where today he serves as an adviser to the business school. After college Arden began a business career that eventually led him to Texas and his own company, American Financial and Automotive Services. His processes and programs to serve the franchised dealer community have become renowned throughout the country, and his reputation for integrity and remarkable corporate culture is envied throughout the industry.

AFAS and Arden Hetland set the standard nationally for dealership F&I services, and here are what franchised dealer association CEO's say about Arden and American Financial:

Robert J. (Bob) Glaser, President of North Carolina Automobile Dealers Association

"Arden and his team at American Financial have done an amazing job for the dealers in North Carolina for the past 25 years. The dealer support, follow-up and education provided by American Financial as part of their 'regular service' has greatly profited our dealers for the past 2½ decades."

"When you talk about integrity, when you talk about honesty ... you're talking about Arden Hetland."

"Arden is one of the finest gentlemen I know ... not just in the auto industry ... but anywhere. He's a world-class leader, a skilled businessman and a good friend. He and his wife, Donna, make a super team."

"Arden Hetland in one word ... The Best!"

Matthew C. (Matt) Larsgaard, President of Automobile Dealers Association of North Dakota

"There are few truly remarkable people that I have had the privilege of working with. Arden Hetland is one of them. He is the epitome of professionalism, honor, and class. We in North Dakota are fortunate to call him one of our own. I am also personally blessed because he is a wonderful friend."

Bruce Knudsen, Executive Vice President of Montana Automobile Dealers Association

"I have known Arden Hetland and American Financial for almost seven years. What they have done for the Montana Auto Dealers

Association is incredible. We couldn't ask for a better partner."

Arden Hetland has created a company and culture that routinely is ranked best in the nation for F&I product training, compliance training, special finance training, sales training and service training. American Financial's dealer partners receive the best in training, development services and product administration.

The bottom line is that AFAS makes Texas franchised dealers more successful. In the process, Arden Hetland and American Financial make the Texas Automobile Dealers Association more successful.

TADA's ability to have the resources necessary to represent Texas dealers at the capitol, provide legal and regulatory services and have a sound financial framework comes from the association's partnership with American Financial.

Over the past 20 years, this endorsed relationship has helped Texas dealers establish themselves as the nation's premier automotive dealer body. Thank you, Arden Hetland, and your team at American Financial and Automotive Services, for assuring the future for Texas franchised dealers, their families, and their communities. ▀

Street Volkswagen of Amarillo Receives Awards for Best Volkswagen Dealer in Texas and the USA for 2021



“It is an honor to be named DealerRater Dealer of the Year for the Volkswagen brand in both the state of Texas and overall in the U.S.”

— John Luciano, Street Volkswagen Owner & General Manager

Street Volkswagen of Amarillo has been awarded two 2021 Dealer of the Year Awards by DealerRater, a leading car dealer review and reputation management platform and company of Cars.com Inc. Dealer of the Year Awards recognize auto dealerships across the U.S. and Canada that are evaluated firsthand by shoppers and report best-in-class in customer service, quality of work, friendliness, pricing and overall experience in their reviews. Street Volkswagen of Amarillo was named Dealer of the Year for the Volkswagen brand in Texas and overall in the U.S.

“More than 1 million car shoppers wrote a review on DealerRater.com in 2020, recognizing those dealerships that strived for an outstanding customer experience, and Street Volkswagen of Amarillo stood out among peers in the U.S.,” said DealerRater General Manager Jamie Oldershaw. “In today’s stay-at-home

economy, it is critical for dealerships to deliver customer experiences that meet shifting shopper expectations, and Street Volkswagen of Amarillo provided superior customer service in 2020.”

Features such as online and video chat, at-home delivery and virtual walkarounds were significant drivers of positive reviews. Forty-eight percent of winning dealers were badged on Cars.com and DealerRater.com for Home Delivery and Virtual Appointment.

The Dealer of the Year Awards indicate the value car shoppers place on dealers’ adaptability to pandemic realities. Dealers who implemented COVID-19 health and safety protocols, such as masks, social distancing and sanitization, received more positive reviews at a rate of nearly 30 to 1.

“It is an honor to be named DealerRater Dealer of the Year for the

Volkswagen brand in both the state of Texas and overall in the U.S.,” said Street Volkswagen Owner & General Manager John Luciano. “Our staff takes pride in putting our customers first and making sure they feel safe and comfortable during their shopping experience, whether in our Service Department or while shopping for a car.”

Street Volkswagen of Amarillo opened in Amarillo, Texas, in 2013 and has since been a valuable corporate citizen in the Texas Panhandle. They support area nonprofit organizations such as Family Support Services, Young Life, United Way, the High Plains Food Bank, the Amarillo Chamber of Commerce, the Amarillo Hispanic Chamber of Commerce, West Texas A&M University and many other organizations. For more information on Street Volkswagen of Amarillo, please visit their website at streetvw.com or call 806.350.8999 ▀

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Identity Theft Red Flags and Data Protection Webinar

TADA sponsored a webinar in February with the law firm of Locke Lord designed to assist your dealership in designing a Written Information Security Program (WISP) as well as complying with the federal requirements for “Red Flags.”

As a “financial institution,” the dealership is charged with implementing privacy and safeguards under the Gramm-Leach-Bliley Act. As the federal government is becoming more aggressive in its enforcement of these requirements and as a concern regarding private litigation against your business increases, TADA encourages its members to review the webinar and templates.

A WISP must contain safeguards to ensure the security and confidentiality

of the information and protect against anticipated threats and unauthorized access or use of information that could result in substantial harm or inconvenience to a customer.

Risk assessments include and require training, a review of information systems, and how to detect, prevent, and respond to system failures and intrusions.

Oversight by the dealership of the DMS provider and consideration of contractual requirements must also be evaluated and reviewed periodically.

The webinar and deck, and templates from the webinar are available in a PDF format to the TADA membership. The templates include the following:

1. Written Information Security Program (WISP);
2. Red Flags Rule Questionnaire;
3. Red Flags Rule Compliance Checklist;
4. Red Flags Rule Identity Theft Prevention Program; and,
5. Privacy, Safeguards and Red Flags Addendum.

To access the information, go to the TADA website, tada.org and on the Legal/Regulatory drop down tab, choose “FTC Red Flags Webinar.” Sign-in is required. If you do not know your login/password, please contact Janet Hale at jhale@tada.org ▶

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Lost Pines Toyota, Bastrop, TX

Two of our employees were recently awarded the TLMODA Scholarship.

Jesus Hernandez – Certified T-TEN Technician

Elizabeth Coats – Accounting Member

We are starting this year out by celebrating milestones. Today, we add another one to the list by announcing TLMODA Scholarship winners, Jesus and Elizabeth. Congratulations! We commend your

dedication to #LostPinesToyota and hope you will continue to strive for professional growth within the automotive industry.



Jesus Hernandez – Certified T-TEN Technician



Elizabeth Coats – Accounting Member



NORTHSIDE AUTO GROUP DONATES \$22,200 TO THE SAN ANTONIO FOOD BANK

In the month of December, Howard Herman, VP and COO of Northside Auto Group, and his team reserved \$50 for every vehicle sold at their Northside Ford, and Northside Chevrolet locations. This donation, to the San Antonio Food Bank, helped provide many people with much needed no cost meals. Their efforts resulted in a gift of over \$22,000 for the organization, which currently serves 120,000 individuals per week with meals as well as groceries. Mr. Herman stated, "We chose this organization because of their tireless work and the challenges so many people are facing during the pandemic. Simply put, we wanted to make sure there was a meal for everyone, every day. It's our way of saying thanks to a community which has been a big part of our success. We are looking forward to partnering again in 2021."

Northside Auto Group is a local, family owned and operated group of dealerships that have served San Antonio and South-Central Texas for over 25 years.

Owner Mark Woods stated, *"Northside Auto Group, is always looking for opportunities to give back to the community which has supported us for so many years, and during this unprecedented time, we felt the San Antonio Food Bank was one of the best ways we could extend a hand of gratitude, and really make a difference locally."*

Founded in 1980, the San Antonio Food Bank serves one of the largest service areas in Southwest Texas. Fighting hunger is their number one priority but they also serve to educate and aid in many other ways. They achieve this through a variety of programs and resources available to families, individuals, seniors, children, and military members in need. To donate or volunteer go to SAFoodBank.org. **Fighting Hunger ••• Feeding Hope!**



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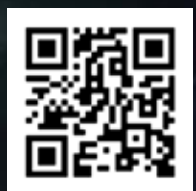
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